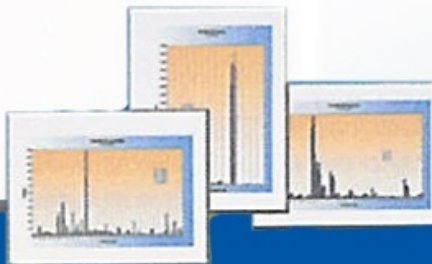




IndonesiaRe

Selaku Administrator Badan Pengelola Pusat Data Asuransi Nasional (BPPDAN)

BUMN
Hadir untuk negeri



**STATISTIK
ASURANSI KEBAKARAN
INDONESIA**



EDISI JUNI 2019

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IndonesiaRe

Statistik Asuransi Kebakaran Indonesia JUNI 2019

(BPPDAN)

Badan Pengelola Pusat Data Asuransi Nasional

Dikelola Oleh

PT REASURANSI INDONESIA UTAMA (PERSERO)

KATA PENGANTAR

Bapak dan Ibu Direksi Perusahaan asuransi yang saya hormati,

Puji syukur kami panjatkan kehadapan Tuhan Yang Maha Esa atas terwujudnya Statistik Asuransi Kebakaran Indonesia Edisi Juni 2019. Selaku Badan Pengelola Pusat Data Asuransi Nasional (BPPDAN), kami mengucapkan terima kasih kepada seluruh Anggota Asosiasi Asuransi Umum Indonesia yang hingga saat ini terus berpartisipasi sebagai pemberi Sesi Statistik ke BPPDAN sehingga Statistik Asuransi Kebakaran Indonesia dapat terus kami terbitkan.

Statistik Asuransi Kebakaran Indonesia Edisi Juni 2019 diterbitkan sebagai publikasi rutin berisi Risk and Loss Profile dalam 5 (lima) Underwriting Year yakni 2015 sampai dengan 2019. Saat ini softcopy file disampaikan dalam bentuk media CD - ROM.

Risk and Loss Profile pada Edisi Juni 2019 ini tersaji dalam kode okupasi 2 (dua) digit, untuk 33 provinsi. Disamping itu juga kami tampilkan seluruh kode okupasi hingga 5 (lima) digit.

Kami berharap dengan adanya data Risk and Loss Profile dengan kode okupasi baik 2 (dua) sampai 5 (lima) digit ini dapat memberikan informasi yang lebih detail dan memberikan manfaat yang lebih baik.

Kritik, saran, masukan atau usulan yang membangun sangat kami nantikan dan akhir kata, kami mengucapkan terima kasih atas dukungan dan kerjasama Bapak dan Ibu sekalian. Harapan kami semoga kerjasama diantara kita yang telah berjalan dengan baik selama ini dapat lebih ditingkatkan lagi dimasa mendatang demi terwujudnya Statistik Kebakaran Indonesia yang lebih representative lagi. Kami mohon maaf apabila ditemukan kesalahan data dan informasi yang disajikan dalam buku ini.

Hormat Kami,

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Selaku Administrator Badan Pengelola Pusat Data Asuransi Nasional (BPPDAN)



Arie Surya Nugraha
Kepala BPPDAN

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RISK AND LOSS PROFILE 2015

1.1 ALL CLASS OF BUSINESS



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RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ

UNDERWRITING YEAR : 2015

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	359,930	359,930	17.18	17.18	63,727.91	63,727.91	0.01	0.01	651	651	4.52	4.52	8,716.29	8,716.29	0.22	0.22	13.68	13.68	
2	50	100	75	178,290	538,220	8.51	25.69	58,432.72	5,295.20	0.17	0.18	342	993	2.37	6.89	12,184.24	20,900.53	0.30	0.52	20.85	394.7	
3	100	200	150	249,512	787,732	11.91	37.60	92,626.04	87,330.85	2.79	2.97	519	1,512	3.60	10.50	28,952.93	49,853.47	0.72	1.24	31.26	57.09	
4	200	300	250	197,081	984,813	9.41	47.01	89,465.97	176,796.82	3.04	6.01	557	2,069	3.87	14.36	32,849.25	82,702.72	0.82	2.06	36.72	46.78	
5	300	500	400	251,609	1,236,422	12.01	59.02	140,875.91	317,672.73	4.79	10.80	835	2,904	5.80	20.16	50,350.61	133,053.33	1.26	3.32	35.74	41.88	
6	500	750	625	177,820	1,414,242	8.49	67.51	131,977.46	449,650.19	4.49	15.29	686	3,590	4.76	24.92	85,009.59	218,062.93	2.12	5.44	64.41	48.50	
7	750	1,000	875	144,115	1,558,357	6.88	74.39	145,112.95	594,763.13	4.93	20.22	846	4,436	5.87	30.79	56,107.40	274,170.32	1.40	6.84	38.66	46.10	
8	1,000	1,500	1,250	120,441	1,678,798	5.75	80.14	174,926.55	769,689.68	5.95	26.17	742	5,178	5.15	35.94	66,434.87	340,605.19	1.66	8.49	37.98	44.25	
9	1,500	2,000	1,750	68,931	1,747,729	3.29	83.43	140,360.32	910,050.00	4.77	30.94	365	5,543	2.53	38.48	55,648.92	396,254.11	1.39	9.88	39.65	43.54	
10	2,000	2,500	2,250	42,083	1,789,812	2.01	85.44	103,849.31	1,013,899.32	3.53	34.47	237	5,780	1.65	40.12	61,898.87	458,152.99	1.54	11.42	59.60	45.19	
11	2,500	3,000	2,750	32,779	1,822,591	1.56	87.01	100,285.05	1,114,184.37	3.41	37.88	260	6,040	1.80	41.93	43,315.57	501,468.55	1.08	12.50	43.19	45.01	
12	3,000	4,000	3,500	38,879	1,861,470	1.86	88.86	147,039.58	1,261,223.94	5.00	42.88	422	6,462	2.93	44.86	91,363.16	592,831.71	2.28	14.78	62.14	47.00	
13	4,000	5,000	4,500	28,141	1,889,611	1.34	90.21	121,662.64	1,382,886.58	4.14	47.02	304	6,766	2.11	46.97	62,479.12	655,310.83	1.56	16.34	51.35	47.39	
14	5,000	7,500	6,250	39,075	1,928,686	1.87	92.07	204,476.21	1,587,362.79	6.95	53.97	517	7,283	3.59	50.56	90,095.25	745,406.08	2.25	18.59	44.06	46.96	
15	7,500	10,000	8,750	25,483	1,954,169	1.22	93.29	163,815.98	1,751,178.77	5.57	59.54	508	7,791	3.53	54.08	87,769.77	833,175.84	2.19	20.77	53.58	47.58	
16	10,000	20,000	15,000	43,664	1,997,833	2.08	95.37	345,433.90	2,096,612.67	11.75	71.29	994	8,785	6.90	60.98	299,746.18	1,132,922.02	7.47	28.25	86.77	54.04	
17	20,000	50,000	35,000	38,226	2,036,059	1.82	97.20	348,743.58	2,445,356.25	11.86	83.15	1213	9,998	8.42	69.40	384,212.30	1,517,134.32	9.58	37.83	110.17	62.04	
18	50,000	100,000	75,000	20,858	2,056,917	1.00	98.19	161,142.44	2,606,498.69	5.48	88.63	929	10,927	6.45	75.85	246,023.30	1,763,157.62	6.13	43.96	152.67	67.64	
19	100,000	500,000	300,000	26,381	2,083,298	1.26	99.45	179,364.58	2,785,863.27	6.10	94.72	1713	12,640	11.89	87.74	901,364.14	2,664,521.76	22.48	66.44	502.53	95.64	
20	500,000	UP		11,493	2,094,791	0.55	100.00	155,177.54	2,941,040.81	5.28	100.00	1766	14,406	12.26	100.00	1,345,985.01	4,010,506.77	33.56	100.00	867.38	136.36	
TOTAL					2,094,791			2,941,040.82					14,406			4,010,506.77					136.36	

1.2 GROUP BY OF BUSINESS



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RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2015

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56,156	56,156	19.50	19.50	8,681.73	8,681.73	1.79	1.79	2	2	2.78	2.78	27.93	27.93	0.34	0.34	0.32	0.32			
2	50	100	75	14,877	71,033	5.17	24.67	6,642.26	15,323.99	1.37	3.16	1	3	1.39	4.17	90.00	117.93	1.09	1.43	1.35	0.77			
3	100	200	150	19,158	90,191	6.65	31.32	10,319.77	25,643.76	2.13	5.29	7	10	9.72	13.89	58.27	176.20	0.71	2.13	0.56	0.69			
4	200	300	250	24,831	115,022	8.62	39.94	13,325.37	38,969.13	2.75	8.04	2	12	2.78	16.67	8.74	184.94	0.11	2.24	0.07	0.47			
5	300	500	400	27,739	142,761	9.63	49.58	12,709.92	51,679.05	2.62	10.66	4	16	5.56	22.22	461.52	646.46	5.59	7.82	3.63	1.25			
6	500	750	625	20,940	163,701	7.27	56.85	10,501.92	62,180.98	2.17	12.83	3	19	4.17	26.39	86.92	733.38	1.05	8.88	0.83	1.18			
7	750	1,000	875	21,105	184,806	7.33	64.18	15,383.61	77,564.58	3.17	16.01	2	21	2.78	29.17	71.76	805.14	0.87	9.74	0.47	1.04			
8	1,000	1,500	1,250	18,241	203,047	6.33	70.51	21,155.06	98,719.65	4.37	20.37	3	24	4.17	33.33	170.63	975.77	2.06	11.81	0.81	0.99			
9	1,500	2,000	1,750	10,160	213,207	3.53	74.04	17,030.51	115,750.16	3.51	23.89	1	25	1.39	34.72	1.81	977.58	0.02	11.83	0.01	0.84			
10	2,000	2,500	2,250	7,208	220,415	2.50	76.54	13,640.82	129,390.97	2.82	26.70	2	27	2.78	37.50	40.27	1,017.85	0.49	12.32	0.30	0.79			
11	2,500	3,000	2,750	5,312	225,727	1.84	78.39	12,829.58	142,220.56	2.65	29.35	1	28	1.39	38.89	810.00	1,827.85	9.80	22.12	6.31	1.29			
12	3,000	4,000	3,500	7,071	232,798	2.46	80.84	21,157.31	163,377.87	4.37	33.72	2	30	2.78	41.67	1.11	1,828.96	0.01	22.13	0.01	1.12			
13	4,000	5,000	4,500	5,407	238,205	1.88	82.72	18,740.42	182,118.28	3.87	37.58	2	32	2.78	44.44	301.70	2,130.66	3.65	25.79	1.61	1.17			
14	5,000	7,500	6,250	8,307	246,512	2.88	85.61	32,566.71	214,684.99	6.72	44.30	4	36	5.56	50.00	1,839.82	3,970.48	22.27	48.05	5.65	1.85			
15	7,500	10,000	8,750	5,501	252,013	1.91	87.52	27,422.72	242,107.72	5.66	49.96	0	36	0.00	50.00	0.00	3,970.48	0.00	48.05	0.00	1.64			
16	10,000	20,000	15,000	10,161	262,174	3.53	91.04	65,423.69	307,531.41	13.50	63.46	4	40	5.56	55.56	1,796.19	5,766.67	21.74	69.79	2.75	1.88			
17	20,000	50,000	35,000	9,240	271,414	3.21	94.25	73,285.75	380,817.16	15.12	78.59	13	53	18.06	73.61	680.94	6,447.61	8.24	78.03	0.93	1.69			
18	50,000	100,000	75,000	5,364	276,778	1.86	96.12	40,274.62	421,091.78	8.31	86.90	4	57	5.56	79.17	893.31	7,340.92	10.81	88.84	2.22	1.74			
19	100,000	500,000	300,000	7,397	284,175	2.57	98.68	49,204.71	470,296.49	10.15	97.05	9	66	12.50	91.67	549.86	7,890.78	6.65	95.49	1.12	1.68			
20	500,000	UP		3,788	287,963	1.32	100.00	14,273.61	484,570.10	2.95	100.00	6	72	8.33	100.00	372.26	8,263.05	4.51	100.00	2.61	1.71			
				287,963					484,570.10					72					8,263.05					1.71



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RISK AND LOSS PROFILE

JUNI 2019

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2015
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	224,202	224,202	17.19	17.19	57,519.65	57,519.65	4.86	4.86	140	140	5.42	5.42	2,472.73	2,472.73	0.40	0.40	4.30	4.30			
2	50	100	75	140,942	365,144	10.80	27.99	36,400.14	93,919.79	1.78	6.64	133	273	5.15	10.56	5,326.24	7,798.97	0.87	1.27	21.42	36.93			
3	100	200	150	201,143	566,287	15.42	43.41	38,230.17	132,149.96	1.60	8.24	254	527	9.83	20.39	19,919.78	27,718.75	3.24	4.50	33.56	72.50			
4	200	300	250	138,580	704,867	10.62	54.04	37,695.88	169,845.84	4.62	12.85	175	702	6.77	27.16	20,348.23	48,066.98	3.30	7.81	37.20	51.73			
5	300	500	400	180,107	884,974	13.81	67.84	19,892.34	189,738.18	3.17	16.03	207	909	8.01	35.16	29,882.60	77,949.59	4.85	12.66	30.87	41.08			
6	500	750	625	117,193	1,002,167	8.98	76.83	89,172.67	278,910.85	7.54	23.57	148	1,057	5.73	40.89	30,499.82	108,449.40	4.95	17.61	34.20	38.88			
7	750	1,000	875	85,790	1,087,957	6.58	83.40	90,616.70	369,527.55	7.66	31.23	123	1,180	4.76	45.65	25,378.25	133,827.66	4.12	21.73	28.01	36.22			
8	1,000	1,500	1,250	67,390	1,155,347	5.17	88.57	100,012.73	469,540.28	8.45	39.68	122	1,302	4.72	50.37	33,577.33	167,404.98	5.45	27.19	33.57	35.65			
9	1,500	2,000	1,750	37,210	1,192,557	2.85	91.42	75,274.90	544,815.18	6.36	46.04	97	1,399	3.75	54.12	24,162.72	191,567.71	3.92	31.11	32.10	35.16			
10	2,000	2,500	2,250	19,590	1,212,147	1.50	92.93	49,081.06	593,896.25	4.15	50.19	59	1,458	2.28	56.40	24,290.05	215,857.76	3.94	35.06	49.49	36.35			
11	2,500	3,000	2,750	15,033	1,227,180	1.15	94.08	48,321.81	642,218.05	4.08	54.27	66	1,524	2.55	58.96	19,840.26	235,698.02	3.22	38.28	41.06	36.70			
12	3,000	4,000	3,500	16,260	1,243,440	1.25	95.32	66,339.59	708,557.65	5.61	59.88	88	1,612	3.40	62.36	35,243.06	270,941.08	5.72	44.00	53.13	38.24			
13	4,000	5,000	4,500	10,920	1,254,360	0.84	96.16	47,865.28	756,422.93	4.04	63.92	51	1,663	1.97	64.33	28,208.27	299,149.35	4.58	48.58	58.93	39.55			
14	5,000	7,500	6,250	12,825	1,267,185	0.98	97.14	74,980.56	831,403.49	6.34	70.26	92	1,755	3.56	67.89	10,774.15	309,923.50	1.75	50.33	14.37	37.28			
15	7,500	10,000	8,750	7,543	1,274,728	0.58	97.72	53,725.99	885,129.48	4.54	74.80	184	1,939	7.12	75.01	43,693.65	353,617.14	7.10	57.43	81.33	39.95			
16	10,000	20,000	15,000	11,249	1,285,977	0.86	98.59	94,441.21	979,570.69	7.98	82.78	198	2,137	7.66	82.67	73,414.40	427,031.54	11.92	69.35	77.74	43.59			
17	20,000	50,000	35,000	8,612	1,294,589	0.66	99.25	66,781.80	1,046,352.49	5.64	88.42	130	2,267	5.03	87.70	85,851.43	512,882.97	13.94	83.30	128.56	49.02			
18	50,000	100,000	75,000	4,032	1,298,621	0.31	99.55	19,817.11	1,066,169.60	1.67	90.09	105	2,372	4.06	91.76	14,322.83	527,205.80	2.33	85.62	72.28	49.45			
19	100,000	500,000	300,000	4,076	1,302,697	0.31	99.87	17,591.59	1,083,761.19	1.49	91.58	167	2,539	6.46	98.22	49,916.16	577,121.97	8.11	93.73	283.75	53.25			
20	500,000	UP		1,735	1,304,432	0.13	100.00	99,632.48	1,183,393.67	8.42	100.00	46	2,585	1.78	100.00	38,617.92	615,739.89	6.27	100.00	38.76	52.03			
				1,304,432					1,183,393.67					2,585					615,739.89					52.03



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RISK AND LOSS PROFILE

JUNI 2019

CLASS OF BUSSINESS : IAR
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	79,571	79,571	15.84	15.84	14,889.99	14,889.99	1.17	1.17	509	509	4.33	4.33	6,215.63	6,215.63	0.18	0.18	41.74	41.74			
2	50	100	75	22,471	102,042	4.47	20.31	15,390.32	500.33	1.21	0.04	208	717	1.77	6.10	6,768.01	12,983.63	0.20	0.38	43.98	2595.02			
3	100	200	150	29,211	131,253	5.81	26.13	22,956.59	23,456.91	1.80	1.84	258	975	2.20	8.30	8,974.88	21,958.51	0.27	0.65	39.10	93.61			
4	200	300	250	33,670	164,923	6.70	32.83	21,444.72	44,901.63	1.68	3.53	380	1,355	3.23	11.53	12,492.28	34,450.79	0.37	1.02	58.25	76.73			
5	300	500	400	43,762	208,685	8.71	41.54	31,353.74	76,255.38	2.46	5.99	624	1,979	5.31	16.84	20,006.49	54,457.28	0.59	1.61	63.81	71.41			
6	500	750	625	39,687	248,372	7.90	49.44	32,302.87	108,558.25	2.54	8.53	535	2,514	4.55	21.40	54,422.86	108,880.14	1.61	3.22	168.48	100.30			
7	750	1,000	875	37,220	285,592	7.41	56.85	39,112.64	147,670.89	3.07	11.60	721	3,235	6.14	27.53	30,657.38	139,537.52	0.91	4.12	78.38	94.49			
8	1,000	1,500	1,250	34,806	320,398	6.93	63.78	53,757.47	201,428.36	4.22	15.82	617	3,852	5.25	32.79	32,686.92	172,224.44	0.97	5.09	60.80	85.50			
9	1,500	2,000	1,750	21,561	341,959	4.29	68.07	48,054.91	249,483.27	3.77	19.60	267	4,119	2.27	35.06	31,484.39	203,708.83	0.93	6.02	65.52	81.65			
10	2,000	2,500	2,250	15,285	357,244	3.04	71.11	41,127.43	290,610.70	3.23	22.83	176	4,295	1.50	36.56	37,568.55	241,277.38	1.11	7.12	91.35	83.02			
11	2,500	3,000	2,750	12,433	369,677	2.47	73.59	39,131.95	329,742.65	3.07	25.90	193	4,488	1.64	38.20	22,665.31	263,942.69	0.67	7.79	57.92	80.05			
12	3,000	4,000	3,500	15,546	385,223	3.09	76.68	59,530.25	389,272.90	4.68	30.58	332	4,820	2.83	41.02	56,118.98	320,061.67	1.66	9.45	94.27	82.22			
13	4,000	5,000	4,500	11,814	397,037	2.35	79.03	55,056.94	444,329.84	4.33	34.90	251	5,071	2.14	43.16	33,969.15	354,030.82	1.00	10.45	61.70	79.68			
14	5,000	7,500	6,250	17,941	414,978	3.57	82.60	96,910.71	541,240.55	7.61	42.52	421	5,492	3.58	46.74	77,481.28	431,512.10	2.29	12.74	79.95	79.73			
15	7,500	10,000	8,750	12,436	427,414	2.48	85.08	82,659.23	623,899.78	6.49	49.01	324	5,816	2.76	49.50	44,076.12	475,588.22	1.30	14.04	53.32	76.23			
16	10,000	20,000	15,000	22,249	449,663	4.43	89.51	185,560.17	809,459.96	14.58	63.59	792	6,608	6.74	56.24	224,535.59	700,123.81	6.63	20.67	121.00	86.49			
17	20,000	50,000	35,000	20,372	470,035	4.06	93.56	208,634.84	1,018,094.80	16.39	79.98	1,070	7,678	9.11	65.35	297,679.94	997,803.74	8.79	29.46	142.68	98.01			
18	50,000	100,000	75,000	11,461	481,496	2.28	95.84	101,048.71	1,119,143.50	7.94	87.92	820	8,498	6.98	72.33	230,807.15	1,228,610.90	6.82	36.28	228.41	109.78			
19	100,000	500,000	300,000	14,908	496,404	2.97	98.81	112,568.27	1,231,711.77	8.84	96.76	1,537	10,035	13.08	85.41	850,898.12	2,079,509.01	25.13	61.41	755.90	168.83			
20	500,000	UP		5,970	502,374	1.19	100.00	41,271.45	1,272,983.22	3.24	100.00	1,714	11,749	14.59	100.00	1,306,994.82	3,386,503.83	38.59	100.00	3166.83	266.03			
				502,374					1,272,983.22					11,749					3,386,503.83					266.03



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RISK AND LOSS PROFILE

JUNI 2019

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2015
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points (in million)	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.55	4.55	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.55	9.09	0.11	0.11	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.55	13.64	0.73	0.84	0.77	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.55	18.18	0.05	0.89	0.05	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.55	22.73	0.51	1.40	0.54	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.55	27.27	0.00	1.40	0.00	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.55	31.82	1.71	3.11	1.82	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.55	36.36	3.52	6.63	3.75	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.55	40.91	8.90	15.53	9.49	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.55	45.45	12.52	28.05	13.34	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.55	50.00	5.71	33.75	6.09	35.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.55	54.55	2.96	36.71	3.15	39.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.55	59.09	5.04	41.75	5.37	44.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.55	63.64	0.04	41.79	0.04	44.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.55	68.18	0.49	42.28	0.53	45.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	19	18.18	86.36	8.34	50.62	8.89	53.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	21	9.09	95.45	41.19	91.81	43.91	97.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	750,000	1	22	4.55	100.00	2.00	93.81	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	4.55	100.00	0.00	93.81	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	4.55	100.00	0.00	93.81	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					93.81					0					0.00					0.00
GRANT TOTAL					2,094,791				2,941,040.82				14,406				4,010,506.77							

1.3 GROUP BY OCCUPATION CODE – 2 DIGIT



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,122	1,122	20.80	20.80	161.35	161.35	1.00	1.00	13	13	6.77	6.77	48.69	48.69	0.06	0.06	30.18	30.18			
2	50	100	75	258	1,380	4.78	25.59	101.11	262.47	0.63	1.63	4	17	2.08	8.85	69.54	118.23	0.08	0.14	68.77	45.05			
3	100	200	150	166	1,546	3.08	28.67	245.02	507.48	1.52	3.16	0	17	0.00	8.85	0.00	118.23	0.00	0.14	0.00	23.30			
4	200	300	250	94	1,640	1.74	30.41	158.22	665.71	0.98	4.14	3	20	1.56	10.42	107.55	225.78	0.13	0.26	67.97	33.92			
5	300	500	400	132	1,772	2.45	32.86	179.18	844.89	1.11	5.25	1	21	0.52	10.94	7.81	233.59	0.01	0.27	4.36	27.65			
6	500	750	625	96	1,868	1.78	34.64	77.21	922.10	0.48	5.73	0	21	0.00	10.94	0.00	233.59	0.00	0.27	0.00	25.33			
7	750	1,000	875	94	1,962	1.74	36.38	87.07	1,009.16	0.54	6.28	1	22	0.52	11.46	38.72	272.31	0.05	0.32	44.47	26.98			
8	1,000	1,500	1,250	111	2,073	2.06	38.44	172.75	1,181.91	1.07	7.35	2	24	1.04	12.50	147.20	419.51	0.17	0.49	85.21	35.49			
9	1,500	2,000	1,750	102	2,175	1.89	40.33	230.10	1,412.01	1.43	8.78	1	25	0.52	13.02	1,846.00	2,265.52	2.15	2.64	802.27	160.45			
10	2,000	2,500	2,250	92	2,267	1.71	42.04	123.54	1,535.55	0.77	9.55	0	25	0.00	13.02	0.00	2,265.52	0.00	2.64	0.00	147.54			
11	2,500	3,000	2,750	72	2,339	1.34	43.37	245.80	1,781.35	1.53	11.08	3	28	1.56	14.58	2,958.74	5,224.26	3.45	6.09	1203.73	293.28			
12	3,000	4,000	3,500	110	2,449	2.04	45.41	390.93	2,172.27	2.43	13.51	4	32	2.08	16.67	3,713.93	8,938.19	4.33	10.42	950.03	411.47			
13	4,000	5,000	4,500	82	2,531	1.52	46.93	337.22	2,509.49	2.10	15.61	2	34	1.04	17.71	37.02	8,975.21	0.04	10.46	10.98	357.65			
14	5,000	7,500	6,250	191	2,722	3.54	50.47	770.04	3,279.53	4.79	20.39	6	40	3.13	20.83	3,449.81	12,425.02	4.02	14.48	448.00	378.87			
15	7,500	10,000	8,750	143	2,865	2.65	53.12	958.96	4,238.49	5.96	26.36	15	55	7.81	28.65	1,268.22	13,693.24	1.48	15.96	132.25	323.07			
16	10,000	20,000	15,000	375	3,240	6.95	60.08	2,240.67	6,479.16	13.93	40.29	15	70	7.81	36.46	18,157.72	31,850.96	21.17	37.13	810.37	491.59			
17	20,000	50,000	35,000	473	3,713	8.77	68.85	1,787.66	8,266.82	11.12	51.41	6	76	3.13	39.58	10,679.74	42,530.70	12.45	49.58	597.42	514.47			
18	50,000	100,000	75,000	336	4,049	6.23	75.08	2,132.00	10,398.82	13.26	64.67	15	91	7.81	47.40	9,799.98	52,330.68	11.42	61.00	459.66	503.24			
19	100,000	500,000	300,000	685	4,734	12.70	87.78	3,133.88	13,532.69	19.49	84.16	47	138	24.48	71.88	24,985.88	77,316.55	29.13	90.13	797.28	571.33			
20	500,000	UP		659	5,393	12.22	100.00	2,547.49	16,080.18	15.84	100.00	54	192	28.13	100.00	8,470.18	85,786.73	9.87	100.00	332.49	533.49			
				5,393					16,080.18					192					85,786.73					533.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	561	561	10.67	10.67	70.85	70.85	0.34	0.34	1	1	0.61	0.61	1.18	1.18	0.00	0.00	1.66	1.66	
2	50	100	75	130	691	2.47	13.15	222.41	293.27	1.08	1.42	1	2	0.61	1.22	13.77	14.95	0.05	0.05	6.19	5.10	
3	100	200	150	188	879	3.58	16.72	343.64	636.91	1.66	3.08	1	3	0.61	1.83	183.75	198.70	0.63	0.68	53.47	31.20	
4	200	300	250	149	1,028	2.83	19.56	394.21	1,031.12	1.91	4.99	1	4	0.61	2.44	98.07	296.77	0.34	1.02	24.88	28.78	
5	300	500	400	211	1,239	4.01	23.57	235.25	1,266.37	1.14	6.12	1	5	0.61	3.05	12.42	309.19	0.04	1.07	5.28	24.42	
6	500	750	625	172	1,411	3.27	26.85	189.96	1,456.33	0.92	7.04	0	5	0.00	3.05	0.00	309.19	0.00	1.07	0.00	21.23	
7	750	1,000	875	164	1,575	3.12	29.97	282.27	1,738.60	1.37	8.41	1	6	0.61	3.66	878.07	1,187.26	3.02	4.09	311.07	68.29	
8	1,000	1,500	1,250	258	1,833	4.91	34.87	418.40	2,157.00	2.02	10.43	2	8	1.22	4.88	12.65	1,199.91	0.04	4.13	3.02	55.63	
9	1,500	2,000	1,750	172	2,005	3.27	38.15	382.36	2,539.36	1.85	12.28	0	8	0.00	4.88	0.00	1,199.91	0.00	4.13	0.00	47.25	
10	2,000	2,500	2,250	146	2,151	2.78	40.92	378.54	2,917.90	1.83	14.11	3	11	1.83	6.71	2,100.78	3,300.69	7.24	11.37	554.97	113.12	
11	2,500	3,000	2,750	118	2,269	2.25	43.17	334.10	3,252.00	1.62	15.73	0	11	0.00	6.71	0.00	3,300.69	0.00	11.37	0.00	101.50	
12	3,000	4,000	3,500	188	2,457	3.58	46.75	748.74	4,000.74	3.62	19.35	0	11	0.00	6.71	0.00	3,300.69	0.00	11.37	0.00	82.50	
13	4,000	5,000	4,500	158	2,615	3.01	49.75	615.22	4,615.96	2.98	22.32	4	15	2.44	9.15	1,733.85	5,034.54	5.97	17.34	281.82	109.07	
14	5,000	7,500	6,250	245	2,860	4.66	54.41	1,145.65	5,761.62	5.54	27.86	1	16	0.61	9.76	107.04	5,141.58	0.37	17.71	9.34	89.24	
15	7,500	10,000	8,750	167	3,027	3.18	57.59	1,068.84	6,830.45	5.17	33.03	0	16	0.00	9.76	0.00	5,141.58	0.00	17.71	0.00	75.27	
16	10,000	20,000	15,000	340	3,367	6.47	64.06	2,823.83	9,654.28	13.66	46.69	9	25	5.49	15.24	953.98	6,095.56	3.29	21.00	33.78	63.14	
17	20,000	50,000	35,000	496	3,863	9.44	73.50	4,058.10	13,712.39	19.63	66.32	23	48	14.02	29.27	1,889.41	7,984.97	6.51	27.51	46.56	58.23	
18	50,000	100,000	75,000	472	4,335	8.98	82.48	3,069.67	16,782.06	14.85	81.16	7	55	4.27	33.54	34.12	8,019.09	0.12	27.62	1.11	47.78	
19	100,000	500,000	300,000	629	4,964	11.97	94.44	2,658.97	19,441.03	12.86	94.02	16	71	9.76	43.29	9,195.39	17,214.48	31.67	59.30	345.83	88.55	
20	500,000	UP		292	5,256	5.56	100.00	1,236.49	20,677.53	5.98	100.00	93	164	56.71	100.00	11,815.97	29,030.45	40.70	100.00	955.60	140.40	
				5,256					20,677.53					164					29,030.45			140.40



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,109	3,109	14.25	14.25	663.90	663.90	0.74	0.74	7	7	2.13	2.13	59.94	59.94	0.01	0.01	9.03	9.03			
2	50	100	75	568	3,677	2.60	16.86	870.01	1,533.92	0.97	1.72	4	11	1.22	3.35	66.35	126.29	0.01	0.02	7.63	8.23			
3	100	200	150	753	4,430	3.45	20.31	1,271.94	2,805.86	1.42	3.14	3	14	0.91	4.27	167.77	294.06	0.02	0.04	13.19	10.48			
4	200	300	250	674	5,104	3.09	23.40	1,122.82	3,928.67	1.26	4.40	0	14	0.00	4.27	0.00	294.06	0.00	0.04	0.00	7.48			
5	300	500	400	968	6,072	4.44	27.84	1,005.11	4,933.79	1.13	5.52	3	17	0.91	5.18	105.56	399.62	0.01	0.05	10.50	8.10			
6	500	750	625	868	6,940	3.98	31.82	1,010.98	5,944.76	1.13	6.66	1	18	0.30	5.49	31,263.68	31,663.30	4.06	4.11	3092.42	532.62			
7	750	1,000	875	982	7,922	4.50	36.32	1,152.75	7,097.51	1.29	7.95	6	24	1.83	7.32	72.72	31,736.02	0.01	4.12	6.31	447.14			
8	1,000	1,500	1,250	1,006	8,928	4.61	40.93	1,321.04	8,418.55	1.48	9.43	2	26	0.61	7.93	1,158.24	32,894.26	0.15	4.27	87.68	390.74			
9	1,500	2,000	1,750	802	9,730	3.68	44.61	1,590.21	10,008.76	1.78	11.21	3	29	0.91	8.84	3,639.66	36,533.92	0.47	4.74	228.88	365.02			
10	2,000	2,500	2,250	617	10,347	2.83	47.44	1,444.61	11,453.37	1.62	12.82	4	33	1.22	10.06	4,846.93	41,380.84	0.63	5.37	335.52	361.30			
11	2,500	3,000	2,750	550	10,897	2.52	49.96	1,456.52	12,909.89	1.63	14.45	4	37	1.22	11.28	61.04	41,441.88	0.01	5.38	4.19	321.01			
12	3,000	4,000	3,500	754	11,651	3.46	53.42	2,596.95	15,506.84	2.91	17.36	5	42	1.52	12.80	1,307.04	42,748.93	0.17	5.55	50.33	275.68			
13	4,000	5,000	4,500	718	12,369	3.29	56.71	2,891.29	18,398.13	3.24	20.60	3	45	0.91	13.72	3,136.10	45,885.03	0.41	5.96	108.47	249.40			
14	5,000	7,500	6,250	1,022	13,391	4.69	61.39	4,457.96	22,856.09	4.99	25.59	12	57	3.66	17.38	696.69	46,581.72	0.09	6.05	15.63	203.80			
15	7,500	10,000	8,750	857	14,248	3.93	65.32	5,249.28	28,105.38	5.88	31.47	13	70	3.96	21.34	1,519.76	48,101.47	0.20	6.24	28.95	171.15			
16	10,000	20,000	15,000	1,686	15,934	7.73	73.05	13,445.47	41,550.84	15.05	46.52	23	93	7.01	28.35	36,921.87	85,023.35	4.79	11.04	274.60	204.62			
17	20,000	50,000	35,000	1,824	17,758	8.36	81.41	18,417.21	59,968.06	20.62	67.14	41	134	12.50	40.85	8,968.59	93,991.94	1.16	12.20	48.70	156.74			
18	50,000	100,000	75,000	1,181	18,939	5.41	86.83	9,844.53	69,812.59	11.02	78.16	38	172	11.59	52.44	5,802.05	99,793.99	0.75	12.95	58.94	142.95			
19	100,000	500,000	300,000	1,959	20,898	8.98	95.81	13,215.48	83,028.07	14.80	92.96	78	250	23.78	76.22	6,808.35	106,602.34	0.88	13.84	51.52	128.39			
20	500,000	UP		914	21,812	4.19	100.00	6,286.50	89,314.57	7.04	100.00	78	328	23.78	100.00	663,784.84	770,387.18	86.16	100.00	10558.89	862.55			
				21,812					89,314.57					328					770,387.18					862.55



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,391	5,391	13.36	13.36	2,155.73	2,155.73	0.99	0.99	17	17	3.28	3.28	353.83	353.83	0.12	0.12	16.41	16.41			
2	50	100	75	1,340	6,731	3.32	16.69	2,592.06	4,747.79	1.18	2.17	11	28	2.12	5.39	545.36	899.19	0.19	0.31	21.04	18.94			
3	100	200	150	1,491	8,222	3.70	20.38	4,130.94	8,878.72	1.89	4.06	12	40	2.31	7.71	653.88	1,553.07	0.23	0.54	15.83	17.49			
4	200	300	250	980	9,202	2.43	22.81	2,658.84	11,537.56	1.22	5.27	8	48	1.54	9.25	1,201.12	2,754.19	0.42	0.96	45.17	23.87			
5	300	500	400	1,611	10,813	3.99	26.80	3,058.34	14,595.90	1.40	6.67	9	57	1.73	10.98	915.86	3,670.05	0.32	1.28	29.95	25.14			
6	500	750	625	1,421	12,234	3.52	30.33	3,700.18	18,296.09	1.69	8.36	13	70	2.50	13.49	3,293.90	6,963.95	1.15	2.43	89.02	38.06			
7	750	1,000	875	1,406	13,640	3.49	33.81	2,916.04	21,212.12	1.33	9.70	8	78	1.54	15.03	2,572.18	9,536.13	0.90	3.32	88.21	44.96			
8	1,000	1,500	1,250	1,880	15,520	4.66	38.47	4,265.84	25,477.96	1.95	11.65	17	95	3.28	18.30	2,855.49	12,391.62	0.99	4.32	66.94	48.64			
9	1,500	2,000	1,750	1,545	17,065	3.83	42.30	4,417.71	29,895.68	2.02	13.67	7	102	1.35	19.65	2,247.64	14,639.26	0.78	5.10	50.88	48.97			
10	2,000	2,500	2,250	1,195	18,260	2.96	45.26	4,389.20	34,284.88	2.01	15.67	9	111	1.73	21.39	5,560.57	20,199.83	1.94	7.04	126.69	58.92			
11	2,500	3,000	2,750	1,245	19,505	3.09	48.35	4,395.91	38,680.79	2.01	17.68	11	122	2.12	23.51	2,372.05	22,571.87	0.83	7.86	53.96	58.35			
12	3,000	4,000	3,500	1,572	21,077	3.90	52.25	7,997.21	46,678.00	3.66	21.34	12	134	2.31	25.82	9,507.99	32,079.86	3.31	11.18	118.89	68.73			
13	4,000	5,000	4,500	1,455	22,532	3.61	55.85	7,700.79	54,378.79	3.52	24.86	16	150	3.08	28.90	2,021.30	34,101.16	0.70	11.88	26.25	62.71			
14	5,000	7,500	6,250	2,514	25,046	6.23	62.09	16,214.28	70,593.07	7.41	32.27	28	178	5.39	34.30	8,216.85	42,318.00	2.86	14.74	50.68	59.95			
15	7,500	10,000	8,750	1,800	26,846	4.46	66.55	14,129.35	84,722.42	6.46	38.73	29	207	5.59	39.88	13,437.19	55,755.19	4.68	19.42	95.10	65.81			
16	10,000	20,000	15,000	3,705	30,551	9.18	75.73	36,874.80	121,597.22	16.86	55.59	63	270	12.14	52.02	36,321.36	92,076.55	12.65	32.08	98.50	75.72			
17	20,000	50,000	35,000	4,000	34,551	9.92	85.65	46,317.91	167,915.13	21.17	76.76	84	354	16.18	68.21	34,828.47	126,905.02	12.13	44.21	75.19	75.58			
18	50,000	100,000	75,000	2,308	36,859	5.72	91.37	21,946.12	189,861.25	10.03	86.80	49	403	9.44	77.65	18,940.22	145,845.24	6.60	50.81	86.30	76.82			
19	100,000	500,000	300,000	2,340	39,199	5.80	97.17	21,460.76	211,322.01	9.81	96.61	73	476	14.07	91.71	90,830.83	236,676.08	31.65	82.46	423.24	112.00			
20	500,000	UP		1,142	40,341	2.83	100.00	7,420.20	218,742.21	3.39	100.00	43	519	8.29	100.00	50,352.21	287,028.28	17.54	100.00	678.58	131.22			
				40,341					218,742.21					519					287,028.28					131.22



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,966	2,966	9.73	9.73	14,094.59	14,094.59	11.02	11.02	19	19	2.97	2.97	1,200.82	1,200.82	0.19	0.19	8.52	8.52			
2	50	100	75	882	3,848	2.89	12.62	1,413.51	15,508.10	1.11	9.92	2	21	0.31	3.28	92.17	1,292.99	0.01	0.21	6.52	10.20			
3	100	200	150	1,655	5,503	5.43	18.05	1,349.65	16,857.75	1.84	8.08	8	29	1.25	4.53	762.39	2,055.39	0.12	0.33	32.45	19.89			
4	200	300	250	1,494	6,997	4.90	22.96	1,232.38	18,090.13	1.51	6.57	5	34	0.78	5.31	1,764.66	3,820.05	0.28	0.61	91.32	45.48			
5	300	500	400	1,837	8,834	6.03	28.98	1,000.12	19,090.25	2.32	4.25	5	39	0.78	6.09	1,017.00	4,837.05	0.16	0.78	34.33	88.97			
6	500	750	625	1,633	10,467	5.36	34.34	1,491.29	20,581.54	2.18	2.07	6	45	0.94	7.03	380.98	5,218.03	0.06	0.84	13.65	197.23			
7	750	1,000	875	1,459	11,926	4.79	39.13	2,971.32	325.68	2.32	0.25	3	48	0.47	7.50	163.25	5,381.28	0.03	0.86	5.49	1652.33			
8	1,000	1,500	1,250	1,764	13,690	5.79	44.91	4,180.72	4,506.40	3.27	3.52	2	50	0.31	7.81	379.48	5,760.76	0.06	0.93	9.08	127.83			
9	1,500	2,000	1,750	1,237	14,927	4.06	48.97	4,334.14	8,840.54	3.39	6.91	6	56	0.94	8.75	2,101.23	7,861.99	0.34	1.26	48.48	88.93			
10	2,000	2,500	2,250	801	15,728	2.63	51.60	3,054.80	11,895.34	2.39	9.30	14	70	2.19	10.94	726.72	8,588.70	0.12	1.38	23.79	72.20			
11	2,500	3,000	2,750	753	16,481	2.47	54.07	3,262.91	15,158.26	2.55	11.86	13	83	2.03	12.97	6,337.84	14,926.55	1.02	2.40	194.24	98.47			
12	3,000	4,000	3,500	1,001	17,482	3.28	57.36	5,101.21	20,259.46	3.99	15.84	22	105	3.44	16.41	6,679.77	21,606.31	1.07	3.47	130.94	106.65			
13	4,000	5,000	4,500	802	18,284	2.63	59.99	4,671.41	24,930.87	3.65	19.50	10	115	1.56	17.97	3,677.46	25,283.78	0.59	4.06	78.72	101.42			
14	5,000	7,500	6,250	1,258	19,542	4.13	64.11	8,548.44	33,479.31	6.69	26.18	18	133	2.81	20.78	9,563.93	34,847.70	1.54	5.60	111.88	104.09			
15	7,500	10,000	8,750	862	20,404	2.83	66.94	6,997.50	40,476.81	5.47	31.66	22	155	3.44	24.22	1,736.16	36,583.87	0.28	5.88	24.81	90.38			
16	10,000	20,000	15,000	2,050	22,454	6.73	73.67	17,796.69	58,273.49	13.92	45.58	71	226	11.09	35.31	14,434.56	51,018.43	2.32	8.20	81.11	87.55			
17	20,000	50,000	35,000	2,462	24,916	8.08	81.75	22,236.36	80,509.85	17.39	62.97	101	327	15.78	51.09	45,737.35	96,755.78	7.35	15.55	205.69	120.18			
18	50,000	100,000	75,000	1,464	26,380	4.80	86.55	13,931.57	94,441.42	10.90	73.86	70	397	10.94	62.03	59,820.86	156,576.64	9.61	25.16	429.39	165.79			
19	100,000	500,000	300,000	2,539	28,919	8.33	94.88	15,412.00	109,853.42	12.05	85.92	118	515	18.44	80.47	303,979.12	460,555.76	48.85	74.01	1972.35	419.25			
20	500,000	UP		1,561	30,480	5.12	100.00	18,007.67	127,861.09	14.08	100.00	125	640	19.53	100.00	161,708.76	622,264.52	25.99	100.00	898.00	486.67			
				30,480					127,861.09					640					622,264.52					486.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,092	2,092	8.83	8.83	676.47	676.47	0.58	0.58	13	13	3.64	3.64	209.29	209.29	0.04	0.04	30.94	30.94			
2	50	100	75	589	2,681	2.49	11.32	1,158.25	1,834.73	1.00	1.58	4	17	1.12	4.76	169.91	379.20	0.03	0.08	14.67	20.67			
3	100	200	150	935	3,616	3.95	15.27	1,854.60	3,689.33	1.59	3.17	3	20	0.84	5.60	181.85	561.06	0.04	0.11	9.81	15.21			
4	200	300	250	826	4,442	3.49	18.75	1,679.76	5,369.09	1.44	4.62	3	23	0.84	6.44	242.25	803.30	0.05	0.16	14.42	14.96			
5	300	500	400	1,348	5,790	5.69	24.44	1,237.65	6,606.74	1.06	5.68	6	29	1.68	8.12	3,111.76	3,915.07	0.62	0.79	251.43	59.26			
6	500	750	625	1,104	6,894	4.66	29.10	2,323.67	8,930.41	2.00	7.68	5	34	1.40	9.52	272.12	4,187.18	0.05	0.84	11.71	46.89			
7	750	1,000	875	1,097	7,991	4.63	33.74	1,804.09	10,734.50	1.55	9.23	3	37	0.84	10.36	43.78	4,230.96	0.01	0.85	2.43	39.41			
8	1,000	1,500	1,250	1,526	9,517	6.44	40.18	3,496.22	14,230.72	3.01	12.23	4	41	1.12	11.48	73.25	4,304.20	0.01	0.86	2.10	30.25			
9	1,500	2,000	1,750	1,120	10,637	4.73	44.91	3,146.98	17,377.70	2.71	14.94	10	51	2.80	14.29	2,371.89	6,676.09	0.48	1.34	75.37	38.42			
10	2,000	2,500	2,250	820	11,457	3.46	48.37	2,964.89	20,342.60	2.55	17.49	4	55	1.12	15.41	7,006.26	13,682.35	1.41	2.75	236.31	67.26			
11	2,500	3,000	2,750	635	12,092	2.68	51.05	2,679.31	23,021.91	2.30	19.79	5	60	1.40	16.81	2,736.62	16,418.97	0.55	3.30	102.14	71.32			
12	3,000	4,000	3,500	1,040	13,132	4.39	55.44	5,250.75	28,272.66	4.51	24.31	7	67	1.96	18.77	6,420.09	22,839.06	1.29	4.58	122.27	80.78			
13	4,000	5,000	4,500	782	13,914	3.30	58.74	4,226.37	32,499.03	3.63	27.94	14	81	3.92	22.69	2,906.06	25,745.12	0.58	5.17	68.76	79.22			
14	5,000	7,500	6,250	1,376	15,290	5.81	64.55	8,785.65	41,284.68	7.55	35.49	16	97	4.48	27.17	1,449.02	27,194.14	0.29	5.46	16.49	65.87			
15	7,500	10,000	8,750	938	16,228	3.96	68.51	6,713.25	47,997.93	5.77	41.26	12	109	3.36	30.53	1,523.65	28,717.79	0.31	5.76	22.70	59.83			
16	10,000	20,000	15,000	2,032	18,260	8.58	77.09	19,208.99	67,206.92	16.51	57.78	49	158	13.73	44.26	30,356.38	59,074.17	6.09	11.86	158.03	87.90			
17	20,000	50,000	35,000	2,150	20,410	9.08	86.17	21,121.08	88,328.00	18.16	75.94	58	216	16.25	60.50	87,517.09	146,591.25	17.56	29.42	414.36	165.96			
18	50,000	100,000	75,000	1,284	21,694	5.42	91.59	11,074.50	99,402.50	9.52	85.46	42	258	11.76	72.27	48,217.14	194,808.40	9.68	39.10	435.39	195.98			
19	100,000	500,000	300,000	1,393	23,087	5.88	97.47	11,695.82	111,098.32	10.06	95.51	52	310	14.57	86.83	280,114.08	474,922.47	56.22	95.31	2394.99	427.48			
20	500,000	UP		600	23,687	2.53	100.00	5,218.97	116,317.29	4.49	100.00	47	357	13.17	100.00	23,365.95	498,288.43	4.69	100.00	447.71	428.39			
				23,687					116,317.29					357					498,288.43					428.39



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,453	1,453	10.20	10.20	520.12	520.12	0.58	0.58	4	4	1.26	1.26	27.59	27.59	0.04	0.04	5.30	5.30			
2	50	100	75	496	1,949	3.48	13.68	943.74	1,463.86	1.05	1.63	3	7	0.95	2.21	159.64	187.22	0.22	0.25	16.92	12.79			
3	100	200	150	621	2,570	4.36	18.04	1,487.35	2,951.22	1.66	3.29	12	19	3.79	5.99	786.21	973.43	1.06	1.32	52.86	32.98			
4	200	300	250	479	3,049	3.36	21.41	1,387.33	4,338.54	1.55	4.84	9	28	2.84	8.83	1,306.63	2,280.06	1.77	3.08	94.18	52.55			
5	300	500	400	709	3,758	4.98	26.38	2,932.00	7,270.54	3.27	8.11	8	36	2.52	11.36	1,563.15	3,843.21	2.11	5.20	53.31	52.86			
6	500	750	625	611	4,369	4.29	30.67	2,178.96	9,449.50	2.43	10.55	9	45	2.84	14.20	1,440.99	5,284.20	1.95	7.15	66.13	55.92			
7	750	1,000	875	597	4,966	4.19	34.86	2,460.10	11,909.60	2.75	13.29	11	56	3.47	17.67	2,756.95	8,041.15	3.73	10.87	112.07	67.52			
8	1,000	1,500	1,250	746	5,712	5.24	40.10	3,281.30	15,190.90	3.66	16.95	9	65	2.84	20.50	987.06	9,028.21	1.33	12.21	30.08	59.43			
9	1,500	2,000	1,750	642	6,354	4.51	44.61	3,177.27	18,368.17	3.55	20.50	9	74	2.84	23.34	2,374.42	11,402.63	3.21	15.42	74.73	62.08			
10	2,000	2,500	2,250	442	6,796	3.10	47.71	2,449.05	20,817.22	2.73	23.23	4	78	1.26	24.61	1,511.73	12,914.36	2.04	17.46	61.73	62.04			
11	2,500	3,000	2,750	399	7,195	2.80	50.51	2,439.37	23,256.58	2.72	25.95	5	83	1.58	26.18	130.68	13,045.04	0.18	17.64	5.36	56.09			
12	3,000	4,000	3,500	648	7,843	4.55	55.06	4,114.80	27,371.38	4.59	30.55	5	88	1.58	27.76	199.27	13,244.31	0.27	17.91	4.84	48.39			
13	4,000	5,000	4,500	550	8,393	3.86	58.92	4,120.65	31,492.03	4.60	35.15	8	96	2.52	30.28	1,270.71	14,515.02	1.72	19.63	30.84	46.09			
14	5,000	7,500	6,250	838	9,231	5.88	64.81	6,454.96	37,946.99	7.20	42.35	25	121	7.89	38.17	1,496.66	16,011.68	2.02	21.65	23.19	42.19			
15	7,500	10,000	8,750	612	9,843	4.30	69.10	5,432.40	43,379.39	6.06	48.41	29	150	9.15	47.32	4,709.30	20,720.98	6.37	28.02	86.69	47.77			
16	10,000	20,000	15,000	1,418	11,261	9.96	79.06	13,473.25	56,852.64	15.04	63.45	45	195	14.20	61.51	18,128.70	38,849.68	24.51	52.53	134.55	68.33			
17	20,000	50,000	35,000	1,405	12,666	9.86	88.92	20,289.99	77,142.63	22.64	86.09	45	240	14.20	75.71	15,117.92	53,967.61	20.44	72.97	74.51	69.96			
18	50,000	100,000	75,000	730	13,396	5.12	94.05	6,386.88	83,529.51	7.13	93.22	40	280	12.62	88.33	11,226.96	65,194.57	15.18	88.15	175.78	78.05			
19	100,000	500,000	300,000	706	14,102	4.96	99.00	6,269.35	89,798.87	7.00	100.22	34	314	10.73	99.05	8,157.52	73,352.09	11.03	99.19	130.12	81.68			
20	500,000	UP		142	14,244	1.00	100.00	193.66	89,605.21	0.22	100.00	3	317	0.95	100.00	602.63	73,954.72	0.81	100.00	311.19	82.53			
				14,244					89,605.21					317					73,954.72					82.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,977	9,977	14.59	14.59	12,050.42	12,050.42	8.84	8.84	50	50	2.84	2.84	515.32	515.32	0.13	0.13	4.28	4.28			
2	50	100	75	3,648	13,625	5.33	19.92	4,231.57	7,818.85	3.10	5.73	24	74	1.36	4.21	763.35	1,278.67	0.19	0.32	18.04	16.35			
3	100	200	150	4,151	17,776	6.07	25.99	3,075.91	4,742.94	2.26	3.48	38	112	2.16	6.37	1,078.33	2,357.00	0.27	0.58	35.06	49.69			
4	200	300	250	2,731	20,507	3.99	29.98	2,638.39	2,104.55	1.93	1.54	16	128	0.91	7.28	967.73	3,324.73	0.24	0.82	36.68	157.98			
5	300	500	400	3,457	23,964	5.05	35.03	3,340.43	1,235.88	2.45	0.91	14	142	0.80	8.07	971.06	4,295.79	0.24	1.06	29.07	347.59			
6	500	750	625	3,395	27,359	4.96	40.00	5,677.02	6,912.90	4.16	5.07	18	160	1.02	9.10	3,130.92	7,426.71	0.78	1.84	55.15	107.43			
7	750	1,000	875	2,171	29,530	3.17	43.17	3,618.00	10,530.90	2.65	7.72	16	176	0.91	10.01	2,100.13	9,526.84	0.52	2.36	58.05	90.47			
8	1,000	1,500	1,250	2,722	32,252	3.98	47.15	3,701.62	14,232.52	2.71	10.44	18	194	1.02	11.03	4,412.48	13,939.32	1.09	3.45	119.20	97.94			
9	1,500	2,000	1,750	1,925	34,177	2.81	49.96	3,279.70	17,512.21	2.40	12.84	27	221	1.53	12.56	2,664.35	16,603.67	0.66	4.11	81.24	94.81			
10	2,000	2,500	2,250	1,312	35,489	1.92	51.88	2,415.29	19,927.51	1.77	14.61	17	238	0.97	13.53	730.58	17,334.26	0.18	4.29	30.25	86.99			
11	2,500	3,000	2,750	1,237	36,726	1.81	53.69	2,526.69	22,454.20	1.85	16.46	35	273	1.99	15.52	2,216.75	19,551.00	0.55	4.84	87.73	87.07			
12	3,000	4,000	3,500	1,922	38,648	2.81	56.50	5,081.31	27,535.51	3.73	20.19	43	316	2.44	17.96	544.92	20,095.93	0.14	4.98	10.72	72.98			
13	4,000	5,000	4,500	1,513	40,161	2.21	58.71	4,404.14	31,939.65	3.23	23.42	33	349	1.88	19.84	9,304.19	29,400.12	2.31	7.28	211.26	92.05			
14	5,000	7,500	6,250	3,138	43,299	4.59	63.30	9,058.89	40,998.54	6.64	30.06	94	443	5.34	25.18	8,179.57	37,579.69	2.03	9.31	90.29	91.66			
15	7,500	10,000	8,750	2,469	45,768	3.61	66.91	8,189.76	49,188.29	6.01	36.07	152	595	8.64	33.83	11,636.46	49,216.15	2.88	12.19	142.09	100.06			
16	10,000	20,000	15,000	5,013	50,781	7.33	74.24	18,708.41	67,896.70	13.72	49.79	203	798	11.54	45.37	68,165.06	117,381.21	16.89	29.08	364.36	172.88			
17	20,000	50,000	35,000	6,123	56,904	8.95	83.19	27,064.89	94,961.59	19.85	69.63	241	1,039	13.70	59.07	71,276.37	188,657.57	17.66	46.74	263.35	198.67			
18	50,000	100,000	75,000	3,905	60,809	5.71	88.90	16,988.07	111,949.66	12.46	82.09	161	1,200	9.15	68.22	21,685.31	210,342.89	5.37	52.11	127.65	187.89			
19	100,000	500,000	300,000	5,651	66,460	8.26	97.16	19,019.12	130,968.78	13.95	96.03	388	1,588	22.06	90.28	76,288.41	286,631.30	18.90	71.02	401.11	218.85			
20	500,000	UP		1,945	68,405	2.84	100.00	5,410.29	136,379.06	3.97	100.00	171	1,759	9.72	100.00	116,989.19	403,620.49	28.98	100.00	2162.35	295.95			
				68,405					136,379.06					1,759					403,620.49					295.95



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	763	763	14.93	14.93	213.35	213.35	0.77	0.77	6	6	5.04	5.04	4.65	4.65	0.00	0.00	2.18	2.18	
2	50	100	75	131	894	2.56	17.49	377.97	591.32	1.36	2.13	1	7	0.84	5.88	1.70	6.35	0.00	0.00	0.45	1.07	
3	100	200	150	187	1,081	3.66	21.15	643.68	1,235.00	2.32	4.46	0	7	0.00	5.88	0.00	6.35	0.00	0.00	0.00	0.51	
4	200	300	250	84	1,165	1.64	22.79	444.92	1,679.92	1.61	6.06	1	8	0.84	6.72	70.72	77.07	0.03	0.03	15.89	4.59	
5	300	500	400	154	1,319	3.01	25.80	1,100.12	2,780.04	3.97	10.03	1	9	0.84	7.56	0.56	77.63	0.00	0.03	0.03	2.79	
6	500	750	625	120	1,439	2.35	28.15	518.14	3,298.19	1.87	11.90	1	10	0.84	8.40	469.41	547.04	0.20	0.23	90.60	16.59	
7	750	1,000	875	70	1,509	1.37	29.52	164.31	3,462.50	0.59	12.50	0	10	0.00	8.40	0.00	547.04	0.00	0.23	0.00	15.80	
8	1,000	1,500	1,250	196	1,705	3.83	33.35	423.67	3,886.16	1.53	14.02	1	11	0.84	9.24	84.14	631.19	0.04	0.27	19.86	16.24	
9	1,500	2,000	1,750	82	1,787	1.60	34.96	190.94	4,077.10	0.69	14.71	0	11	0.00	9.24	0.00	631.19	0.00	0.27	0.00	15.48	
10	2,000	2,500	2,250	71	1,858	1.39	36.35	214.41	4,291.52	0.77	15.49	3	14	2.52	11.76	2,498.91	3,130.10	1.06	1.33	1165.47	72.94	
11	2,500	3,000	2,750	66	1,924	1.29	37.64	324.90	4,616.41	1.17	16.66	0	14	0.00	11.76	0.00	3,130.10	0.00	1.33	0.00	67.80	
12	3,000	4,000	3,500	117	2,041	2.29	39.93	500.48	5,116.90	1.81	18.47	5	19	4.20	15.97	2,062.05	5,192.15	0.88	2.21	412.01	101.47	
13	4,000	5,000	4,500	99	2,140	1.94	41.86	461.21	5,578.11	1.66	20.13	0	19	0.00	15.97	0.00	5,192.15	0.00	2.21	0.00	93.08	
14	5,000	7,500	6,250	150	2,290	2.93	44.80	871.28	6,449.39	3.14	23.28	1	20	0.84	16.81	301.09	5,493.24	0.13	2.34	34.56	85.17	
15	7,500	10,000	8,750	120	2,410	2.35	47.14	644.23	7,093.62	2.32	25.60	1	21	0.84	17.65	325.69	5,818.93	0.14	2.48	50.56	82.03	
16	10,000	20,000	15,000	388	2,798	7.59	54.73	3,714.75	10,808.37	13.41	39.01	5	26	4.20	21.85	32.24	5,851.17	0.01	2.49	0.87	54.14	
17	20,000	50,000	35,000	563	3,361	11.01	65.75	6,995.29	17,803.66	25.25	64.25	27	53	22.69	44.54	9,334.69	15,185.85	3.97	6.46	133.44	85.30	
18	50,000	100,000	75,000	319	3,680	6.24	71.99	3,607.18	21,410.84	13.02	77.27	1	54	0.84	45.38	3.99	15,189.84	0.00	6.47	0.11	70.94	
19	100,000	500,000	300,000	782	4,462	15.30	87.28	3,850.66	25,261.50	13.90	91.17	29	83	24.37	69.75	1,831.68	17,021.52	0.78	7.25	47.57	67.38	
20	500,000	UP		650	5,112	12.72	100.00	2,447.42	27,708.92	8.83	100.00	36	119	30.25	100.00	217,915.36	234,936.88	92.75	100.00	8903.87	847.87	
				5,112					27,708.92					119					234,936.88			847.87



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	328,305	328,305	17.57	17.57	42,663.90	42,663.90	2.06	2.06	512	512	5.23	5.23	6,189.58	6,189.58	0.63	0.63	14.51	14.51	
2	50	100	75	168,614	496,919	9.02	26.59	3,229.59	45,893.49	2.21	0.16	279	791	2.85	8.08	10,028.43	16,218.01	1.02	1.66	21.85	502.17	
3	100	200	150	238,800	735,719	12.78	39.36	33,992.11	79,885.60	3.70	3.85	440	1,231	4.50	12.58	25,094.63	41,312.64	2.56	4.22	32.74	51.71	
4	200	300	250	189,333	925,052	10.13	49.49	76,506.50	156,392.10	3.69	7.54	509	1,740	5.20	17.78	26,773.33	68,085.96	2.73	6.95	34.99	43.54	
5	300	500	400	240,893	1,165,945	12.89	62.38	124,327.41	280,719.51	6.00	13.54	786	2,526	8.03	25.82	42,630.94	110,716.90	4.35	11.30	34.29	39.44	
6	500	750	625	168,204	1,334,149	9.00	71.38	113,136.03	393,855.54	5.46	19.00	629	3,155	6.43	32.24	44,482.37	155,199.27	4.54	15.85	39.32	39.41	
7	750	1,000	875	135,906	1,470,055	7.27	78.65	129,510.62	523,366.17	6.25	25.25	793	3,948	8.10	40.35	46,591.67	201,790.94	4.76	20.60	35.98	38.56	
8	1,000	1,500	1,250	110,037	1,580,092	5.89	84.54	153,438.03	676,804.20	7.40	32.65	681	4,629	6.96	47.31	56,142.75	257,933.69	5.73	26.33	36.59	38.11	
9	1,500	2,000	1,750	61,122	1,641,214	3.27	87.81	119,248.58	796,052.77	5.75	38.40	300	4,929	3.07	50.37	38,163.14	296,096.83	3.90	30.23	32.00	37.20	
10	2,000	2,500	2,250	36,428	1,677,642	1.95	89.76	86,193.86	882,246.63	4.16	42.56	177	5,106	1.81	52.18	36,914.08	333,010.90	3.77	34.00	42.83	37.75	
11	2,500	3,000	2,750	27,591	1,705,233	1.48	91.23	82,290.76	964,537.39	3.97	46.53	169	5,275	1.73	53.91	24,419.30	357,430.20	2.49	36.49	29.67	37.06	
12	3,000	4,000	3,500	31,228	1,736,461	1.67	92.91	114,311.94	1,078,849.33	5.51	52.04	265	5,540	2.71	56.62	56,482.39	413,912.59	5.77	42.26	49.41	38.37	
13	4,000	5,000	4,500	21,807	1,758,268	1.17	94.07	91,488.99	1,170,338.32	4.41	56.45	210	5,750	2.15	58.76	38,308.36	452,220.95	3.91	46.17	41.87	38.64	
14	5,000	7,500	6,250	28,087	1,786,355	1.50	95.58	146,932.78	1,317,271.10	7.09	63.54	311	6,061	3.18	61.94	55,318.37	507,539.31	5.65	51.82	37.65	38.53	
15	7,500	10,000	8,750	17,316	1,803,671	0.93	96.50	113,427.26	1,430,698.36	5.47	69.01	231	6,292	2.36	64.30	51,026.05	558,565.36	5.21	57.03	44.99	39.04	
16	10,000	20,000	15,000	26,150	1,829,821	1.40	97.90	214,747.23	1,645,445.59	10.36	79.37	494	6,786	5.05	69.35	74,471.65	633,037.01	7.60	64.63	34.68	38.47	
17	20,000	50,000	35,000	18,232	1,848,053	0.98	98.88	176,671.47	1,822,117.06	8.52	87.89	573	7,359	5.86	75.21	97,604.77	730,641.78	9.96	74.60	55.25	40.10	
18	50,000	100,000	75,000	8,371	1,856,424	0.45	99.32	67,955.51	1,890,072.57	3.28	91.17	468	7,827	4.78	79.99	65,283.52	795,925.30	6.67	81.26	96.07	42.11	
19	100,000	500,000	300,000	9,083	1,865,507	0.49	99.81	77,003.97	1,967,076.53	3.71	94.89	842	8,669	8.61	88.59	92,572.21	888,497.51	9.45	90.71	120.22	45.17	
20	500,000	UP		3,550	1,869,057	0.19	100.00	106,035.10	2,073,111.63	5.11	100.00	1,116	9,785	11.41	100.00	90,979.92	979,477.43	9.29	100.00	85.80	47.25	
				1,869,057					2,073,111.63					9,785					979,477.43			47.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	326	326	20.65	20.65	233.74	233.74	4.01	4.01	1	1	3.57	3.57	15.96	15.96	0.89	0.89	6.83	6.83			
2	50	100	75	154	480	9.75	30.40	136.01	369.75	2.33	6.34	4	5	14.29	17.86	35.80	51.76	1.99	2.87	26.32	14.00			
3	100	200	150	87	567	5.51	35.91	96.87	466.62	1.66	8.00	0	5	0.00	17.86	0.00	51.76	0.00	2.87	0.00	11.09			
4	200	300	250	42	609	2.66	38.57	144.11	610.73	2.47	10.47	1	6	3.57	21.43	42.09	93.84	2.34	5.21	29.20	15.37			
5	300	500	400	59	668	3.74	42.31	323.52	934.25	5.55	16.02	0	6	0.00	21.43	0.00	93.84	0.00	5.21	0.00	10.04			
6	500	750	625	53	721	3.36	45.66	185.04	1,119.29	3.17	19.19	3	9	10.71	32.14	223.41	317.26	12.41	17.62	120.74	28.34			
7	750	1,000	875	55	776	3.48	49.15	25.70	1,144.98	0.44	19.63	0	9	0.00	32.14	0.00	317.26	0.00	17.62	0.00	27.71			
8	1,000	1,500	1,250	55	831	3.48	52.63	65.52	1,210.51	1.12	20.75	0	9	0.00	32.14	0.00	317.26	0.00	17.62	0.00	26.21			
9	1,500	2,000	1,750	73	904	4.62	57.25	128.65	1,339.15	2.21	22.96	0	9	0.00	32.14	0.00	317.26	0.00	17.62	0.00	23.69			
10	2,000	2,500	2,250	27	931	1.71	58.96	49.34	1,388.49	0.85	23.81	0	9	0.00	32.14	0.00	317.26	0.00	17.62	0.00	22.85			
11	2,500	3,000	2,750	31	962	1.96	60.92	96.30	1,484.79	1.65	25.46	0	9	0.00	32.14	0.00	317.26	0.00	17.62	0.00	21.37			
12	3,000	4,000	3,500	62	1,024	3.93	64.85	243.80	1,728.59	4.18	29.64	0	9	0.00	32.14	0.00	317.26	0.00	17.62	0.00	18.35			
13	4,000	5,000	4,500	49	1,073	3.10	67.95	241.20	1,969.79	4.14	33.77	1	10	3.57	35.71	52.25	369.50	2.90	20.53	21.66	18.76			
14	5,000	7,500	6,250	59	1,132	3.74	71.69	250.64	2,220.43	4.30	38.07	0	10	0.00	35.71	0.00	369.50	0.00	20.53	0.00	16.64			
15	7,500	10,000	8,750	55	1,187	3.48	75.17	239.46	2,459.89	4.11	42.18	1	11	3.57	39.29	6.02	375.53	0.33	20.86	2.52	15.27			
16	10,000	20,000	15,000	181	1,368	11.46	86.64	698.06	3,157.96	11.97	54.14	6	17	21.43	60.71	30.99	406.52	1.72	22.58	4.44	12.87			
17	20,000	50,000	35,000	111	1,479	7.03	93.67	837.28	3,995.24	14.36	68.50	3	20	10.71	71.43	32.64	439.16	1.81	24.39	3.90	10.99			
18	50,000	100,000	75,000	51	1,530	3.23	96.90	1,134.76	5,130.00	19.46	87.96	6	26	21.43	92.86	1,338.51	1,777.67	74.35	98.75	117.96	34.65			
19	100,000	500,000	300,000	49	1,579	3.10	100.00	702.48	5,832.47	12.04	100.00	2	28	7.14	100.00	22.59	1,800.26	1.25	100.00	3.22	30.87			
20	500,000	UP		0	1,579	0.00	100.00	0.00	5,832.47	0.00	100.00	0	28	0.00	100.00	0.00	1,800.26	0.00	100.00	0.00	30.87			
				1,579					5,832.47					28					1,800.26					30.87



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	476	476	13.18	13.18	37.30	37.30	0.33	0.33	3	3	3.75	3.75	12.00	12.00	0.09	0.09	32.18	32.18			
2	50	100	75	377	853	10.44	23.62	115.67	152.97	1.04	1.37	2	5	2.50	6.25	172.02	184.02	1.28	1.37	148.71	120.30			
3	100	200	150	115	968	3.18	26.81	170.36	323.33	1.53	2.90	1	6	1.25	7.50	0.00	184.02	0.00	1.37	0.00	56.91			
4	200	300	250	115	1,083	3.18	29.99	214.37	537.70	1.92	4.83	1	7	1.25	8.75	275.11	459.13	2.04	3.41	128.34	85.39			
5	300	500	400	183	1,266	5.07	35.06	114.21	651.91	1.03	5.85	1	8	1.25	10.00	14.48	473.62	0.11	3.52	12.68	72.65			
6	500	750	625	117	1,383	3.24	38.30	63.77	715.68	0.57	6.42	1	9	1.25	11.25	51.82	525.44	0.38	3.90	81.25	73.42			
7	750	1,000	875	87	1,470	2.41	40.71	86.38	802.06	0.78	7.20	1	10	1.25	12.50	850.45	1,375.89	6.31	10.22	984.55	171.54			
8	1,000	1,500	1,250	104	1,574	2.88	43.59	98.85	900.91	0.89	8.09	0	10	0.00	12.50	0.00	1,375.89	0.00	10.22	0.00	152.72			
9	1,500	2,000	1,750	85	1,659	2.35	45.94	149.25	1,050.16	1.34	9.43	1	11	1.25	13.75	237.02	1,612.90	1.76	11.97	158.81	153.59			
10	2,000	2,500	2,250	110	1,769	3.05	48.99	130.63	1,180.79	1.17	10.60	0	11	0.00	13.75	0.00	1,612.90	0.00	11.97	0.00	136.60			
11	2,500	3,000	2,750	44	1,813	1.22	50.21	155.53	1,336.32	1.40	11.99	1	12	1.25	15.00	275.11	1,888.02	2.04	14.02	176.89	141.29			
12	3,000	4,000	3,500	148	1,961	4.10	54.31	266.94	1,603.25	2.40	14.39	4	16	5.00	20.00	972.11	2,860.13	7.22	21.23	364.17	178.40			
13	4,000	5,000	4,500	81	2,042	2.24	56.55	357.69	1,960.95	3.21	17.60	0	16	0.00	20.00	0.00	2,860.13	0.00	21.23	0.00	145.85			
14	5,000	7,500	6,250	162	2,204	4.49	61.04	773.56	2,734.50	6.94	24.54	5	21	6.25	26.25	1,316.23	4,176.35	9.77	31.01	170.15	152.73			
15	7,500	10,000	8,750	131	2,335	3.63	64.66	688.05	3,422.56	6.18	30.72	3	24	3.75	30.00	581.27	4,757.62	4.32	35.32	84.48	139.01			
16	10,000	20,000	15,000	267	2,602	7.39	72.06	1,367.40	4,789.96	12.27	42.99	8	32	10.00	40.00	1,331.00	6,088.62	9.88	45.20	97.34	127.11			
17	20,000	50,000	35,000	274	2,876	7.59	79.65	1,631.51	6,421.47	14.64	57.64	10	42	12.50	52.50	1,219.26	7,307.89	9.05	54.26	74.73	113.80			
18	50,000	100,000	75,000	350	3,226	9.69	89.34	2,443.20	8,864.67	21.93	79.57	20	62	25.00	77.50	3,322.59	10,630.47	24.67	78.93	135.99	119.92			
19	100,000	500,000	300,000	374	3,600	10.36	99.70	2,239.40	11,104.07	20.10	99.67	18	80	22.50	100.00	2,838.46	13,468.93	21.07	100.00	126.75	121.30			
20	500,000	UP		11	3,611	0.30	100.00	36.90	11,140.98	0.33	100.00	0	80	0.00	100.00	0.00	13,468.93	0.00	100.00	0.00	120.90			
				3,611					11,140.98					80					13,468.93					120.90



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.13	2.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.13	4.26	0.14	0.14	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	21	40.43	44.68	2.50	2.64	1.38	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	22	2.13	46.81	1.14	3.78	0.63	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	23	2.13	48.94	1.35	5.13	0.75	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	25	4.26	53.19	20.57	25.70	11.36	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	26	2.13	55.32	1.88	27.57	1.04	15.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	27	2.13	57.45	1.61	29.18	0.89	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	28	2.13	59.57	0.00	29.18	0.00	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	29	2.13	61.70	0.05	29.23	0.03	16.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	2.13	63.83	4.37	33.59	2.41	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	31	2.13	65.96	0.00	33.59	0.00	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	2.13	68.09	5.21	38.80	2.88	21.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	33	2.13	70.21	14.55	53.35	8.04	29.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	34	2.13	72.34	19.62	33.73	10.84	18.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	35	2.13	74.47	27.00	60.73	14.92	33.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	40	10.64	85.11	85.00	145.73	46.97	80.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	43	6.38	91.49	30.00	175.73	16.58	97.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	46	6.38	97.87	5.15	180.88	2.85	99.95	1	1	100.00	100.00	5.48	5.48	100.00	100.00	106.45	3.03
20	500,000	UP		1	47	2.13	100.00	0.09	180.96	0.05	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	3.03
				47				180.96		1						5.48					3.03



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 40 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE !

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,388	3,388	58.75	58.75	348.18	348.18	4.30	4.30	5	4.27	4.27	77.44	77.44	0.74	0.74	22.24	22.24				
2	50	100	75	1,102	4,490	19.11	77.86	376.76	724.94	4.66	8.96	3	2.56	6.84	66.20	143.64	0.63	1.37	17.57	19.81				
3	100	200	150	344	4,834	5.96	83.82	297.56	1,022.50	3.68	12.64	1	0.85	7.69	44.13	187.78	0.42	1.80	14.83	18.36				
4	200	300	250	79	4,913	1.37	85.19	182.98	1,205.48	2.26	14.90	0	0.00	7.69	0.00	187.78	0.00	1.80	0.00	15.58				
5	300	500	400	46	4,959	0.80	85.99	59.21	1,264.69	0.73	15.64	0	0.00	7.69	0.00	187.78	0.00	1.80	0.00	14.85				
6	500	750	625	24	4,983	0.42	86.41	104.65	1,369.34	1.29	16.93	0	0.00	7.69	0.00	187.78	0.00	1.80	0.00	13.71				
7	750	1,000	875	27	5,010	0.47	86.87	34.31	1,403.65	0.42	17.35	3	2.56	10.26	39.47	227.25	0.38	2.17	115.03	16.19				
8	1,000	1,500	1,250	35	5,045	0.61	87.48	60.72	1,464.37	0.75	18.10	4	3.42	13.68	182.14	409.39	1.74	3.91	299.96	27.96				
9	1,500	2,000	1,750	24	5,069	0.42	87.90	84.44	1,548.82	1.04	19.15	1	0.85	14.53	3.57	412.96	0.03	3.95	4.23	26.66				
10	2,000	2,500	2,250	20	5,089	0.35	88.24	39.53	1,588.35	0.49	19.64	2	1.71	16.24	2.31	415.27	0.02	3.97	5.85	26.14				
11	2,500	3,000	2,750	36	5,125	0.62	88.87	72.56	1,660.90	0.90	20.53	14	11.97	28.21	1,807.43	2,222.70	17.28	21.26	2491.08	133.83				
12	3,000	4,000	3,500	89	5,214	1.54	90.41	434.52	2,095.42	5.37	25.91	50	83	42.74	70.94	3,473.59	5,696.29	33.22	54.47	799.41	271.85			
13	4,000	5,000	4,500	43	5,257	0.75	91.16	141.24	2,236.66	1.75	27.65	3	86	2.56	73.50	31.83	5,728.12	0.30	54.78	22.54	256.10			
14	5,000	7,500	6,250	34	5,291	0.59	91.75	197.53	2,434.19	2.44	30.09	0	86	0.00	73.50	0.00	5,728.12	0.00	54.78	0.00	235.32			
15	7,500	10,000	8,750	13	5,304	0.23	91.97	77.64	2,511.82	0.96	31.05	0	86	0.00	73.50	0.00	5,728.12	0.00	54.78	0.00	228.05			
16	10,000	20,000	15,000	57	5,361	0.99	92.96	326.96	2,838.79	4.04	35.10	3	89	2.56	76.07	440.67	6,168.79	4.21	58.99	134.78	217.30			
17	20,000	50,000	35,000	108	5,469	1.87	94.83	1,229.84	4,068.63	15.20	50.30	1	90	0.85	76.92	6.00	6,174.79	0.06	59.05	0.49	151.77			
18	50,000	100,000	75,000	84	5,553	1.46	96.29	598.45	4,667.08	7.40	57.70	12	102	10.26	87.18	548.05	6,722.84	5.24	64.29	91.58	144.05			
19	100,000	500,000	300,000	188	5,741	3.26	99.55	2,697.54	7,364.62	33.35	91.05	15	117	12.82	100.00	3,734.15	10,456.99	35.71	100.00	138.43	141.99			
20	500,000	UP		26	5,767	0.45	100.00	724.08	8,088.70	8.95	100.00	0				0.00	10,456.99	0.00	100.00	0.00	129.28			
				5,767					8,088.70					117					10,456.99					129.28
GRANT TOTAL				2,094,791					2,941,040.82					14,406					4,010,506.77					

1.4 ALL OCCUPATION



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	38	38	22.09	22.09	2.31	2.31	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	42	2.33	24.42	0.36	2.67	0.09	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	43	0.58	25.00	0.32	2.98	0.08	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	50	4.07	29.07	2.80	5.79	0.70	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	57	4.07	33.14	6.58	12.36	1.65	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	61	2.33	35.47	3.33	15.69	0.83	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	67	3.49	38.95	11.40	27.09	2.86	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	73	3.49	42.44	9.98	37.07	2.50	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	75	1.16	43.60	3.21	40.29	0.81	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	79	2.33	45.93	7.74	48.03	1.94	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	80	0.58	46.51	6.84	54.87	1.71	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	81	0.58	47.09	2.34	57.21	0.58	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	82	0.58	47.67	0.64	57.85	0.16	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	84	1.16	48.84	2.07	59.92	0.52	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	88	2.33	51.16	9.16	69.07	2.29	17.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	96	4.65	55.81	0.66	69.74	0.17	17.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	18	114	10.47	66.28	19.08	88.82	4.78	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	22	136	12.79	79.07	316.96	405.78	79.39	101.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	19	155	11.05	90.12	20.51	385.27	5.14	96.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		17	172	9.88	100.00	13.96	399.23	3.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				172					399.23					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 200 REFINING INSTALLATIONS (GOLD SILVER PLATINUM ETC.)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	639	639	59.78	59.78	39.40	39.40	5.10	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	182	821	17.03	76.80	10.24	49.64	1.32	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	75	896	7.02	83.82	9.15	58.79	1.18	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	26	922	2.43	86.25	5.45	64.24	0.71	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	932	0.94	87.18	1.70	65.94	0.22	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	933	0.09	87.28	0.00	65.94	0.00	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	938	0.47	87.75	3.65	69.59	0.47	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	939	0.09	87.84	0.84	70.43	0.11	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	945	0.56	88.40	6.61	77.04	0.86	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	946	0.09	88.49	0.41	76.63	0.05	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	947	0.09	88.59	0.24	76.39	0.03	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	950	0.28	88.87	1.05	75.34	0.14	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	953	0.28	89.15	16.15	91.49	2.09	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	960	0.65	89.80	4.66	96.15	0.60	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	964	0.37	90.18	9.18	105.33	1.19	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	970	0.56	90.74	4.61	109.94	0.60	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	994	2.25	92.98	153.47	263.41	19.86	34.08	1	1	100.00	100.00	28.74	28.74	100.00	100.00	18.73	10.91			
18	50,000	100,000	75,000	6	1,000	0.56	93.55	29.46	292.87	3.81	37.90	0	1	0.00	100.00	0.00	28.74	0.00	100.00	0.00	9.81			
19	100,000	500,000	300,000	28	1,028	2.62	96.16	133.66	426.54	17.29	55.19	0	1	0.00	100.00	0.00	28.74	0.00	100.00	0.00	6.74			
20	500,000	UP		41	1,069	3.84	100.00	346.31	772.85	44.81	100.00	0	1	0.00	100.00	0.00	28.74	0.00	100.00	0.00	3.72			
				1,069					772.85					1					28.74					3.72



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 201 ALUMUNIUUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	7.59	7.59	11.76	11.76	1.32	1.32	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	52	1.38	8.97	19.41	31.17	2.19	3.51	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	70	3.10	12.07	38.68	69.85	4.36	7.87	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	78	1.38	13.45	56.02	125.87	6.31	14.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	93	2.59	16.03	81.83	207.71	9.22	23.40	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	109	2.76	18.79	19.01	226.72	2.14	25.54	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	126	2.93	21.72	14.40	241.12	1.62	27.16	1	1	10.00	10.00	38.72	38.72	0.32	0.32	268.81	16.06			
8	1,000	1,500	1,250	18	144	3.10	24.83	33.50	274.62	3.77	30.93	0	1	0.00	10.00	0.00	38.72	0.00	0.32	0.00	14.10			
9	1,500	2,000	1,750	17	161	2.93	27.76	48.14	322.76	5.42	36.35	0	1	0.00	10.00	0.00	38.72	0.00	0.32	0.00	12.00			
10	2,000	2,500	2,250	15	176	2.59	30.34	27.67	350.43	3.12	39.47	0	1	0.00	10.00	0.00	38.72	0.00	0.32	0.00	11.05			
11	2,500	3,000	2,750	12	188	2.07	32.41	32.79	383.21	3.69	43.16	0	1	0.00	10.00	0.00	38.72	0.00	0.32	0.00	10.10			
12	3,000	4,000	3,500	15	203	2.59	35.00	54.29	437.50	6.11	49.28	0	1	0.00	10.00	0.00	38.72	0.00	0.32	0.00	8.85			
13	4,000	5,000	4,500	17	220	2.93	37.93	54.85	492.35	6.18	55.46	0	1	0.00	10.00	0.00	38.72	0.00	0.32	0.00	7.86			
14	5,000	7,500	6,250	37	257	6.38	44.31	155.22	647.57	17.48	72.94	0	1	0.00	10.00	0.00	38.72	0.00	0.32	0.00	5.98			
15	7,500	10,000	8,750	34	291	5.86	50.17	252.34	899.91	28.42	101.36	0	1	0.00	10.00	0.00	38.72	0.00	0.32	0.00	4.30			
16	10,000	20,000	15,000	46	337	7.93	58.10	300.44	1,200.35	33.84	135.21	0	1	0.00	10.00	0.00	38.72	0.00	0.32	0.00	3.23			
17	20,000	50,000	35,000	44	381	7.59	65.69	1,095.70	104.65	123.42	11.79	3	4	30.00	40.00	3,615.83	3,654.55	29.73	30.04	330.00	3492.15			
18	50,000	100,000	75,000	36	417	6.21	71.90	150.88	255.53	16.99	28.78	3	7	30.00	70.00	8,150.93	11,805.49	67.01	97.06	5402.32	4620.02			
19	100,000	500,000	300,000	69	486	11.90	83.79	409.18	664.71	46.09	74.87	3	10	30.00	100.00	358.14	12,163.63	2.94	100.00	87.53	1829.92			
20	500,000	UP		94	580	16.21	100.00	223.08	887.79	25.13	100.00	0	10	0.00	100.00	0.00	12,163.63	0.00	100.00	0.00	1370.10			
				580					887.79					10					12,163.63					1370.10



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	5.97	5.97	14.04	14.04	1.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	19	1.12	7.09	21.22	35.26	1.70	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	37	6.72	13.81	72.82	108.07	5.85	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	43	2.24	16.04	25.79	133.86	2.07	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	53	3.73	19.78	3.74	137.60	0.30	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	67	5.22	25.00	8.06	145.67	0.65	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	70	1.12	26.12	1.91	147.58	0.15	11.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	82	4.48	30.60	12.25	159.82	0.98	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	93	4.10	34.70	15.43	175.26	1.24	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	100	2.61	37.31	6.99	182.25	0.56	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	102	0.75	38.06	6.39	188.64	0.51	15.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	106	1.49	39.55	8.23	196.87	0.66	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	112	2.24	41.79	29.51	226.38	2.37	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	121	3.36	45.15	43.36	269.74	3.48	21.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	131	3.73	48.88	74.49	344.23	5.98	27.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	148	6.34	55.22	125.17	469.40	10.05	37.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	174	9.70	64.93	209.83	679.23	16.85	54.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	30	204	11.19	76.12	149.20	828.43	11.98	66.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	51	255	19.03	95.15	333.59	1,162.02	26.79	93.33	1	1	33.33	33.33	19,669.72	19,669.72	93.12	93.12	5896.33	1692.72			
20	500,000	UP		13	268	4.85	100.00	83.09	1,245.11	6.67	100.00	2	3	66.67	100.00	1,453.74	21,123.45	6.88	100.00	1749.66	1696.52			
				268					1,245.11					3					21,123.45					1696.52



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	6.90	6.90	0.51	0.51	13.74	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3.45	10.34	0.83	1.33	22.48	36.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	3.45	13.79	0.70	2.03	19.13	55.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	3.45	17.24	0.05	2.08	1.29	56.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	3.45	20.69	0.47	1.61	12.91	43.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	3.45	24.14	7.38	8.99	200.78	244.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	3.45	27.59	0.04	9.03	1.08	245.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	3.45	31.03	0.40	8.63	10.81	234.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	3.45	34.48	0.66	7.97	18.08	216.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	3.45	37.93	0.07	8.03	1.81	218.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	3.45	41.38	0.09	8.12	2.33	220.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	3.45	44.83	0.86	7.26	23.30	197.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	3.45	48.28	0.13	7.39	3.47	201.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	3.45	51.72	1.32	6.07	35.86	165.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	3.45	55.17	2.53	3.54	68.86	96.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	1	3.45	58.62	2.75	0.79	74.74	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	1	3.45	62.07	1.51	0.72	41.14	19.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	1	3.45	65.52	0.15	0.57	4.07	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	10	29	34.48	100.00	3.11	3.68	84.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	29	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					3.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	12.86	12.86	0.35	0.35	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	12	4.29	17.14	4.24	4.59	1.27	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	18	8.57	25.71	16.22	20.81	4.85	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	21	4.29	30.00	0.41	21.22	0.12	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	26	7.14	37.14	1.00	22.22	0.30	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	28	2.86	40.00	0.08	22.30	0.02	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	30	2.86	42.86	1.30	23.60	0.39	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	32	2.86	45.71	1.27	24.87	0.38	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	34	2.86	48.57	0.23	25.11	0.07	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	35	1.43	50.00	4.03	29.14	1.21	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	38	4.29	54.29	6.75	35.89	2.02	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	40	2.86	57.14	0.55	36.44	0.17	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	41	1.43	58.57	4.37	40.81	1.31	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	44	4.29	62.86	11.90	52.72	3.56	15.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	46	2.86	65.71	22.26	74.98	6.66	22.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	15,000	12,500	6	52	8.57	74.29	42.45	117.43	12.70	35.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	62	14.29	88.57	90.62	208.05	27.10	62.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	66	5.71	94.29	70.46	278.51	21.07	83.29	2	2	100.00	100.00	1,474.76	1,474.76	100.00	100.00	2093.19	529.53			
19	100,000	500,000	300,000	3	69	4.29	98.57	42.03	320.53	12.57	95.86	0	2	0.00	100.00	0.00	1,474.76	0.00	100.00	0.00	460.10			
20	500,000	UP		1	70	1.43	100.00	13.83	334.37	4.14	100.00	0	2	0.00	100.00	0.00	1,474.76	0.00	100.00	0.00	441.06			
				70					334.37					2					1,474.76					441.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2028 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.39	0.39	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	0.86	1.25	1.51	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	4.58	5.83	8.01	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	7.92	13.75	13.88	24.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	14.00	27.75	24.53	48.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	12.75	40.50	22.34	70.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	11.65	28.85	20.41	50.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	11.65	40.50	20.41	70.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	14.00	54.50	24.53	95.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.17	41.67	0.84	53.65	1.48	93.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.17	45.83	0.09	53.74	0.16	94.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.17	50.00	0.09	53.83	0.16	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.17	54.17	1.01	54.84	1.78	96.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.17	58.33	1.01	53.83	1.78	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.17	62.50	0.00	53.83	0.00	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.17	66.67	2.03	55.86	3.55	97.86	1	1	25.00	25.00	32.11	32.11	2.38	2.38	1584.02	57.48	58.45	58.45	
18	50,000	100,000	75,000	1	17	4.17	70.83	1.01	54.84	1.78	96.08	0	1	0.00	25.00	0.00	32.11	0.00	2.38	0.00	0.00	58.45	58.45	
19	100,000	500,000	300,000	1	18	4.17	75.00	0.09	54.93	0.16	96.24	0	1	0.00	25.00	0.00	32.11	0.00	2.38	0.00	0.00	58.45	58.45	
20	500,000	UP		6	24	25.00	100.00	2.15	57.08	3.76	100.00	3	4	75.00	100.00	1,318.12	1,350.23	97.62	100.00	61339.25	2365.46	2365.46	2365.46	
				24					57.08					4					1,350.23					2365.46



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	25	25	4.57	4.57	14.56	14.56	0.70	0.70	2	2	9.09	9.09	20.06	20.06	0.67	0.67	137.70	137.70			
2	50	100	75	4	29	0.73	5.30	1.92	16.48	0.09	0.80	0	2	0.00	9.09	0.00	20.06	0.00	0.67	0.00	121.68			
3	100	200	150	12	41	2.19	7.50	24.36	40.84	1.17	1.97	0	2	0.00	9.09	0.00	20.06	0.00	0.67	0.00	49.11			
4	200	300	250	5	46	0.91	8.41	1.27	42.11	0.06	2.03	0	2	0.00	9.09	0.00	20.06	0.00	0.67	0.00	47.62			
5	300	500	400	21	67	3.84	12.25	8.59	50.70	0.41	2.45	1	3	4.55	13.64	7.81	27.86	0.26	0.94	90.91	54.95			
6	500	750	625	16	83	2.93	15.17	12.94	63.64	0.62	3.07	0	3	0.00	13.64	0.00	27.86	0.00	0.94	0.00	43.78			
7	750	1,000	875	22	105	4.02	19.20	25.14	88.78	1.21	4.28	0	3	0.00	13.64	0.00	27.86	0.00	0.94	0.00	31.38			
8	1,000	1,500	1,250	16	121	2.93	22.12	27.48	116.26	1.33	5.61	0	3	0.00	13.64	0.00	27.86	0.00	0.94	0.00	23.97			
9	1,500	2,000	1,750	16	137	2.93	25.05	35.18	151.44	1.70	7.30	0	3	0.00	13.64	0.00	27.86	0.00	0.94	0.00	18.40			
10	2,000	2,500	2,250	11	148	2.01	27.06	19.25	170.70	0.93	8.23	0	3	0.00	13.64	0.00	27.86	0.00	0.94	0.00	16.32			
11	2,500	3,000	2,750	14	162	2.56	29.62	94.36	265.06	4.55	12.79	2	5	9.09	22.73	2,206.64	2,234.51	74.10	75.04	2338.44	843.02			
12	3,000	4,000	3,500	20	182	3.66	33.27	101.09	366.15	4.88	17.66	0	5	0.00	22.73	0.00	2,234.51	0.00	75.04	0.00	610.27			
13	4,000	5,000	4,500	19	201	3.47	36.75	93.54	459.68	4.51	22.17	1	6	4.55	27.27	33.12	2,267.62	1.11	76.15	35.41	493.30			
14	5,000	7,500	6,250	20	221	3.66	40.40	132.07	591.76	6.37	28.54	1	7	4.55	31.82	35.13	2,302.75	1.18	77.33	26.60	389.14			
15	7,500	10,000	8,750	18	239	3.29	43.69	152.74	744.49	7.37	35.91	0	7	0.00	31.82	0.00	2,302.75	0.00	77.33	0.00	309.30			
16	10,000	20,000	15,000	42	281	7.68	51.37	296.99	1,041.48	14.33	50.24	0	7	0.00	31.82	0.00	2,302.75	0.00	77.33	0.00	221.10			
17	20,000	50,000	35,000	49	330	8.96	60.33	379.89	1,421.37	18.32	68.56	0	7	0.00	31.82	0.00	2,302.75	0.00	77.33	0.00	162.01			
18	50,000	100,000	75,000	49	379	8.96	69.29	371.52	1,792.88	17.92	86.48	0	7	0.00	31.82	0.00	2,302.75	0.00	77.33	0.00	128.44			
19	100,000	500,000	300,000	60	439	10.97	80.26	248.61	2,041.49	11.99	98.47	7	14	31.82	63.64	372.23	2,674.99	12.50	89.83	149.73	131.03			
20	500,000	UP		108	547	19.74	100.00	31.67	2,073.16	1.53	100.00	8	22	36.36	100.00	302.81	2,977.79	10.17	100.00	956.14	143.64			
				547					2,073.16					22					2,977.79					143.64



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 204

EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	6.45	6.45	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.08	7.53	0.60	0.63	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.08	8.60	0.26	0.89	0.03	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.08	9.68	2.12	3.01	0.28	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	2.15	11.83	47.86	50.87	6.24	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	13	2.15	13.98	3.27	54.13	0.43	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	16	3.23	17.20	6.62	60.75	0.86	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	22	6.45	23.66	6.74	67.49	0.88	8.80	2	2	66.67	66.67	147.20	147.20	88.15	88.15	2184.33	218.11			
9	1,500	2,000	1,750	5	27	5.38	29.03	17.14	84.63	2.24	11.03	0	2	0.00	66.67	0.00	147.20	0.00	88.15	0.00	173.93			
10	2,000	2,500	2,250	9	36	9.68	38.71	13.13	97.76	1.71	12.75	0	2	0.00	66.67	0.00	147.20	0.00	88.15	0.00	150.57			
11	2,500	3,000	2,750	1	37	1.08	39.78	8.84	106.60	1.15	13.90	0	2	0.00	66.67	0.00	147.20	0.00	88.15	0.00	138.09			
12	3,000	4,000	3,500	4	41	4.30	44.09	28.33	134.94	3.69	17.59	0	2	0.00	66.67	0.00	147.20	0.00	88.15	0.00	109.09			
13	4,000	5,000	4,500	4	45	4.30	48.39	37.12	172.06	4.84	22.43	0	2	0.00	66.67	0.00	147.20	0.00	88.15	0.00	85.55			
14	5,000	7,500	6,250	5	50	5.38	53.76	80.70	252.76	10.52	32.95	0	2	0.00	66.67	0.00	147.20	0.00	88.15	0.00	58.24			
15	7,500	10,000	8,750	4	54	4.30	58.06	72.31	325.07	9.43	42.38	0	2	0.00	66.67	0.00	147.20	0.00	88.15	0.00	45.28			
16	10,000	20,000	15,000	11	65	11.83	69.89	27.36	352.43	3.57	45.95	0	2	0.00	66.67	0.00	147.20	0.00	88.15	0.00	41.77			
17	20,000	50,000	35,000	2	67	2.15	72.04	34.50	386.93	4.50	50.45	0	2	0.00	66.67	0.00	147.20	0.00	88.15	0.00	38.04			
18	50,000	100,000	75,000	9	76	9.68	81.72	141.85	528.78	18.49	68.94	1	3	33.33	100.00	19.79	167.00	11.85	100.00	13.95	31.58			
19	100,000	500,000	300,000	17	93	18.28	100.00	238.22	767.00	31.06	100.00	0	3	0.00	100.00	0.00	167.00	0.00	100.00	0.00	21.77			
20	500,000	UP		0	93	0.00	100.00	0.00	767.00	0.00	100.00	0	3	0.00	100.00	0.00	167.00	0.00	100.00	0.00	21.77			
				93					767.00					3					167.00					21.77



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2041

DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	11.11	11.11	0.01	0.01	30.44	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11.11	22.22	0.01	0.02	10.44	40.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11.11	33.33	0.00	0.02	10.44	51.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11.11	44.44	0.00	0.02	10.44	61.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11.11	55.56	0.00	0.02	10.44	72.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11.11	66.67	0.00	0.02	10.44	82.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11.11	77.78	0.00	0.02	10.44	93.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11.11	88.89	0.00	0.02	6.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11.11	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9					0.02					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2043

DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	6.75	6.75	97.21	97.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	0.11	6.86	1.60	98.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	0.01	6.87	0.08	98.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	0.00	6.87	0.00	98.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	0.01	6.87	0.08	98.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	0.07	6.94	0.96	99.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	0.01	6.94	0.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	6.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	6.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	6.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	6.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	6.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	6.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	6.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	6.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	6.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	6.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	6.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	6.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					6.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2044

TRANSPORT INSTALLATIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	11.11	11.11	11.75	11.75	2.41	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	3.70	14.81	7.47	19.22	1.53	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	3.70	18.52	0.49	19.71	0.10	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	3.70	22.22	0.61	20.32	0.12	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	10	14.81	37.04	3.45	23.77	0.71	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	12	7.41	44.44	2.51	26.28	0.52	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	13	3.70	48.15	4.91	31.19	1.01	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	3.70	51.85	8.06	39.25	1.65	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	3.70	55.56	24.13	63.37	4.95	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	3.70	59.26	4.44	67.81	0.91	13.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	3.70	62.96	0.00	67.81	0.00	13.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	3.70	66.67	30.82	98.63	6.33	20.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	3.70	70.37	19.00	117.63	3.90	24.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	20	3.70	74.07	219.82	337.45	45.15	69.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	21	3.70	77.78	41.33	378.78	8.49	77.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	22	3.70	81.48	126.12	252.66	25.90	51.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	23	3.70	85.19	139.92	112.74	28.74	23.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	24	3.70	88.89	14.28	98.45	2.93	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	25	3.70	92.59	388.34	486.80	79.76	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	27	7.41	100.00	0.09	486.89	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				27				486.89					0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	34.07	34.07	33.59	33.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	33.68	67.75	33.21	66.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	33.68	101.43	33.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	101.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					101.43					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	0.23	0.23	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	2.61	2.85	10.83	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	3.28	6.12	13.56	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	4.89	11.01	20.22	45.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	6.11	17.12	25.29	70.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	8.87	25.98	36.71	107.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	8.87	17.12	36.71	70.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	8.87	25.98	36.71	107.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	13.93	12.05	57.69	49.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	5.67	17.72	23.48	73.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	6.44	24.15	26.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	24.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	24.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	24.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	24.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	24.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	24.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	24.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	24.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					24.15					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	3.85	3.85	0.01	0.01	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	3.85	7.69	0.01	0.02	0.01	0.02	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.92	9.62	0.01	0.03	0.01	0.04	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	7	3.85	13.46	0.03	0.06	0.04	0.08	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	1.92	15.38	0.02	0.08	0.03	0.11	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	1.92	17.31	0.04	0.12	0.05	0.16	0.05	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	12	5.77	23.08	0.12	0.24	0.16	0.32	0.16	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	16	7.69	30.77	0.14	0.38	0.19	0.50	0.19	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	18	3.85	34.62	0.19	0.57	0.25	0.75	0.25	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	21	5.77	40.38	0.21	0.78	0.28	1.03	0.28	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	22	1.92	42.31	0.11	0.90	0.15	1.18	0.15	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	24	3.85	46.15	0.36	1.26	0.48	1.66	0.48	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	30	11.54	57.69	23.66	24.92	31.24	32.91	31.24	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	33	5.77	63.46	18.19	43.11	24.02	56.92	24.02	56.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	38	9.62	73.08	1.75	44.86	2.32	59.24	2.32	59.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	48	19.23	92.31	24.11	68.97	31.84	91.08	31.84	91.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	49	1.92	94.23	0.48	69.46	0.64	91.72	0.64	91.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	52	5.77	100.00	6.27	75.73	8.28	100.00	8.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	52	0.00	100.00	0.00	75.73	0.00	100.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				52					75.73					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	15	15	6.28	6.28	6.28	6.28	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	25	4.18	10.46	0.72	5.56	0.04	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	31	2.51	12.97	51.45	45.89	2.51	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	35	1.67	14.64	50.41	96.30	2.46	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	40	2.09	16.74	1.92	98.23	0.09	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	42	0.84	17.57	1.72	99.94	0.08	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	43	0.42	17.99	2.11	102.05	0.10	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	58	6.28	24.27	17.67	119.73	0.86	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	61	1.26	25.52	1.46	121.18	0.07	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	65	1.67	27.20	6.63	127.81	0.32	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	68	1.26	28.45	5.62	133.43	0.27	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	16	84	6.69	35.15	40.95	174.38	2.00	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	89	2.09	37.24	32.78	207.16	1.60	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	105	6.69	43.93	111.75	318.91	5.46	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	108	1.26	45.19	18.45	337.36	0.90	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	20	128	8.37	53.56	190.52	527.87	9.30	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	36	164	15.06	68.62	259.28	787.15	12.66	38.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	24	188	10.04	78.66	137.47	924.63	6.71	45.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	41	229	17.15	95.82	643.50	1,568.12	31.42	76.56	2	2	100.00	100.00	10.38	10.38	100.00	100.00	1.61	0.66	
20	500,000	UP		10	239	4.18	100.00	480.16	2,048.28	23.44	100.00	0	0	0.00	100.00	0.00	10.38	0.00	100.00	0.00	0.51	
				239					2,048.28					2					10.38			0.51



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.88	5.88	0.57	0.57	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	0.48	1.05	0.52	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	0.00	1.05	0.00	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	0.73	1.78	0.78	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	18.00	19.78	19.31	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.88	35.29	34.22	54.00	36.72	57.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.88	41.18	0.75	54.75	0.81	58.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.88	47.06	0.42	55.17	0.45	59.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.88	52.94	20.27	75.43	21.74	80.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.88	58.82	1.33	76.76	1.43	82.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.88	64.71	2.40	79.16	2.58	84.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.88	70.59	2.54	81.71	2.73	87.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.88	76.47	1.40	83.11	1.50	89.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.88	82.35	3.43	86.54	3.68	92.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.88	88.24	1.89	88.44	2.03	94.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.88	94.12	2.03	90.46	2.17	97.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.88	100.00	2.74	93.20	2.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	93.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	93.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					93.20					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2058 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	40.00	40.00	1.28	1.28	1.90	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	6.67	46.67	0.13	1.15	0.19	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	6.67	53.33	0.25	0.90	0.37	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	6.67	60.00	1.71	0.81	2.55	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	6.67	66.67	1.71	2.53	2.55	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	6.67	73.33	3.42	0.90	5.10	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	6.67	80.00	0.58	0.32	0.86	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	6.67	86.67	1.18	0.86	1.76	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	6.67	93.33	52.49	53.35	78.18	79.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	15	6.67	100.00	13.79	67.14	20.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	15	0.00	100.00	0.00	67.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	67.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	67.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	67.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	67.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	67.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	67.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	67.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	67.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	67.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					67.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 206 FOUNDRIES REDUCTION PLANT FOR METALS(EXCL.IRON ALUMINIUM)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.51	3.51	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.88	4.39	0.14	0.14	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.88	5.26	0.03	0.17	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.88	6.14	0.62	0.79	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	2.63	8.77	0.78	1.57	0.08	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	12	1.75	10.53	1.35	2.92	0.14	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	0.88	11.40	0.94	3.86	0.10	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	0.88	12.28	2.86	6.72	0.30	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	0.88	13.16	2.86	9.58	0.30	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	18	2.63	15.79	10.96	20.54	1.17	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	23	4.39	20.18	13.16	33.70	1.40	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	27	3.51	23.68	4.36	38.06	0.46	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	28	0.88	24.56	8.59	46.65	0.91	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	30	1.75	26.32	15.48	62.13	1.65	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	32	1.75	28.07	7.36	69.48	0.78	7.39	1	1	100.00	100.00	329.05	329.05	100.00	100.00	4473.40	473.58
16	10,000	20,000	15,000	12	44	10.53	38.60	100.45	169.93	10.68	18.07	0	1	0.00	100.00	0.00	329.05	0.00	100.00	0.00	193.64
17	20,000	50,000	35,000	27	71	23.68	62.28	212.53	382.45	22.60	40.67	0	1	0.00	100.00	22.60	329.05	0.00	100.00	0.00	86.04
18	50,000	100,000	75,000	22	93	19.30	81.58	145.76	528.22	15.50	56.16	0	1	0.00	100.00	0.00	329.05	0.00	100.00	0.00	62.29
19	100,000	500,000	300,000	12	105	10.53	92.11	91.14	619.36	9.69	65.85	0	1	0.00	100.00	0.00	329.05	0.00	100.00	0.00	53.13
20	500,000	UP		9	114	7.89	100.00	321.13	940.49	34.15	100.00	0	1	0.00	100.00	0.00	329.05	0.00	100.00	0.00	34.99
				114				940.49		1						329.05					34.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	286	286	18.20	18.20	69.32	69.32	1.56	1.56	11	11	8.03	8.03	28.64	28.64	0.06	0.06	41.32	41.32			
2	50	100	75	37	323	2.36	20.56	35.09	104.41	0.79	2.34	4	15	2.92	10.95	69.54	98.18	0.15	0.22	198.15	94.03			
3	100	200	150	23	346	1.46	22.02	31.49	135.89	0.71	3.05	0	15	0.00	10.95	0.00	98.18	0.00	0.22	0.00	72.24			
4	200	300	250	25	371	1.59	23.62	15.05	150.94	0.34	3.39	3	18	2.19	13.14	107.55	205.73	0.24	0.45	714.63	136.29			
5	300	500	400	33	404	2.10	25.72	20.08	171.03	0.45	3.84	0	18	0.00	13.14	0.00	205.73	0.00	0.45	0.00	120.29			
6	500	750	625	27	431	1.72	27.43	15.77	186.79	0.35	4.19	0	18	0.00	13.14	0.00	205.73	0.00	0.45	0.00	110.14			
7	750	1,000	875	18	449	1.15	28.58	14.29	201.08	0.32	4.52	0	18	0.00	13.14	0.00	205.73	0.00	0.45	0.00	102.31			
8	1,000	1,500	1,250	23	472	1.46	30.04	43.73	244.81	0.98	5.50	0	18	0.00	13.14	0.00	205.73	0.00	0.45	0.00	84.03			
9	1,500	2,000	1,750	27	499	1.72	31.76	84.10	328.92	1.89	7.39	1	19	0.73	13.87	1,846.00	2,051.73	4.04	4.49	2194.92	623.78			
10	2,000	2,500	2,250	23	522	1.46	33.23	32.16	361.08	0.72	8.11	0	19	0.00	13.87	0.00	2,051.73	0.00	4.49	0.00	568.23			
11	2,500	3,000	2,750	18	540	1.15	34.37	34.49	395.56	0.77	8.88	1	20	0.73	14.60	752.10	2,803.83	1.65	6.14	2180.80	708.82			
12	3,000	4,000	3,500	36	576	2.29	36.66	120.50	516.07	2.71	11.59	4	24	2.92	17.52	3,713.93	6,517.77	8.14	14.28	3081.98	1262.97			
13	4,000	5,000	4,500	21	597	1.34	38.00	61.77	577.84	1.39	12.98	1	25	0.73	18.25	3.90	6,521.67	0.01	14.29	6.31	1128.63			
14	5,000	7,500	6,250	67	664	4.26	42.27	90.04	667.88	2.02	15.00	5	30	3.65	21.90	3,414.68	9,936.35	7.48	21.77	3792.38	1487.75			
15	7,500	10,000	8,750	41	705	2.61	44.88	321.08	988.96	7.21	22.21	14	44	10.22	32.12	939.17	10,875.52	2.06	23.83	292.51	1099.70			
16	10,000	20,000	15,000	141	846	8.98	53.85	858.22	1,847.18	19.27	41.48	15	59	10.95	43.07	18,157.72	29,033.24	39.78	63.61	2115.73	1571.76			
17	20,000	50,000	35,000	141	987	8.98	62.83	851.52	2,698.70	19.12	60.60	2	61	1.46	44.53	7,035.16	36,068.40	15.41	79.02	826.19	1336.51			
18	50,000	100,000	75,000	86	1,073	5.47	68.30	469.65	3,168.35	10.55	71.14	9	70	6.57	51.09	154.49	36,222.89	0.34	79.36	32.89	1143.27			
19	100,000	500,000	300,000	255	1,328	16.23	84.53	757.53	3,925.88	17.01	88.15	30	100	21.90	72.99	4,066.83	40,289.72	8.91	88.27	536.86	1026.26			
20	500,000	UP		243	1,571	15.47	100.00	527.56	4,453.43	11.85	100.00	37	137	27.01	100.00	5,355.58	45,645.30	11.73	100.00	1015.17	1024.95			
				1,571					4,453.43					137					45,645.30					1024.95



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2071

EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	4.38	4.38	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.40	4.78	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	0.40	5.18	0.14	0.21	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.40	5.58	1.05	1.25	0.19	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	0.40	5.98	0.51	1.76	0.09	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	0.40	6.37	1.55	3.31	0.29	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	0.40	6.77	2.62	5.93	0.49	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	20	1.20	7.97	6.03	11.96	1.12	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	22	0.80	8.76	3.30	15.25	0.61	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	23	0.40	9.16	2.25	17.50	0.42	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	25	0.80	9.96	7.94	25.45	1.47	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	26	0.40	10.36	1.64	27.09	0.30	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	28	0.80	11.16	4.49	31.57	0.83	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	31	1.20	12.35	8.00	39.58	1.48	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	32	0.40	12.75	19.96	59.53	3.70	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	66	13.55	26.29	80.92	140.45	15.00	26.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	32	98	12.75	39.04	69.63	210.09	12.91	38.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	110	4.78	43.82	75.60	285.69	14.01	52.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	55	165	21.91	65.74	192.29	477.98	35.64	88.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		86	251	34.26	100.00	61.52	539.49	11.40	100.00	2	2	100.00	100.00	7.60	7.60	100.00	100.00	12.35	1.41			
				251					539.49					2					7.60					1.41



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	2.69	2.69	44.51	44.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	23.74	21.05	392.55	348.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	0.00	21.05	0.00	348.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	17.47	3.58	288.87	59.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	16.81	13.23	277.98	218.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	0.00	13.23	0.00	218.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.69	53.85	29.94	43.17	495.02	713.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.69	61.54	40.67	2.49	672.60	41.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.69	69.23	0.00	2.49	0.00	41.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.69	76.92	40.67	38.18	672.60	631.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.69	84.62	29.94	8.25	495.02	136.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.69	92.31	1.58	9.83	26.19	162.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.69	100.00	3.78	6.05	62.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					6.05					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.50	2.50	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.50	5.00	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.50	7.50	0.02	0.02	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.50	10.00	0.00	0.02	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	2.50	12.50	0.01	0.03	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	2.50	15.00	0.01	0.03	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	2.50	17.50	2.79	2.83	2.24	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	2.50	20.00	0.04	2.87	0.04	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	2.50	22.50	0.00	2.87	0.00	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	2.50	25.00	0.01	2.88	0.01	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	2.50	27.50	0.09	2.98	0.08	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	2.50	30.00	0.07	3.05	0.06	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	2.50	32.50	0.00	3.05	0.00	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	2.50	35.00	0.08	3.13	0.07	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	2.50	37.50	0.11	3.24	0.09	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	19	10.00	47.50	0.21	3.45	0.17	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	28	22.50	70.00	0.47	3.92	0.38	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	37	22.50	92.50	81.45	85.38	65.31	68.45	4	4	100.00	100.00	508.57	508.57	100.00	100.00	624.37	595.67			
20	500,000	UP		3	40	7.50	100.00	39.34	124.72	31.55	100.00	0	0	0.00	100.00	0.00	508.57	0.00	100.00	0.00	407.76			
				40					124.72					4					508.57					407.76



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	13.33	13.33	0.91	0.91	2.62	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	6.67	20.00	1.47	2.39	4.22	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	6.67	26.67	15.91	18.29	45.64	52.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	6.67	33.33	3.97	22.26	11.38	63.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	6.67	40.00	2.60	19.66	7.45	56.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	6.67	46.67	2.60	22.26	7.45	63.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	6.67	53.33	2.60	24.86	7.45	71.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	6.67	60.00	3.40	28.25	9.74	81.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	6.67	66.67	3.40	24.86	9.74	71.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	6.67	73.33	3.40	28.25	9.74	81.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	6.67	80.00	3.40	31.65	9.74	90.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	6.67	86.67	3.40	28.25	9.74	81.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	6.67	93.33	3.40	31.65	9.74	90.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	6.67	100.00	3.21	34.86	9.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	0.00	100.00	0.00	34.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	0.00	100.00	0.00	34.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	0.00	100.00	0.00	34.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	0.00	100.00	0.00	34.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	34.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	34.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				15					34.86					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2075 LIGNITE OPEN MINING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	4.42	4.42	7.17	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	17.47	21.89	28.35	35.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	17.47	39.36	28.35	63.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	35.94	3.42	58.33	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	18.65	22.07	30.27	35.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	35.94	58.01	58.33	94.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	2.97	60.98	4.82	98.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	0.23	61.21	0.37	99.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	0.41	61.62	0.67	100.00	1	1	100.00	100.00	0.23	0.23	100.00	100.00	54.90	0.37	0.37	0.37	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	61.62	0.00	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.00	0.37	0.37	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	61.62	0.00	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.00	0.37	0.37	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	61.62	0.00	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.00	0.37	0.37	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	61.62	0.00	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.00	0.37	0.37	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	61.62	0.00	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.00	0.37	0.37	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	61.62	0.00	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.00	0.37	0.37	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	61.62	0.00	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.00	0.37	0.37	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	61.62	0.00	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.00	0.37	0.37	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	61.62	0.00	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.00	0.37	0.37	
20	500,000	UP		0	9	0.00	100.00	0.00	61.62	0.00	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.00	0.37	0.37	
				9					61.62					1					0.23					0.37



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2076 LIGNITE UNDERGROUND MINING

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	20.00	20.00	0.17	0.17	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	20.00	40.00	0.08	0.25	0.09	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	20.00	60.00	5.58	5.83	6.01	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	20.00	80.00	51.00	56.83	54.97	61.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	35.94	92.77	38.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	92.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				92.77		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2078 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	7.69	7.69	0.89	0.89	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3.85	11.54	0.15	0.74	0.10	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	3.85	15.38	1.12	0.38	0.75	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3.85	19.23	1.46	1.84	0.98	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	3.85	23.08	9.66	11.51	6.50	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	3.85	26.92	5.78	17.28	3.88	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	3.85	30.77	17.55	34.84	11.80	23.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	3.85	34.62	20.13	54.96	13.53	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	3.85	38.46	6.65	61.61	4.47	41.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	3.85	42.31	0.00	61.61	0.00	41.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	3.85	46.15	10.05	71.66	6.75	48.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	3.85	50.00	16.96	88.62	11.40	59.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	3.85	53.85	26.11	114.73	17.55	77.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	3.85	57.69	6.10	120.83	4.10	81.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	3.85	61.54	17.21	138.04	11.57	92.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	3.85	65.38	0.00	138.04	0.00	92.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	2	7.69	73.08	2.45	140.49	1.65	94.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	3.85	76.92	2.28	142.77	1.53	95.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	6	23.08	100.00	5.99	148.77	4.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	148.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				26					148.77					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 208 SALT MINES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	5.13	5.13	3.06	3.06	5.11	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	7	3.85	8.97	0.36	3.42	0.59	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	1.28	10.26	0.16	3.58	0.27	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	1.28	11.54	0.32	3.90	0.53	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	16	8.97	20.51	1.60	5.50	2.67	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	20	5.13	25.64	0.60	6.09	0.99	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	25	6.41	32.05	0.98	7.07	1.63	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	26	1.28	33.33	2.13	9.19	3.55	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	28	2.56	35.90	5.10	14.29	8.50	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	35	8.97	44.87	6.53	20.83	10.89	34.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	36	1.28	46.15	4.03	24.85	6.71	41.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	37	1.28	47.44	8.59	33.45	14.33	55.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	38	1.28	48.72	1.66	35.11	2.77	58.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	39	1.28	50.00	0.46	35.57	0.77	59.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	46	8.97	58.97	12.78	48.35	21.31	80.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	53	8.97	67.95	13.54	61.89	22.57	103.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	66	16.67	84.62	1.67	60.22	2.79	100.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	74	10.26	94.87	1.51	61.73	2.52	102.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	75	1.28	96.15	1.37	60.35	2.29	100.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	78	3.85	100.00	0.38	59.98	0.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				78					59.98					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2081 OPEN CAST SALT MINESUNDERGROUND SLAT MINESSALT MINES&BRINE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	10.00	10.00	0.13	0.13	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	10.00	20.00	0.42	0.55	0.97	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	10.00	30.00	2.54	3.09	5.80	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	10.00	40.00	2.26	5.35	5.17	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	10.00	50.00	3.42	8.77	7.81	20.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	10.00	60.00	3.47	12.24	7.92	27.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	10.00	70.00	4.29	16.52	9.80	37.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	10.00	80.00	8.53	25.06	19.50	57.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	10.00	90.00	1.73	26.79	3.96	61.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	10	10.00	100.00	16.96	43.75	38.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	43.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	43.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	43.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	43.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	43.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	43.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	43.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	43.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	43.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	43.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					43.75					0					0.00					0.00



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RISK AND LOSS PROFILE	
JUNI	2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1					0.00					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2092 MANUFACTURE OF COMPRESSED PEAT

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.62	1.62	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	1.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.62		0							0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2099 OTHER INDUSTRIES IN MAIN CATEGORY 20

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	22.22	22.22	1.50	1.50	1.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	3.70	25.93	0.60	2.10	0.41	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	3.70	29.63	1.89	3.99	1.28	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	3.70	33.33	12.10	16.09	8.17	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	3.70	37.04	38.53	54.62	26.02	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	3.70	40.74	0.00	54.62	0.00	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	3.70	44.44	0.00	54.62	0.00	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	3.70	48.15	0.00	54.62	0.00	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	3.70	51.85	0.00	54.62	0.00	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	3.70	55.56	0.00	54.62	0.00	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	3.70	59.26	0.00	54.62	0.00	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	3.70	62.96	0.00	54.62	0.00	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	3.70	66.67	34.75	89.37	23.47	60.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	3.70	70.37	34.66	124.04	23.41	83.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	3.70	74.07	0.00	124.04	0.00	83.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	21	3.70	77.78	22.52	146.56	15.21	98.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	22	3.70	81.48	0.33	146.89	0.22	99.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	23	3.70	85.19	0.33	147.23	0.22	99.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	24	3.70	88.89	0.17	147.39	0.11	99.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	27	11.11	100.00	0.68	148.07	0.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				27					148.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.67	6.67	0.32	0.32	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.67	13.33	0.35	0.67	0.48	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.67	20.00	0.34	1.00	0.47	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.67	26.67	0.58	1.58	0.80	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.67	33.33	0.45	2.03	0.63	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.67	40.00	1.77	3.81	2.46	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.67	46.67	1.79	5.59	2.48	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.67	53.33	1.94	7.54	2.70	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.67	60.00	0.37	7.91	0.51	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.67	66.67	2.22	10.12	3.09	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.67	73.33	7.60	17.73	10.57	24.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.67	80.00	6.01	23.74	8.36	33.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.67	86.67	2.24	25.98	3.11	36.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	6.67	93.33	18.18	44.16	25.28	61.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	6.67	100.00	27.76	71.92	38.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	71.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	71.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	71.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	71.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					71.92					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	80	80	19.28	19.28	35.24	35.24	2.26	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	91	2.65	21.93	36.22	0.98	2.32	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	11	102	2.65	24.58	17.86	18.84	1.15	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	112	2.41	26.99	13.99	32.83	0.90	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	18	130	4.34	31.33	6.94	39.77	0.45	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	19	149	4.58	35.90	14.01	53.77	0.90	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	19	168	4.58	40.48	18.99	72.76	1.22	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	27	195	6.51	46.99	27.27	100.04	1.75	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	19	214	4.58	51.57	28.99	129.02	1.86	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	13	227	3.13	54.70	23.57	152.59	1.51	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	15	242	3.61	58.31	42.39	194.98	2.72	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	31	273	7.47	65.78	114.89	309.87	7.37	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	20	293	4.82	70.60	62.31	372.19	4.00	23.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	26	319	6.27	76.87	161.92	534.11	10.39	34.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	30	349	7.23	84.10	175.42	709.53	11.26	45.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	21	370	5.06	89.16	220.66	930.19	14.16	59.69	2	2	100.00	100.00	269.92	269.92	100.00	100.00	122.32	29.02	
17	20,000	50,000	35,000	28	398	6.75	95.90	327.19	1,257.38	20.99	80.68	0	2	0.00	100.00	0.00	269.92	0.00	100.00	0.00	21.47	
18	50,000	100,000	75,000	12	410	2.89	98.80	178.94	1,436.31	11.48	92.16	0	2	0.00	100.00	0.00	269.92	0.00	100.00	0.00	18.79	
19	100,000	500,000	300,000	5	415	1.20	100.00	122.11	1,558.42	7.84	100.00	0	2	0.00	100.00	0.00	269.92	0.00	100.00	0.00	17.32	
20	500,000	UP		0	415	0.00	100.00	0.00	1,558.42	0.00	100.00	0	2	0.00	100.00	0.00	269.92	0.00	100.00	0.00	17.32	
				415					1,558.42					2					269.92			17.32



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	6.19	6.19	22.98	22.98	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	40	0.88	7.08	7.70	30.68	0.36	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	53	2.30	9.38	16.26	46.94	0.76	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	61	1.42	10.80	6.58	53.52	0.31	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	77	2.83	13.63	3.76	57.28	0.18	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	88	1.95	15.58	6.92	64.20	0.32	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	100	2.12	17.70	14.17	78.37	0.66	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	125	4.42	22.12	17.95	96.32	0.84	4.49	1	1	2.17	2.17	12.05	12.05	0.27	0.27	67.13	12.51			
9	1,500	2,000	1,750	19	144	3.36	25.49	24.76	121.08	1.16	5.65	0	1	0.00	2.17	0.00	12.05	0.00	0.27	0.00	9.95			
10	2,000	2,500	2,250	15	159	2.65	28.14	33.19	154.27	1.55	7.20	0	1	0.00	2.17	0.00	12.05	0.00	0.27	0.00	7.81			
11	2,500	3,000	2,750	8	167	1.42	29.56	21.40	175.67	1.00	8.19	0	1	0.00	2.17	0.00	12.05	0.00	0.27	0.00	6.86			
12	3,000	4,000	3,500	13	180	2.30	31.86	48.15	223.82	2.25	10.44	0	1	0.00	2.17	0.00	12.05	0.00	0.27	0.00	5.38			
13	4,000	5,000	4,500	10	190	1.77	33.63	47.18	271.00	2.20	12.64	1	2	2.17	4.35	9.00	21.05	0.20	0.47	19.08	7.77			
14	5,000	7,500	6,250	35	225	6.19	39.82	103.62	374.62	4.83	17.47	1	3	2.17	6.52	107.04	128.09	2.38	2.85	103.30	34.19			
15	7,500	10,000	8,750	18	243	3.19	43.01	110.88	485.50	5.17	22.65	0	3	0.00	6.52	0.00	128.09	0.00	2.85	0.00	26.38			
16	10,000	20,000	15,000	46	289	8.14	51.15	215.47	700.97	10.05	32.70	1	4	2.17	8.70	26.91	155.00	0.60	3.45	12.49	22.11			
17	20,000	50,000	35,000	42	331	7.43	58.58	286.23	987.20	13.35	46.05	0	4	0.00	8.70	0.00	155.00	0.00	3.45	0.00	15.70			
18	50,000	100,000	75,000	77	408	13.63	72.21	484.46	1,471.66	22.60	68.65	3	7	6.52	15.22	22.23	177.23	0.50	3.95	4.59	12.04			
19	100,000	500,000	300,000	112	520	19.82	92.04	405.42	1,877.08	18.91	87.56	0	7	0.00	15.22	0.00	177.23	0.00	3.95	0.00	9.44			
20	500,000	UP		45	565	7.96	100.00	266.78	2,143.86	12.44	100.00	39	46	84.78	100.00	4,312.05	4,489.28	96.05	100.00	1616.36	209.40			
				565					2,143.86					46					4,489.28					209.40



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.39	3.39	0.10	0.10	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1.69	5.08	0.08	0.18	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	1.69	6.78	0.53	0.70	0.18	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	1.69	8.47	0.25	0.95	0.08	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	3	5.08	13.56	0.52	1.47	0.18	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	1.69	15.25	1.62	3.09	0.55	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	1.69	16.95	1.87	4.95	0.64	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	3	5.08	22.03	0.82	5.78	0.28	1.98	1	1	100.00	100.00	0.60	0.60	100.00	100.00	73.18	10.43				
9	1,500	2,000	1,750	3	5.08	27.12	9.81	15.59	3.36	5.33	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.00	3.87			
10	2,000	2,500	2,250	1	1.69	28.81	0.85	16.44	0.29	5.63	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.00	3.66			
11	2,500	3,000	2,750	1	1.69	30.51	1.05	17.49	0.36	5.99	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.00	3.44			
12	3,000	4,000	3,500	3	5.08	35.59	5.32	22.81	1.82	7.81	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.00	2.64			
13	4,000	5,000	4,500	2	3.39	38.98	2.44	25.25	0.83	8.64	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.00	2.39			
14	5,000	7,500	6,250	6	29	49.15	10.44	35.68	3.57	12.21	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.00	1.69			
15	7,500	10,000	8,750	2	31	52.54	0.00	35.68	0.00	12.21	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.00	1.69			
16	10,000	20,000	15,000	2	33	55.93	11.10	46.78	3.80	16.01	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.00	1.29			
17	20,000	50,000	35,000	3	36	61.02	30.70	77.48	10.51	26.52	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.00	0.78			
18	50,000	100,000	75,000	4	40	67.80	27.16	104.64	9.30	35.82	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.00	0.58			
19	100,000	500,000	300,000	16	56	27.12	94.92	127.24	231.88	43.55	79.37	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.26			
20	500,000	UP		3	59	5.08	100.00	60.28	292.16	20.63	100.00	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.21			
				59					292.16					1					0.60					0.21



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	9.02	9.02	0.85	0.85	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	40	1.29	10.31	23.79	22.94	2.64	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	44	1.03	11.34	0.18	23.13	0.02	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	47	0.77	12.11	24.09	47.22	2.68	5.25	1	1	4.55	4.55	98.07	98.07	1.61	1.61	407.02	207.68			
5	300	500	400	2	49	0.52	12.63	0.37	47.59	0.04	5.29	0	1	0.00	4.55	0.00	98.07	0.00	1.61	0.00	206.08			
6	500	750	625	3	52	0.77	13.40	0.78	48.36	0.09	5.38	0	1	0.00	4.55	0.00	98.07	0.00	1.61	0.00	202.77			
7	750	1,000	875	3	55	0.77	14.18	2.29	50.66	0.26	5.63	0	1	0.00	4.55	0.00	98.07	0.00	1.61	0.00	193.58			
8	1,000	1,500	1,250	5	60	1.29	15.46	4.57	55.23	0.51	6.14	0	1	0.00	4.55	0.00	98.07	0.00	1.61	0.00	177.56			
9	1,500	2,000	1,750	7	67	1.80	17.27	8.79	64.02	0.98	7.12	0	1	0.00	4.55	0.00	98.07	0.00	1.61	0.00	153.18			
10	2,000	2,500	2,250	2	69	0.52	17.78	16.20	80.22	1.80	8.92	0	1	0.00	4.55	0.00	98.07	0.00	1.61	0.00	122.24			
11	2,500	3,000	2,750	3	72	0.77	18.56	1.30	81.52	0.14	9.06	0	1	0.00	4.55	0.00	98.07	0.00	1.61	0.00	120.29			
12	3,000	4,000	3,500	4	76	1.03	19.59	9.95	91.48	1.11	10.17	0	1	0.00	4.55	0.00	98.07	0.00	1.61	0.00	107.21			
13	4,000	5,000	4,500	1	77	0.26	19.85	0.03	91.51	0.00	10.17	0	1	0.00	4.55	0.00	98.07	0.00	1.61	0.00	107.17			
14	5,000	7,500	6,250	2	79	0.52	20.36	3.85	95.36	0.43	10.60	0	1	0.00	4.55	0.00	98.07	0.00	1.61	0.00	102.84			
15	7,500	10,000	8,750	6	85	1.55	21.91	32.28	127.64	3.59	14.19	0	1	0.00	4.55	0.00	98.07	0.00	1.61	0.00	76.83			
16	10,000	20,000	15,000	6	91	1.55	23.45	26.03	153.67	2.89	17.08	0	1	0.00	4.55	0.00	98.07	0.00	1.61	0.00	63.82			
17	20,000	50,000	35,000	29	120	7.47	30.93	102.27	255.94	11.37	28.45	1	2	4.55	9.09	83.97	182.04	1.38	2.99	82.11	71.13			
18	50,000	100,000	75,000	78	198	20.10	51.03	198.48	454.42	22.06	50.51	0	2	0.00	9.09	0.00	182.04	0.00	2.99	0.00	40.06			
19	100,000	500,000	300,000	124	322	31.96	82.99	318.13	772.55	35.36	85.87	1	3	4.55	13.64	2,992.47	3,174.50	49.13	52.12	940.65	410.91			
20	500,000	UP		66	388	17.01	100.00	127.09	899.63	14.13	100.00	19	22	86.36	100.00	2,916.58	6,091.08	47.88	100.00	2294.92	677.06			
				388					899.63					22					6,091.08					677.06



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	0.32	0.32	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.32						0				0.00						0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2113 CEMENT AND PLASTER GOODS UNFIRED STONWARE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.48	0.48	0.16	0.16	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	13	5.71	6.19	1.04	1.20	0.25	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	49	62	23.33	29.52	12.41	13.61	3.00	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	70	3.81	33.33	2.02	15.63	0.49	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	87	8.10	41.43	12.70	28.33	3.07	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	99	5.71	47.14	35.98	64.31	8.70	15.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	38	137	18.10	65.24	49.98	114.29	12.08	27.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	172	16.67	81.90	66.91	181.20	16.18	43.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	180	3.81	85.71	26.06	207.26	6.30	50.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	184	1.90	87.62	10.50	217.76	2.54	52.64	2	2	100.00	100.00	35.65	35.65	100.00	100.00	339.59	16.37			
11	2,500	3,000	2,750	4	188	1.90	89.52	11.06	228.83	2.67	55.32	0	2	0.00	100.00	0.00	35.65	0.00	100.00	0.00	15.58			
12	3,000	4,000	3,500	5	193	2.38	91.90	15.03	243.86	3.63	58.95	0	2	0.00	100.00	0.00	35.65	0.00	100.00	0.00	14.62			
13	4,000	5,000	4,500	1	194	0.48	92.38	5.12	248.98	1.24	60.19	0	2	0.00	100.00	0.00	35.65	0.00	100.00	0.00	14.32			
14	5,000	7,500	6,250	4	198	1.90	94.29	25.88	274.86	6.26	66.45	0	2	0.00	100.00	0.00	35.65	0.00	100.00	0.00	12.97			
15	7,500	10,000	8,750	4	202	1.90	96.19	25.50	300.36	6.16	72.61	0	2	0.00	100.00	0.00	35.65	0.00	100.00	0.00	11.87			
16	10,000	20,000	15,000	5	207	2.38	98.57	61.01	361.36	14.75	87.36	0	2	0.00	100.00	0.00	35.65	0.00	100.00	0.00	9.87			
17	20,000	50,000	35,000	3	210	1.43	100.00	52.30	413.66	12.64	100.00	0	2	0.00	100.00	0.00	35.65	0.00	100.00	0.00	8.62			
18	50,000	100,000	75,000	0	210	0.00	100.00	0.00	413.66	0.00	100.00	0	2	0.00	100.00	0.00	35.65	0.00	100.00	0.00	8.62			
19	100,000	500,000	300,000	0	210	0.00	100.00	0.00	413.66	0.00	100.00	0	2	0.00	100.00	0.00	35.65	0.00	100.00	0.00	8.62			
20	500,000	UP		0	210	0.00	100.00	0.00	413.66	0.00	100.00	0	2	0.00	100.00	0.00	35.65	0.00	100.00	0.00	8.62			
				210					413.66					2					35.65					8.62



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	0.23	0.23	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.23						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2118 OTHERS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	20	20	13.61	13.61	1.88	1.88	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	25	3.40	17.01	0.77	2.65	0.18	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	32	4.76	21.77	0.89	3.54	0.20	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	47	10.20	31.97	25.68	29.23	5.83	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	70	15.65	47.62	12.11	41.34	2.75	9.39	1	1	100.00	100.00	12.42	12.42	100.00	100.00	102.57	30.05
6	500	750	625	3	73	2.04	49.66	2.65	43.99	0.60	9.99	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	28.23
7	750	1,000	875	9	82	6.12	55.78	8.82	52.81	2.00	11.99	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	23.52
8	1,000	1,500	1,250	4	86	2.72	58.50	3.64	56.44	0.83	12.82	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	22.00
9	1,500	2,000	1,750	1	87	0.68	59.18	0.17	56.62	0.04	12.85	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	21.94
10	2,000	2,500	2,250	9	96	6.12	65.31	22.74	79.35	5.16	18.02	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	15.65
11	2,500	3,000	2,750	1	97	0.68	65.99	1.92	81.27	0.43	18.45	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	15.28
12	3,000	4,000	3,500	6	103	4.08	70.07	22.33	103.59	5.07	23.52	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	11.99
13	4,000	5,000	4,500	5	108	3.40	73.47	19.27	122.87	4.38	27.90	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	10.11
14	5,000	7,500	6,250	3	111	2.04	75.51	10.74	133.60	2.44	30.34	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	9.30
15	7,500	10,000	8,750	1	112	0.68	76.19	14.37	147.97	3.26	33.60	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	8.39
16	10,000	20,000	15,000	2	114	1.36	77.55	2.03	150.00	0.46	34.06	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	8.28
17	20,000	50,000	35,000	14	128	9.52	87.07	135.33	285.33	30.73	64.79	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	4.35
18	50,000	100,000	75,000	2	130	1.36	88.44	33.71	319.04	7.65	72.44	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	3.89
19	100,000	500,000	300,000	4	134	2.72	91.16	89.52	408.57	20.33	92.77	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	3.04
20	500,000	UP		13	147	8.84	100.00	31.85	440.42	7.23	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	2.82
				147				440.42		1						12.42				2.82	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 212 ASBESTOS BOARD ASBESTOS FIBRE STONE SLAB CONCRETE SLAB AND C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	44	44	7.56	7.56	15.77	15.77	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	60	2.75	10.31	37.31	53.08	1.06	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	80	3.44	13.75	101.90	154.98	2.89	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	95	2.58	16.32	47.72	202.70	1.35	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	121	4.47	20.79	47.35	250.05	1.34	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	29	150	4.98	25.77	20.29	270.34	0.57	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	162	2.06	27.84	14.06	284.40	0.40	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	48	210	8.25	36.08	78.71	363.11	2.23	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	33	243	5.67	41.75	69.29	432.40	1.96	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	30	273	5.15	46.91	72.52	504.92	2.05	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	289	2.75	49.66	59.44	564.36	1.68	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	29	318	4.98	54.64	110.95	675.31	3.14	19.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	335	2.92	57.56	112.67	787.98	3.19	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	360	4.30	61.86	139.50	927.48	3.95	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	382	3.78	65.64	230.99	1,158.47	6.54	32.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	421	6.70	72.34	622.06	1,780.53	17.61	50.41	1	1	14.29	14.29	352.48	352.48	83.70	83.70	56.66	19.80			
17	20,000	50,000	35,000	86	507	14.78	87.11	1,033.17	2,813.70	29.25	79.66	4	5	57.14	71.43	61.47	413.95	14.60	98.30	5.95	14.71			
18	50,000	100,000	75,000	38	545	6.53	93.64	359.37	3,173.07	10.17	89.84	1	6	14.29	85.71	4.80	418.76	1.14	99.44	1.34	13.20			
19	100,000	500,000	300,000	32	577	5.50	99.14	286.45	3,459.52	8.11	97.95	0	6	0.00	85.71	0.00	418.76	0.00	99.44	0.00	12.10			
20	500,000	UP		5	582	0.86	100.00	72.53	3,532.05	2.05	100.00	1	7	14.29	100.00	2.36	421.12	0.56	100.00	3.25	11.92			
				582					3,532.05					7					421.12					11.92



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	10.34	10.34	14.31	14.31	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	23	0.99	11.33	7.86	6.45	0.77	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	29	2.96	14.29	26.15	19.70	2.57	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	32	1.48	15.76	0.69	20.39	0.07	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	36	1.97	17.73	2.40	22.79	0.24	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	48	5.91	23.65	9.50	32.29	0.93	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	51	1.48	25.12	5.26	37.55	0.52	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	61	4.93	30.05	8.17	45.72	0.80	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	69	3.94	33.99	3.94	49.66	0.39	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	77	3.94	37.93	20.19	69.85	1.98	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	81	1.97	39.90	9.06	78.91	0.89	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	92	5.42	45.32	45.72	124.63	4.49	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	100	3.94	49.26	32.59	157.21	3.20	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	112	5.91	55.17	62.14	219.36	6.10	21.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	127	7.39	62.56	60.03	279.38	5.90	27.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	145	8.87	71.43	159.02	438.40	15.62	43.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	171	12.81	84.24	271.26	709.66	26.64	69.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	187	7.88	92.12	219.61	929.27	21.57	91.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	202	7.39	99.51	83.79	1,013.06	8.23	99.51	2	2	100.00	100.00	94.32	94.32	100.00	100.00	112.56	9.31			
20	500,000	UP		1	203	0.49	100.00	5.00	1,018.06	0.49	100.00	0	0	0.00	100.00	0.00	94.32	0.00	100.00	0.00	9.26			
				203					1,018.06					2					94.32					9.26



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2122 PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.44	4.44	5.79	5.79	2.54	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.22	6.67	19.56	25.35	8.57	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.22	8.89	0.51	24.84	0.22	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	10	13.33	22.22	30.69	55.53	13.45	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	14	8.89	31.11	5.48	50.05	2.40	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	18	8.89	40.00	1.23	51.27	0.54	22.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	19	2.22	42.22	3.72	47.56	1.63	20.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	20	2.22	44.44	2.08	45.48	0.91	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	2.22	46.67	53.59	99.07	23.47	43.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	22	2.22	48.89	9.05	108.12	3.96	47.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	23	2.22	51.11	20.72	128.84	9.08	56.44	1	1	9.09	9.09	13.28	13.28	3.17	3.17	64.11	10.31			
12	3,000	4,000	3,500	1	24	2.22	53.33	17.48	146.32	7.66	64.10	0	1	0.00	9.09	0.00	13.28	0.00	3.17	0.00	9.08			
13	4,000	5,000	4,500	1	25	2.22	55.56	0.00	146.32	0.00	64.10	0	1	0.00	9.09	0.00	13.28	0.00	3.17	0.00	9.08			
14	5,000	7,500	6,250	1	26	2.22	57.78	0.00	146.32	0.00	64.10	0	1	0.00	9.09	0.00	13.28	0.00	3.17	0.00	9.08			
15	7,500	10,000	8,750	1	27	2.22	60.00	19.56	126.76	8.57	55.53	0	1	0.00	9.09	0.00	13.28	0.00	3.17	0.00	10.48			
16	10,000	20,000	15,000	5	32	11.11	71.11	16.81	109.95	7.37	48.16	1	2	9.09	18.18	29.06	42.35	6.93	10.10	172.85	38.52			
17	20,000	50,000	35,000	1	33	2.22	73.33	4.92	105.02	2.16	46.01	0	2	0.00	18.18	0.00	42.35	0.00	10.10	0.00	40.32			
18	50,000	100,000	75,000	1	34	2.22	75.56	4.90	100.13	2.14	43.86	0	2	0.00	18.18	0.00	42.35	0.00	10.10	0.00	42.30			
19	100,000	500,000	300,000	2	36	4.44	80.00	88.91	189.03	38.95	82.81	0	2	0.00	18.18	0.00	42.35	0.00	10.10	0.00	22.40			
20	500,000	UP		9	45	20.00	100.00	39.24	228.27	17.19	100.00	9	11	81.82	100.00	376.91	419.26	89.90	100.00	960.51	183.67			
				45					228.27					11					419.26					183.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	5	12.90	16.13	0.06	0.06	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	3.23	19.35	0.11	0.18	0.14	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	3.23	22.58	0.33	0.51	0.42	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	3.23	25.81	1.50	2.01	1.89	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	3.23	29.03	2.15	4.16	2.72	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	3.23	32.26	7.63	11.79	9.65	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	3.23	35.48	2.71	14.50	3.42	18.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	3.23	38.71	9.12	23.62	11.53	29.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	3.23	41.94	0.61	24.23	0.77	30.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	3.23	45.16	2.32	26.55	2.94	33.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	3.23	48.39	2.31	28.86	2.92	36.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	18	9.68	58.06	8.54	37.40	10.79	47.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	19	3.23	61.29	4.10	41.49	5.18	52.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	21	6.45	67.74	4.11	45.60	5.19	57.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	24	9.68	77.42	7.41	53.02	9.37	67.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	27	9.68	87.10	14.38	67.40	18.18	85.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	31	12.90	100.00	11.71	79.10	14.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	79.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	31	0.00	100.00	0.00	79.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31				79.10				0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 21223 PRODUCERS OF GOODS MADE OF BONES OR SHELLS USING COMBUSTIBLE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	12.50	62.50	4.78	4.78	30.75	30.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	12.50	75.00	3.41	8.19	21.94	52.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	12.50	87.50	6.92	15.12	44.50	97.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	12.50	100.00	0.44	15.55	2.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					15.55					0					0.00			0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	93	93	18.56	18.56	36.73	36.73	3.04	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	121	5.59	24.15	34.17	70.90	2.83	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	137	3.19	27.35	24.49	95.39	2.03	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	156	3.79	31.14	84.90	180.29	7.03	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	178	4.39	35.53	15.04	195.33	1.25	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	195	3.39	38.92	6.61	201.94	0.55	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	215	3.99	42.91	17.76	219.70	1.47	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	229	2.79	45.71	35.06	254.76	2.90	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	250	4.19	49.90	32.17	286.94	2.67	23.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	254	0.80	50.70	10.18	297.12	0.84	24.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	261	1.40	52.10	20.28	317.40	1.68	26.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	276	2.99	55.09	15.06	332.46	1.25	27.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	288	2.40	57.49	27.42	359.88	2.27	29.81	3	3	60.00	60.00	1,724.85	1,724.85	65.20	65.20	6291.24	479.29			
14	5,000	7,500	6,250	23	311	4.59	62.08	60.14	420.02	4.98	34.79	0	3	0.00	60.00	0.00	1,724.85	0.00	65.20	0.00	410.66			
15	7,500	10,000	8,750	8	319	1.60	63.67	23.77	443.79	1.97	36.76	0	3	0.00	60.00	0.00	1,724.85	0.00	65.20	0.00	388.66			
16	10,000	20,000	15,000	19	338	3.79	67.47	115.25	559.05	9.55	46.31	1	4	20.00	80.00	180.96	1,905.81	6.84	72.04	157.01	340.90			
17	20,000	50,000	35,000	47	385	9.38	76.85	343.87	902.92	28.49	74.80	0	4	0.00	80.00	0.00	1,905.81	0.00	72.04	0.00	211.07			
18	50,000	100,000	75,000	49	434	9.78	86.63	194.17	1,097.09	16.08	90.88	0	4	0.00	80.00	0.00	1,905.81	0.00	72.04	0.00	173.71			
19	100,000	500,000	300,000	31	465	6.19	92.81	88.88	1,185.97	7.36	98.24	0	4	0.00	80.00	0.00	1,905.81	0.00	72.04	0.00	160.70			
20	500,000	UP		36	501	7.19	100.00	21.21	1,207.18	1.76	100.00	1	5	20.00	100.00	739.55	2,645.36	27.96	100.00	3486.48	219.14			
				501					1,207.18					5					2,645.36					219.14



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2131

FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	7.27	7.27	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.82	9.09	1.40	1.48	0.29	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	7	3.64	12.73	0.14	1.62	0.03	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.82	14.55	0.18	1.80	0.04	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.82	16.36	0.08	1.88	0.02	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.82	18.18	6.12	8.00	1.26	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	12	3.64	21.82	2.58	10.58	0.53	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	14	3.64	25.45	2.80	13.39	0.58	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	17	5.45	30.91	9.33	22.72	1.92	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	1.82	32.73	3.75	26.47	0.77	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	20	3.64	36.36	3.26	29.73	0.67	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	24	7.27	43.64	9.12	38.85	1.88	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	26	3.64	47.27	0.00	38.85	0.00	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	27	1.82	49.09	7.24	46.10	1.49	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	29	3.64	52.73	11.36	57.45	2.33	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	37	14.55	67.27	275.03	332.48	56.53	68.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	49	21.82	89.09	100.91	433.39	20.74	89.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	53	7.27	96.36	26.34	459.73	5.42	94.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	55	3.64	100.00	26.75	486.48	5.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	55	0.00	100.00	0.00	486.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				55					486.48					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2132

FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	16.67	16.67	0.52	0.52	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	8	27.78	44.44	1.28	1.80	3.12	4.38	1	1	100.00	100.00	13.77	13.77	100.00	100.00	1077.24	766.62	
3	100	200	150	1	9	5.56	50.00	0.10	1.89	0.24	4.62	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	727.00	
4	200	300	250	2	11	11.11	61.11	0.87	2.77	2.13	6.75	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	498.00	
5	300	500	400	1	12	5.56	66.67	1.10	3.87	2.68	9.43	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	356.29	
6	500	750	625	1	13	5.56	72.22	1.21	5.08	2.96	12.39	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	271.27	
7	750	1,000	875	1	14	5.56	77.78	1.39	6.47	3.39	15.78	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	212.94	
8	1,000	1,500	1,250	1	15	5.56	83.33	4.76	11.23	11.61	27.39	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	122.69	
9	1,500	2,000	1,750	1	16	5.56	88.89	16.73	27.95	40.80	68.19	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	49.28	
10	2,000	2,500	2,250	1	17	5.56	94.44	0.00	27.95	0.00	68.19	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	49.28	
11	2,500	3,000	2,750	1	18	5.56	100.00	13.04	40.99	31.81	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.60	
12	3,000	4,000	3,500	0	18	0.00	100.00	0.00	40.99	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.60	
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	40.99	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.60	
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	40.99	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.60	
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	40.99	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.60	
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	40.99	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.60	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	40.99	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.60	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	40.99	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.60	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	40.99	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.60	
20	500,000	UP		0	18	0.00	100.00	0.00	40.99	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.60	
				18					40.99					1					13.77			33.60



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	37.50	37.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	6.25	43.75	0.09	0.09	2.34	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	6.25	50.00	0.01	0.09	0.14	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	6.25	56.25	0.01	0.08	0.23	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	6.25	62.50	0.06	0.13	1.43	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	6.25	68.75	0.48	0.34	12.04	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	6.25	75.00	1.01	1.36	25.62	34.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	6.25	81.25	0.22	1.58	5.60	39.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	6.25	87.50	2.24	0.66	56.56	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	6.25	93.75	0.37	0.30	9.24	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	6.25	100.00	3.66	3.96	92.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	3.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	3.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	3.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	3.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	3.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	3.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	3.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	3.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	3.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					3.96					0					0.00			0.00



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 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 21332 MANUFACTURE OF TRANSPARENT GLAAS: USING NATURAL GAS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.43	0.43	71.56	71.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.17	0.60	28.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	0.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					0.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2138 MIXED (LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.00				0						0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 214 PORCELAIN EARTHENWARE STONWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	7.43	7.43	21.84	21.84	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	69	1.11	8.54	38.12	59.97	1.58	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	86	2.10	10.64	71.51	131.48	2.96	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	98	1.49	12.13	49.41	180.89	2.04	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	110	1.49	13.61	45.83	226.71	1.90	9.38	0	0	0.00	0.00	1.90	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	120	1.24	14.85	3.99	230.71	0.17	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	123	0.37	15.22	6.11	236.82	0.25	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	141	2.23	17.45	18.99	255.81	0.79	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	153	1.49	18.94	14.18	269.98	0.59	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	170	2.10	21.04	31.18	301.16	1.29	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	26	196	3.22	24.26	49.48	350.64	2.05	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	217	2.60	26.86	61.62	412.26	2.55	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	33	250	4.08	30.94	75.50	487.76	3.12	20.17	0	0	0.00	0.00	3.12	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	36	286	4.46	35.40	92.51	580.28	3.83	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	298	1.49	36.88	77.44	657.72	3.20	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	77	375	9.53	46.41	291.16	948.88	12.04	39.24	1	1	3.45	3.45	75.73	75.73	3.22	3.22	26.01	7.98			
17	20,000	50,000	35,000	111	486	13.74	60.15	449.24	1,398.12	18.58	57.82	6	7	20.69	24.14	586.90	662.63	24.94	28.15	130.64	47.39			
18	50,000	100,000	75,000	109	595	13.49	73.64	460.98	1,859.11	19.06	76.88	2	9	6.90	31.03	3.28	665.91	0.14	28.29	0.71	35.82			
19	100,000	500,000	300,000	176	771	21.78	95.42	462.59	2,321.69	19.13	96.01	6	15	20.69	51.72	149.38	815.29	6.35	34.64	32.29	35.12			
20	500,000	UP		37	808	4.58	100.00	96.45	2,418.14	3.99	100.00	14	29	48.28	100.00	1,538.37	2,353.66	65.36	100.00	1595.06	97.33			
				808					2,418.14					29					2,353.66					97.33



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2141

FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	10	10	11.90	11.90	10.42	10.42	2.79	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	11	1.19	13.10	15.58	5.16	4.17	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	12	1.19	14.29	23.38	28.54	6.26	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	1.19	15.48	0.21	28.75	0.06	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	15	2.38	17.86	0.72	29.47	0.19	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	17	2.38	20.24	1.07	30.54	0.29	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	19	2.38	22.62	2.49	33.03	0.67	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	20	1.19	23.81	3.80	36.82	1.02	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	21	1.19	25.00	1.63	38.45	0.43	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	22	1.19	26.19	3.25	41.70	0.87	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	23	1.19	27.38	3.33	45.03	0.89	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	25	2.38	29.76	2.58	47.61	0.69	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	28	3.57	33.33	5.17	52.78	1.38	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	32	4.76	38.10	19.63	72.41	5.25	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	43	13.10	51.19	21.33	93.74	5.71	25.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	49	7.14	58.33	21.07	114.81	5.64	30.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	58	10.71	69.05	57.02	171.83	15.26	45.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	62	4.76	73.81	10.30	182.13	2.76	48.75	1	1	11.11	11.11	3.81	3.81	0.37	0.37	36.99	2.09	
19	100,000	500,000	300,000	17	79	20.24	94.05	128.95	311.07	34.51	83.26	4	5	44.44	55.56	454.17	457.98	44.37	44.74	352.22	147.23	
20	500,000	UP		5	84	5.95	100.00	62.54	373.61	16.74	100.00	4	9	44.44	100.00	565.60	1,023.59	55.26	100.00	904.38	273.97	
				84					373.61					9					1,023.59			273.97



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	8.70	8.70	0.00	0.00	0.00	0.00	1	1	33.33	33.33	1.18	1.18	0.50	0.50	0.00	0.00
2	50	100	75	1	5	2.17	10.87	0.00	0.00	0.00	0.00	1	2	33.33	66.67	183.75	184.93	77.98	78.48	0.00	0.00
3	100	200	150	1	6	2.17	13.04	1.06	1.06	0.65	0.65	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	17436.60
4	200	300	250	1	7	2.17	15.22	1.35	2.41	0.82	1.47	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	7671.57
5	300	500	400	1	8	2.17	17.39	0.89	3.30	0.54	2.01	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	5598.72
6	500	750	625	1	9	2.17	19.57	5.37	8.67	3.28	5.29	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	2131.96
7	750	1,000	875	1	10	2.17	21.74	28.32	36.99	17.27	22.56	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	499.89
8	1,000	1,500	1,250	1	11	2.17	23.91	0.00	36.99	0.00	22.56	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	499.89
9	1,500	2,000	1,750	1	12	2.17	26.09	0.00	36.99	0.00	22.56	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	499.89
10	2,000	2,500	2,250	2	14	4.35	30.43	14.16	22.83	8.64	13.93	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	809.88
11	2,500	3,000	2,750	6	20	13.04	43.48	1.49	24.32	0.91	14.84	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	760.25
12	3,000	4,000	3,500	1	21	2.17	45.65	6.83	31.15	4.16	19.00	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	593.61
13	4,000	5,000	4,500	2	23	4.35	50.00	4.44	35.60	2.71	21.71	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	519.53
14	5,000	7,500	6,250	1	24	2.17	52.17	1.06	36.66	0.65	22.36	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	504.48
15	7,500	10,000	8,750	2	26	4.35	56.52	20.30	56.96	12.38	34.74	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	324.68
16	10,000	20,000	15,000	6	32	13.04	69.57	30.90	87.85	18.84	53.58	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	210.49
17	20,000	50,000	35,000	8	40	17.39	86.96	70.43	158.29	42.96	96.54	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	116.83
18	50,000	100,000	75,000	1	41	2.17	89.13	0.00	158.29	0.00	96.54	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	116.83
19	100,000	500,000	300,000	2	43	4.35	93.48	2.91	161.21	1.78	98.31	0	2	0.00	66.67	0.00	184.93	0.00	78.48	0.00	114.72
20	500,000	UP		3	46	6.52	100.00	2.76	163.97	1.69	100.00	1	3	33.33	100.00	50.70	235.62	21.52	100.00	1834.72	143.70
				46				163.97				3				235.62					143.70



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2148 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.55	4.55	0.38	0.38	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.55	9.09	0.13	0.50	0.08	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.55	13.64	4.44	4.94	2.79	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.55	18.18	0.65	5.59	0.41	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.55	22.73	1.46	7.05	0.92	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.55	27.27	2.11	9.16	1.33	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.55	31.82	3.32	12.49	2.09	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.55	36.36	7.63	20.11	4.80	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.55	40.91	12.71	32.82	8.01	20.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.55	45.45	15.30	48.12	9.63	30.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.55	50.00	25.20	73.32	15.87	46.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.55	54.55	0.00	73.32	0.00	46.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.55	59.09	0.00	73.32	0.00	46.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.55	63.64	10.60	83.92	6.68	52.85	1	1	100.00	100.00	46.20	46.20	100.00	100.00	435.79	55.05			
16	10,000	20,000	15,000	1	15	4.55	68.18	19.59	103.51	12.34	65.19	0	1	0.00	100.00	0.00	46.20	0.00	100.00	0.00	44.63			
17	20,000	50,000	35,000	2	17	9.09	77.27	22.77	126.28	14.34	79.53	0	1	0.00	100.00	0.00	46.20	0.00	100.00	0.00	36.58			
18	50,000	100,000	75,000	1	18	4.55	81.82	0.72	127.00	0.45	79.99	0	1	0.00	100.00	0.00	46.20	0.00	100.00	0.00	36.37			
19	100,000	500,000	300,000	4	22	18.18	100.00	31.78	158.78	20.01	100.00	0	1	0.00	100.00	0.00	46.20	0.00	100.00	0.00	29.09			
20	500,000	UP		0	22	0.00	100.00	0.00	158.78	0.00	100.00	0	1	0.00	100.00	0.00	46.20	0.00	100.00	0.00	29.09			
				22					158.78					1					46.20					29.09



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63	63	15.87	15.87	19.23	19.23	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	67	1.01	16.88	20.83	40.06	1.30	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	72	1.26	18.14	1.46	41.52	0.09	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	74	0.50	18.64	0.61	42.13	0.04	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	77	0.76	19.40	2.27	44.40	0.14	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	85	2.02	21.41	12.60	57.00	0.78	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	90	1.26	22.67	31.10	88.10	1.94	5.48	1	1	8.33	8.33	878.07	878.07	22.40	22.40	2823.19	996.63			
8	1,000	1,500	1,250	15	105	3.78	26.45	16.87	104.97	1.05	6.53	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	836.49			
9	1,500	2,000	1,750	5	110	1.26	27.71	15.85	120.82	0.99	7.52	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	726.78			
10	2,000	2,500	2,250	12	122	3.02	30.73	23.71	144.53	1.48	8.99	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	607.53			
11	2,500	3,000	2,750	2	124	0.50	31.23	2.60	147.13	0.16	9.15	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	596.78			
12	3,000	4,000	3,500	7	131	1.76	33.00	27.75	174.88	1.73	10.88	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	502.08			
13	4,000	5,000	4,500	22	153	5.54	38.54	61.27	236.16	3.81	14.69	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	371.81			
14	5,000	7,500	6,250	26	179	6.55	45.09	115.86	352.02	7.21	21.90	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	249.44			
15	7,500	10,000	8,750	12	191	3.02	48.11	30.51	382.53	1.90	23.80	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	229.55			
16	10,000	20,000	15,000	27	218	6.80	54.91	144.05	526.57	8.96	32.76	1	2	8.33	16.67	5.63	883.70	0.14	22.55	3.90	167.82			
17	20,000	50,000	35,000	30	248	7.56	62.47	241.48	768.05	15.02	47.79	3	5	25.00	41.67	1,035.26	1,918.96	26.42	48.96	428.72	249.85			
18	50,000	100,000	75,000	37	285	9.32	71.79	343.92	1,111.97	21.40	69.18	0	5	0.00	41.67	0.00	1,918.96	0.00	48.96	0.00	172.57			
19	100,000	500,000	300,000	51	336	12.85	84.63	123.28	1,235.25	7.67	76.85	2	7	16.67	58.33	686.43	2,605.38	17.51	66.48	556.81	210.92			
20	500,000	UP		61	397	15.37	100.00	372.05	1,607.30	23.15	100.00	5	12	41.67	100.00	1,313.84	3,919.22	33.52	100.00	353.14	243.84			
				397					1,607.30					12					3,919.22					243.84



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2151 HOLLOW GLASS BOTTLES AND GLASSFIBRES (LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.23	4.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.41	5.63	0.70	0.70	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	2.82	8.45	0.60	1.30	0.13	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	8	2.82	11.27	5.18	6.47	1.11	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.41	12.68	1.59	8.06	0.34	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.41	14.08	3.00	11.06	0.64	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	1.41	15.49	4.07	15.14	0.87	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	1.41	16.90	0.00	15.14	0.00	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	1.41	18.31	0.00	15.14	0.00	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	1.41	19.72	3.19	18.33	0.68	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	1.41	21.13	20.18	38.51	4.32	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	1.41	22.54	20.18	18.33	4.32	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	1.41	23.94	20.18	38.51	4.32	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	1.41	25.35	7.75	46.26	1.66	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	1.41	26.76	7.75	38.51	1.66	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	1.41	28.17	7.75	46.26	1.66	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	26	8.45	36.62	0.87	47.13	0.19	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	26	52	36.62	73.24	240.30	287.43	51.41	61.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	18	70	25.35	98.59	117.91	405.34	25.23	86.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	71	1.41	100.00	62.05	467.39	13.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				71					467.39					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2152 SHEET AND PLATE GLASS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	45.95	45.95	1.80	1.80	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	18	2.70	48.65	0.00	1.80	0.00	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	19	2.70	51.35	27.77	29.57	21.43	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	21	5.41	56.76	0.57	30.14	0.44	23.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	24	8.11	64.86	1.74	31.88	1.34	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	27	8.11	72.97	2.15	34.03	1.66	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	28	2.70	75.68	1.30	35.33	1.00	27.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	29	2.70	78.38	7.50	42.83	5.79	33.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	30	2.70	81.08	4.68	47.51	3.61	36.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	31	2.70	83.78	1.94	49.45	1.50	38.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	32	2.70	86.49	7.70	57.16	5.94	44.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	33	2.70	89.19	4.68	61.84	3.61	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	34	2.70	91.89	7.70	69.55	5.94	53.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	35	2.70	94.59	24.85	94.40	19.17	72.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	36	2.70	97.30	14.06	108.45	10.84	83.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	37	2.70	100.00	21.15	129.60	16.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	37	0.00	100.00	0.00	129.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	129.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	129.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	37	0.00	100.00	0.00	129.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				37					129.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2158 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	66.67	66.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	33.33	100.00	0.42	0.42	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	0.00	100.00	0.00	0.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3					0.42					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	13.07	13.07	2.06	2.06	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	29	5.88	18.95	11.13	9.07	1.11	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	34	3.27	22.22	8.82	17.88	0.88	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	46	7.84	30.07	3.69	21.57	0.37	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	56	6.54	36.60	8.45	30.02	0.84	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	70	9.15	45.75	15.06	45.08	1.50	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	75	3.27	49.02	26.18	71.26	2.61	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	84	5.88	54.90	23.52	94.77	2.34	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	92	5.23	60.13	30.56	125.33	3.04	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	99	4.58	64.71	29.42	154.75	2.93	15.41	1	1	10.00	10.00	2,065.13	2,065.13	29.67	29.67	7018.60	1334.47			
11	2,500	3,000	2,750	1	100	0.65	65.36	5.98	160.73	0.59	16.00	0	1	0.00	10.00	0.00	2,065.13	0.00	29.67	0.00	1284.85			
12	3,000	4,000	3,500	7	107	4.58	69.93	29.63	190.36	2.95	18.95	0	1	0.00	10.00	0.00	2,065.13	0.00	29.67	0.00	1084.87			
13	4,000	5,000	4,500	1	108	0.65	70.59	35.21	225.56	3.51	22.46	0	1	0.00	10.00	0.00	2,065.13	0.00	29.67	0.00	915.55			
14	5,000	7,500	6,250	4	112	2.61	73.20	38.38	263.94	3.82	26.28	0	1	0.00	10.00	0.00	2,065.13	0.00	29.67	0.00	782.43			
15	7,500	10,000	8,750	5	117	3.27	76.47	62.85	326.79	6.26	32.54	0	1	0.00	10.00	0.00	2,065.13	0.00	29.67	0.00	631.94			
16	10,000	20,000	15,000	12	129	7.84	84.31	231.22	558.01	23.02	55.56	0	1	0.00	10.00	0.00	2,065.13	0.00	29.67	0.00	370.09			
17	20,000	50,000	35,000	16	145	10.46	94.77	233.68	791.69	23.27	78.83	8	9	80.00	90.00	75.62	2,140.74	1.09	30.76	32.36	270.40			
18	50,000	100,000	75,000	6	151	3.92	98.69	102.13	893.82	10.17	89.00	0	9	0.00	90.00	0.00	2,140.74	0.00	30.76	0.00	239.50			
19	100,000	500,000	300,000	2	153	1.31	100.00	110.52	1,004.35	11.00	100.00	1	10	10.00	100.00	4,818.63	6,959.38	69.24	100.00	4359.85	692.93			
20	500,000	UP		0	153	0.00	100.00	0.00	1,004.35	0.00	100.00	0	10	0.00	100.00	0.00	6,959.38	0.00	100.00	0.00	692.93			
				153					1,004.35					10					6,959.38					692.93



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	13.33	13.33	0.41	0.41	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	19	2.50	15.83	0.12	0.54	0.04	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	24	4.17	20.00	14.41	14.94	4.21	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	35	9.17	29.17	7.12	22.06	2.08	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	53	15.00	44.17	22.57	44.63	6.60	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	64	9.17	53.33	10.47	55.10	3.06	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	76	10.00	63.33	20.80	75.90	6.08	22.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	86	8.33	71.67	23.46	99.36	6.86	29.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	95	7.50	79.17	26.90	126.26	7.87	36.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	98	2.50	81.67	9.21	135.47	2.69	39.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	102	3.33	85.00	15.36	150.82	4.49	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	108	5.00	90.00	29.44	180.27	8.61	52.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	111	2.50	92.50	21.95	202.22	6.42	59.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	113	1.67	94.17	14.02	216.24	4.10	63.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	115	1.67	95.83	15.74	231.98	4.61	67.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	118	2.50	98.33	99.94	331.92	29.24	97.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	119	0.83	99.17	3.27	335.20	0.96	98.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	120	0.83	100.00	6.65	341.85	1.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	120	0.00	100.00	0.00	341.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	120	0.00	100.00	0.00	341.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				120					341.85					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 218

EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.33	2.33	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	4.65	6.98	0.19	0.24	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	6.98	13.95	0.49	0.73	0.11	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	2.33	16.28	22.77	23.50	4.97	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	11	9.30	25.58	2.46	25.95	0.54	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	2.33	27.91	1.94	27.89	0.42	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	15	6.98	34.88	17.25	45.15	3.77	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	18	6.98	41.86	7.08	52.23	1.55	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	2.33	44.19	5.15	47.08	1.12	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	2.33	46.51	6.84	53.92	1.49	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	2.33	48.84	6.84	60.76	1.49	13.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	2.33	51.16	9.54	70.31	2.08	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	2.33	53.49	2.17	72.48	0.47	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	27	9.30	62.79	22.14	94.62	4.84	20.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	28	2.33	65.12	13.60	108.21	2.97	23.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	30	4.65	69.77	28.43	136.64	6.21	29.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	40	23.26	93.02	191.70	328.34	41.87	71.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	42	4.65	97.67	126.63	454.97	27.66	99.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	43	2.33	100.00	2.85	457.82	0.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	43	0.00	100.00	0.00	457.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				43					457.82					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 219

TARCOATED CHIPPINGS MANUFACTURE ASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	6.77	6.77	6.39	6.39	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	21	4.17	10.94	1.42	7.81	0.13	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	35	7.29	18.23	7.61	15.42	0.72	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	42	3.65	21.88	15.04	30.46	1.42	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	61	9.90	31.77	53.61	84.07	5.08	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	71	5.21	36.98	33.79	117.86	3.20	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	82	5.73	42.71	39.45	157.31	3.74	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	99	8.85	51.56	55.95	213.27	5.30	20.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	111	6.25	57.81	73.58	286.85	6.97	27.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	120	4.69	62.50	53.39	340.24	5.06	32.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	130	5.21	67.71	65.83	406.07	6.23	38.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	144	7.29	75.00	114.67	520.74	10.86	49.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	153	4.69	79.69	104.64	625.38	9.91	59.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	173	10.42	90.10	172.96	798.34	16.38	75.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	178	2.60	92.71	77.85	876.19	7.37	82.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	187	4.69	97.40	151.16	1,027.35	14.32	97.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	192	2.60	100.00	28.59	1,055.94	2.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	192	0.00	100.00	0.00	1,055.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	192	0.00	100.00	0.00	1,055.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	192	0.00	100.00	0.00	1,055.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				192					1,055.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2199 OTHER INDUSTRIES IN MAIN CATEGORY 21

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.25	6.25	0.44	0.44	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.25	12.50	0.65	1.09	0.89	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.25	18.75	0.74	1.83	1.01	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.25	25.00	2.72	4.56	3.71	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.25	31.25	1.41	5.97	1.92	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.25	37.50	2.85	8.82	3.88	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.25	43.75	2.89	11.70	3.93	15.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.25	50.00	1.72	13.42	2.34	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.25	56.25	1.14	14.56	1.55	19.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.25	62.50	5.60	20.16	7.63	27.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.25	68.75	0.69	20.86	0.94	28.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.25	75.00	14.38	35.23	19.59	48.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.25	81.25	8.64	43.87	11.77	59.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	6.25	87.50	8.00	51.87	10.89	70.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	6.25	93.75	8.61	60.48	11.73	82.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	6.25	100.00	12.93	73.41	17.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	73.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	73.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	73.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					73.41					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	4.44	4.44	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	6	2.22	6.67	16.53	16.53	4.23	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.11	7.78	0.02	16.56	0.01	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	11	4.44	12.22	23.93	40.49	6.13	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	18	7.78	20.00	1.65	42.13	0.42	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	21	3.33	23.33	1.26	43.39	0.32	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	30	10.00	33.33	23.25	66.64	5.95	17.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	33	3.33	36.67	3.62	70.26	0.93	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	39	6.67	43.33	17.27	87.54	4.42	22.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	40	1.11	44.44	0.68	88.22	0.17	22.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	45	5.56	50.00	11.51	99.73	2.95	25.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	51	6.67	56.67	21.52	121.25	5.51	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	52	1.11	57.78	1.64	122.89	0.42	31.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	60	8.89	66.67	45.59	168.48	11.67	43.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	67	7.78	74.44	40.14	208.61	10.28	53.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	81	15.56	90.00	133.56	342.17	34.20	87.61	1	1	100.00	100.00	6.13	6.13	100.00	100.00	4.59	1.79			
17	20,000	50,000	35,000	4	85	4.44	94.44	55.07	397.24	14.10	101.71	0	1	0.00	100.00	0.00	6.13	0.00	100.00	0.00	1.54			
18	50,000	100,000	75,000	1	86	1.11	95.56	0.24	397.48	0.06	101.77	0	1	0.00	100.00	0.00	6.13	0.00	100.00	0.00	1.54			
19	100,000	500,000	300,000	4	90	4.44	100.00	6.92	390.56	1.77	100.00	0	1	0.00	100.00	0.00	6.13	0.00	100.00	0.00	1.57			
20	500,000	UP		0	90	0.00	100.00	0.00	390.56	0.00	100.00	0	1	0.00	100.00	0.00	6.13	0.00	100.00	0.00	1.57			
				90					390.56					1					6.13					1.57



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 220 SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS LOC

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.75	0.75	7.57	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	2.67	3.42	26.94	34.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	6.49	9.90	65.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	9.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				9.90				0				0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2201

SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	153	153	6.66	6.66	132.96	132.96	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	38	191	1.65	8.31	101.12	234.07	0.99	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	61	252	2.65	10.96	166.01	400.08	1.62	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	47	299	2.04	13.01	158.38	558.47	1.55	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	82	381	3.57	16.57	47.21	605.67	0.46	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	82	463	3.57	20.14	47.73	653.41	0.47	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	101	564	4.39	24.53	86.07	739.48	0.84	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	104	668	4.52	29.06	109.74	849.21	1.07	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	98	766	4.26	33.32	150.89	1,000.10	1.47	9.77	0	0	0.00	0.00	1.47	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	67	833	2.91	36.23	100.15	1,100.26	0.98	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	45	878	1.96	38.19	93.43	1,193.68	0.91	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	93	971	4.05	42.24	245.55	1,439.23	2.40	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	74	1,045	3.22	45.45	319.00	1,758.23	3.12	17.17	0	0	0.00	0.00	3.12	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	106	1,151	4.61	50.07	434.27	2,192.50	4.24	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	99	1,250	4.31	54.37	483.24	2,675.74	4.72	26.13	2	2	7.14	7.14	351.53	351.53	6.91	6.91	72.75	13.14			
16	10,000	20,000	15,000	203	1,453	8.83	63.20	1,128.04	3,803.77	11.02	37.14	4	6	14.29	21.43	19.71	371.24	0.39	7.30	1.75	9.76			
17	20,000	50,000	35,000	282	1,735	12.27	75.47	1,890.52	5,694.29	18.46	55.61	3	9	10.71	32.14	176.81	548.05	3.47	10.77	9.35	9.62			
18	50,000	100,000	75,000	215	1,950	9.35	84.82	1,369.12	7,063.41	13.37	68.98	1	10	3.57	35.71	0.00	548.05	0.00	10.77	0.00	7.76			
19	100,000	500,000	300,000	232	2,182	10.09	94.91	1,919.07	8,982.48	18.74	87.72	5	15	17.86	53.57	690.69	1,238.74	13.57	24.34	35.99	13.79			
20	500,000	UP		117	2,299	5.09	100.00	1,257.96	10,240.44	12.28	100.00	13	28	46.43	100.00	3,850.00	5,088.75	75.66	100.00	306.05	49.69			
				2,299					10,240.44					28					5,088.75					49.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.85	1.85	0.11	0.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.85	3.70	0.12	0.23	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.85	5.56	0.12	0.35	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	6	5.56	11.11	1.14	1.49	0.19	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	8	3.70	14.81	0.27	1.76	0.05	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	11	5.56	20.37	1.19	2.95	0.20	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	13	3.70	24.07	3.66	6.61	0.62	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	1.85	25.93	0.43	7.03	0.07	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	16	3.70	29.63	1.27	8.30	0.22	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	21	9.26	38.89	27.55	35.85	4.68	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	25	7.41	46.30	36.18	72.02	6.15	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	27	3.70	50.00	5.00	77.02	0.85	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	29	3.70	53.70	16.30	93.32	2.77	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	34	9.26	62.96	56.15	149.47	9.54	25.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	39	9.26	72.22	131.65	281.12	22.37	47.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	43	7.41	79.63	39.33	320.45	6.68	54.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	46	5.56	85.19	89.85	410.29	15.27	69.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	54	14.81	100.00	178.22	588.51	30.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	54	0.00	100.00	0.00	588.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				54					588.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2203 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	2.76	2.76	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	8	2.76	5.52	1.90	1.93	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	17	6.21	11.72	5.02	6.96	1.02	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	24	4.83	16.55	5.86	12.82	1.19	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	37	8.97	25.52	9.54	22.37	1.94	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	48	7.59	33.10	14.55	36.92	2.96	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	16	64	11.03	44.14	20.76	57.68	4.22	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	81	11.72	55.86	12.88	70.56	2.62	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	93	8.28	64.14	15.80	86.36	3.21	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	100	4.83	68.97	27.12	113.47	5.51	23.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	105	3.45	72.41	19.66	133.13	3.99	27.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	13	118	8.97	81.38	46.10	179.24	9.37	36.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	123	3.45	84.83	27.49	206.73	5.58	41.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	127	2.76	87.59	47.71	254.44	9.69	51.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	134	4.83	92.41	76.25	330.69	15.49	67.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	137	2.07	94.48	39.52	370.21	8.03	75.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	144	4.83	99.31	140.50	510.70	28.54	103.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	145	0.69	100.00	18.41	492.30	3.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	145	0.00	100.00	0.00	492.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	145	0.00	100.00	0.00	492.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				145					492.30					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2211

MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION (EXCL. ELEC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	717	717	10.38	10.38	154.22	154.22	0.65	0.65	5	5	4.76	4.76	39.94	39.94	0.23	0.23	25.90	25.90	
2	50	100	75	168	885	2.43	12.81	222.31	376.53	0.93	1.58	0	5	0.00	4.76	0.00	39.94	0.00	0.23	0.00	10.61	10.61
3	100	200	150	311	1,196	4.50	17.32	507.23	883.76	2.12	3.70	2	7	1.90	6.67	167.77	207.71	0.95	1.17	33.07	23.50	
4	200	300	250	284	1,480	4.11	21.43	241.51	1,125.27	1.01	4.71	0	7	0.00	6.67	0.00	207.71	0.00	1.17	0.00	18.46	18.46
5	300	500	400	389	1,869	5.63	27.06	293.19	1,418.46	1.23	5.94	0	7	0.00	6.67	0.00	207.71	0.00	1.17	0.00	14.64	14.64
6	500	750	625	392	2,261	5.68	32.74	349.84	1,768.30	1.46	7.40	0	7	0.00	6.67	0.00	207.71	0.00	1.17	0.00	11.75	11.75
7	750	1,000	875	349	2,610	5.05	37.79	340.02	2,108.32	1.42	8.83	0	7	0.00	6.67	0.00	207.71	0.00	1.17	0.00	9.85	9.85
8	1,000	1,500	1,250	394	3,004	5.71	43.50	469.13	2,577.45	1.96	10.79	1	8	0.95	7.62	0.00	207.71	0.00	1.17	0.00	8.06	8.06
9	1,500	2,000	1,750	250	3,254	3.62	47.12	421.36	2,998.81	1.76	12.56	2	10	1.90	9.52	3,371.01	3,578.71	19.01	20.18	800.02	119.34	
10	2,000	2,500	2,250	183	3,437	2.65	49.77	293.40	3,292.21	1.23	13.79	2	12	1.90	11.43	4,495.36	8,074.07	25.34	45.52	1532.17	245.25	
11	2,500	3,000	2,750	161	3,598	2.33	52.10	401.32	3,693.53	1.68	15.47	1	13	0.95	12.38	57.78	8,131.85	0.33	45.85	14.40	220.16	
12	3,000	4,000	3,500	234	3,832	3.39	55.49	675.88	4,369.41	2.83	18.30	4	17	3.81	16.19	1,300.53	9,432.39	7.33	53.18	192.42	215.87	
13	4,000	5,000	4,500	199	4,031	2.88	58.37	523.89	4,893.30	2.19	20.49	1	18	0.95	17.14	12.20	9,444.59	0.07	53.25	2.33	193.01	
14	5,000	7,500	6,250	346	4,377	5.01	63.38	1,383.41	6,276.71	5.79	26.28	3	21	2.86	20.00	33.10	9,477.69	0.19	53.44	2.39	151.00	
15	7,500	10,000	8,750	256	4,633	3.71	67.09	1,264.31	7,541.01	5.29	31.58	6	27	5.71	25.71	295.92	9,773.61	1.67	55.10	23.41	129.61	
16	10,000	20,000	15,000	502	5,135	7.27	74.36	3,547.32	11,088.33	14.85	46.43	1	28	0.95	26.67	301.34	10,074.95	1.70	56.80	8.49	90.86	
17	20,000	50,000	35,000	553	5,688	8.01	82.36	4,776.95	15,865.28	20.00	66.43	6	34	5.71	32.38	230.48	10,305.43	1.30	58.10	4.82	64.96	
18	50,000	100,000	75,000	390	6,078	5.65	88.01	2,916.03	18,781.32	12.21	78.64	9	43	8.57	40.95	3,127.68	13,433.10	17.63	75.74	107.26	71.52	
19	100,000	500,000	300,000	644	6,722	9.33	97.34	3,771.19	22,552.51	15.79	94.44	49	92	46.67	87.62	2,880.88	16,313.98	16.24	91.98	76.39	72.34	
20	500,000	UP		184	6,906	2.66	100.00	1,328.95	23,881.46	5.56	100.00	13	105	12.38	100.00	1,422.81	17,736.79	8.02	100.00	107.06	74.27	
				6,906					23,881.46					105					17,736.79			74.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 22111 MECHANICAL ENGINEERING WITHOUT ANY MELTING OF METALS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	230	230	12.60	12.60	29.28	29.28	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	50	280	2.74	15.34	51.32	80.60	0.69	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	54	334	2.96	18.30	41.54	122.14	0.56	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	57	391	3.12	21.42	66.89	189.02	0.90	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	68	459	3.73	25.15	47.92	236.94	0.65	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	42	501	2.30	27.45	61.21	298.15	0.82	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	61	562	3.34	30.79	92.30	390.45	1.24	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	68	630	3.73	34.52	53.90	444.35	0.73	5.99	1	1	3.13	3.13	1,158.24	1,158.24	6.66	6.66	2149.00	260.66			
9	1,500	2,000	1,750	61	691	3.34	37.86	122.11	566.46	1.64	7.63	0	1	0.00	3.13	0.00	1,158.24	0.00	6.66	6.66	0.00	204.47		
10	2,000	2,500	2,250	50	741	2.74	40.60	112.24	678.69	1.51	9.14	0	1	0.00	3.13	0.00	1,158.24	0.00	6.66	6.66	0.00	170.66		
11	2,500	3,000	2,750	49	790	2.68	43.29	109.07	787.76	1.47	10.61	0	1	0.00	3.13	0.00	1,158.24	0.00	6.66	6.66	0.00	147.03		
12	3,000	4,000	3,500	84	874	4.60	47.89	224.56	1,012.32	3.02	13.64	0	1	0.00	3.13	0.00	1,158.24	0.00	6.66	6.66	0.00	114.41		
13	4,000	5,000	4,500	63	937	3.45	51.34	187.28	1,199.60	2.52	16.16	0	1	0.00	3.13	0.00	1,158.24	0.00	6.66	6.66	0.00	96.55		
14	5,000	7,500	6,250	97	1,034	5.32	56.66	304.45	1,504.05	4.10	20.26	5	6	15.63	18.75	396.36	1,554.59	2.28	8.94	130.19	103.36			
15	7,500	10,000	8,750	77	1,111	4.22	60.88	321.24	1,825.29	4.33	24.59	0	6	0.00	18.75	0.00	1,554.59	0.00	8.94	8.94	0.00	85.17		
16	10,000	20,000	15,000	201	1,312	11.01	71.89	1,095.49	2,920.77	14.76	39.35	7	13	21.88	40.63	13,226.18	14,780.77	76.09	85.03	1207.33	506.06			
17	20,000	50,000	35,000	204	1,516	11.18	83.07	1,389.16	4,309.94	18.71	58.06	8	21	25.00	65.63	2,433.91	17,214.67	14.00	99.04	175.21	399.42			
18	50,000	100,000	75,000	82	1,598	4.49	87.56	802.47	5,112.40	10.81	68.87	2	23	6.25	71.88	0.16	17,214.84	0.00	99.04	0.02	336.73			
19	100,000	500,000	300,000	151	1,749	8.27	95.84	1,387.39	6,499.79	18.69	87.56	4	27	12.50	84.38	112.90	17,327.74	0.65	99.69	8.14	266.59			
20	500,000	UP		76	1,825	4.16	100.00	923.62	7,423.41	12.44	100.00	5	32	15.63	100.00	54.64	17,382.38	0.31	100.00	5.92	234.16			
				1,825					7,423.41					32					17,382.38					234.16



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.99	2.99	4.55	4.55	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	2.24	5.22	1.40	5.95	0.26	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	9	1.49	6.72	1.28	7.23	0.24	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	16	5.22	11.94	26.89	34.12	5.00	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	21	3.73	15.67	4.33	38.45	0.80	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	34	9.70	25.37	10.89	49.34	2.02	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	39	3.73	29.10	3.94	53.28	0.73	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	45	4.48	33.58	5.69	58.96	1.06	10.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	53	5.97	39.55	16.79	75.75	3.12	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	61	5.97	45.52	20.84	96.59	3.87	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	71	7.46	52.99	13.11	109.70	2.44	20.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	77	4.48	57.46	28.22	137.92	5.25	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	79	1.49	58.96	5.46	143.38	1.01	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	89	7.46	66.42	69.30	212.68	12.88	39.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	94	3.73	70.15	38.18	250.86	7.10	46.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	102	5.97	76.12	69.58	320.45	12.93	59.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	117	11.19	87.31	160.95	481.39	29.91	89.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	119	1.49	88.81	13.03	494.42	2.42	91.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	128	6.72	95.52	23.76	518.19	4.42	96.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	134	4.48	100.00	19.83	538.01	3.69	100.00	3	3	100.00	100.00	14.97	14.97	100.00	100.00	75.50	2.78
				134				538.01				3				14.97				2.78	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	17.31	17.31	9.62	9.62	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	19	0.96	18.27	15.45	5.83	2.12	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	21	1.92	20.19	1.30	7.13	0.18	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	27	5.77	25.96	4.38	11.51	0.60	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	32	4.81	30.77	48.98	60.49	6.73	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	34	1.92	32.69	4.32	64.81	0.59	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	38	3.85	36.54	7.74	72.55	1.06	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	49	10.58	47.12	38.18	110.73	5.24	15.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	57	7.69	54.81	34.36	145.09	4.72	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	60	2.88	57.69	23.52	168.61	3.23	23.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	64	3.85	61.54	16.39	185.00	2.25	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	66	1.92	63.46	12.02	197.02	1.65	27.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	69	2.88	66.35	48.86	245.88	6.71	33.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	74	4.81	71.15	31.57	277.45	4.34	38.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	78	3.85	75.00	98.19	375.64	13.48	51.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	86	7.69	82.69	31.45	407.08	4.32	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	94	7.69	90.38	154.45	561.53	21.21	77.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	98	3.85	94.23	88.47	650.01	12.15	89.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	104	5.77	100.00	78.11	728.12	10.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	104	0.00	100.00	0.00	728.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				104					728.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	6.10	6.10	22.79	22.79	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	25	2.37	8.47	29.01	51.80	1.48	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	30	1.69	10.17	1.27	53.07	0.06	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	39	3.05	13.22	4.97	58.03	0.25	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	50	3.73	16.95	8.82	66.85	0.45	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	59	3.05	20.00	8.58	75.43	0.44	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	67	2.71	22.71	8.27	83.70	0.42	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	84	5.76	28.47	29.14	112.84	1.49	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	95	3.73	32.20	21.37	134.22	1.09	6.86	0	0	0.00	0.00	1.09	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	103	2.71	34.92	21.41	155.63	1.09	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	112	3.05	37.97	20.54	176.16	1.05	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	116	1.36	39.32	7.57	183.73	0.39	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	127	3.73	43.05	35.36	219.09	1.81	11.20	0	0	0.00	0.00	1.81	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	147	6.78	49.83	84.33	303.42	4.31	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	25	172	8.47	58.31	158.23	461.65	8.09	23.59	1	1	4.55	4.55	0.54	0.54	0.14	0.14	0.34	0.12			
16	10,000	20,000	15,000	38	210	12.88	71.19	379.08	840.74	19.37	42.96	0	1	0.00	4.55	0.00	0.54	0.00	0.14	0.00	0.06			
17	20,000	50,000	35,000	36	246	12.20	83.39	410.99	1,251.72	21.00	63.97	5	6	22.73	27.27	2.45	2.99	0.63	0.78	0.60	0.24			
18	50,000	100,000	75,000	25	271	8.47	91.86	288.63	1,540.35	14.75	78.72	13	19	59.09	86.36	0.79	3.78	0.20	0.98	0.27	0.25			
19	100,000	500,000	300,000	19	290	6.44	98.31	324.91	1,865.26	16.60	95.32	2	21	9.09	95.45	370.55	374.33	96.05	97.03	114.05	20.07			
20	500,000	UP		5	295	1.69	100.00	91.54	1,956.80	4.68	100.00	1	22	4.55	100.00	11.45	385.78	2.97	100.00	12.50	19.71			
				295					1,956.80					22					385.78					19.71



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	54	54	8.82	8.82	24.37	24.37	0.55	0.55	1	1	16.67	16.67	20.00	20.00	0.61	0.61	82.06	82.06			
2	50	100	75	13	67	2.12	10.95	65.97	90.34	1.49	2.04	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	22.14			
3	100	200	150	19	86	3.10	14.05	57.65	147.99	1.30	3.34	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	13.51			
4	200	300	250	22	108	3.59	17.65	113.92	261.91	2.57	5.91	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	7.64			
5	300	500	400	27	135	4.41	22.06	13.73	275.64	0.31	6.22	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	7.26			
6	500	750	625	19	154	3.10	25.16	87.86	363.50	1.98	8.21	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	5.50			
7	750	1,000	875	28	182	4.58	29.74	49.15	412.66	1.11	9.32	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	4.85			
8	1,000	1,500	1,250	29	211	4.74	34.48	69.07	481.72	1.56	10.88	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	4.15			
9	1,500	2,000	1,750	27	238	4.41	38.89	83.61	565.33	1.89	12.76	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	3.54			
10	2,000	2,500	2,250	35	273	5.72	44.61	94.39	659.72	2.13	14.89	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	3.03			
11	2,500	3,000	2,750	27	300	4.41	49.02	114.11	773.83	2.58	17.47	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	2.58			
12	3,000	4,000	3,500	39	339	6.37	55.39	209.12	982.94	4.72	22.19	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	2.03			
13	4,000	5,000	4,500	22	361	3.59	58.99	203.79	1,186.74	4.60	26.79	1	2	16.67	33.33	3,117.57	3,137.57	95.12	95.73	1529.78	264.39			
14	5,000	7,500	6,250	41	402	6.70	65.69	346.42	1,533.16	7.82	34.61	1	3	16.67	50.00	10.62	3,148.20	0.32	96.06	3.07	205.34			
15	7,500	10,000	8,750	37	439	6.05	71.73	397.13	1,930.28	8.97	43.58	0	3	0.00	50.00	0.00	3,148.20	0.00	96.06	0.00	163.10			
16	10,000	20,000	15,000	60	499	9.80	81.54	708.16	2,638.44	15.99	59.57	1	4	16.67	66.67	12.76	3,160.95	0.39	96.45	1.80	119.80			
17	20,000	50,000	35,000	60	559	9.80	91.34	1,209.17	3,847.61	27.30	86.87	1	5	16.67	83.33	63.17	3,224.12	1.93	98.37	5.22	83.80			
18	50,000	100,000	75,000	26	585	4.25	95.59	294.12	4,141.73	6.64	93.51	0	5	0.00	83.33	0.00	3,224.12	0.00	98.37	0.00	77.84			
19	100,000	500,000	300,000	23	608	3.76	99.35	278.95	4,420.68	6.30	99.80	1	6	16.67	100.00	53.28	3,277.40	1.63	100.00	19.10	74.14			
20	500,000	UP		4	612	0.65	100.00	8.64	4,429.32	0.20	100.00	0	6	0.00	100.00	0.00	3,277.40	0.00	100.00	0.00	73.99			
				612					4,429.32					6					3,277.40					73.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	7.35	7.35	26.87	26.87	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	36	0.21	7.56	7.38	34.25	0.20	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	44	1.68	9.24	29.78	64.03	0.79	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	50	1.26	10.50	23.17	87.20	0.62	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	69	3.99	14.50	78.00	165.19	2.07	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	83	2.94	17.44	116.36	281.55	3.09	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	92	1.89	19.33	19.02	300.57	0.51	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	116	5.04	24.37	90.29	390.86	2.40	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	148	6.72	31.09	124.69	515.55	3.32	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	27	175	5.67	36.76	164.40	679.95	4.37	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	193	3.78	40.55	93.22	773.16	2.48	20.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	219	5.46	46.01	171.84	945.00	4.57	25.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	34	253	7.14	53.15	289.06	1,234.06	7.69	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	26	279	5.46	58.61	219.67	1,453.73	5.84	38.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	31	310	6.51	65.13	313.70	1,767.42	8.34	47.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	74	384	15.55	80.67	815.29	2,582.71	21.68	68.68	5	5	62.50	62.50	11,651.55	11,651.55	96.16	96.16	1429.13	451.14			
17	20,000	50,000	35,000	60	444	12.61	93.28	758.76	3,341.47	20.18	88.86	3	8	37.50	100.00	465.56	12,117.11	3.84	100.00	61.36	362.63			
18	50,000	100,000	75,000	18	462	3.78	97.06	241.40	3,582.87	6.42	95.28	0	8	0.00	100.00	0.00	12,117.11	0.00	100.00	0.00	338.20			
19	100,000	500,000	300,000	14	476	2.94	100.00	177.52	3,760.39	4.72	100.00	0	8	0.00	100.00	0.00	12,117.11	0.00	100.00	0.00	322.23			
20	500,000	UP		0	476	0.00	100.00	0.00	3,760.39	0.00	100.00	0	8	0.00	100.00	0.00	12,117.11	0.00	100.00	0.00	322.23			
				476					3,760.39					8					12,117.11					322.23



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2218 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	9.52	9.52	4.11	4.11	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	0.68	10.20	7.09	11.20	0.59	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	22	4.76	14.97	27.32	38.52	2.27	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	29	4.76	19.73	9.11	47.63	0.76	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	38	6.12	25.85	18.88	66.50	1.57	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	45	4.76	30.61	75.43	141.93	6.28	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	54	6.12	36.73	27.25	169.18	2.27	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	64	6.80	43.54	31.21	200.39	2.60	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	71	4.76	48.30	44.92	245.32	3.74	20.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	74	2.04	50.34	18.97	264.29	1.58	22.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	76	1.36	51.70	20.96	285.25	1.74	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	88	8.16	59.86	15.19	300.44	1.26	25.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	93	3.40	63.27	74.13	374.57	6.17	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	106	8.84	72.11	150.78	525.34	12.55	43.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	114	5.44	77.55	209.88	735.22	17.47	61.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	118	2.72	80.27	109.11	844.33	9.08	70.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	137	12.93	93.20	282.22	1,126.56	23.49	93.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	143	4.08	97.28	59.27	1,185.82	4.93	98.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	144	0.68	97.96	5.83	1,191.65	0.49	99.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	147	2.04	100.00	9.83	1,201.48	0.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				147					1,201.48					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	55.56	55.56	0.05	0.05	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	11.11	66.67	10.87	10.92	41.88	42.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	11.11	77.78	12.04	22.96	46.37	88.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	11.11	88.89	3.00	25.96	11.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	11.11	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	25.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				9					25.96					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	405	405	19.13	19.13	26.71	26.71	0.29	0.29	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	74	479	3.50	22.63	84.26	110.96	0.93	1.22	0	1	0.00	4.35	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	76	555	3.59	26.22	122.35	233.31	1.35	2.57	1	2	4.35	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	69	624	3.26	29.48	91.14	324.45	1.00	3.58	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	85	709	4.02	33.49	86.10	410.54	0.95	4.52	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	75	784	3.54	37.03	103.84	514.38	1.14	5.67	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	81	865	3.83	40.86	94.79	609.17	1.04	6.71	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	94	959	4.44	45.30	126.67	735.84	1.40	8.11	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	99	1,058	4.68	49.98	183.48	919.32	2.02	10.13	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	61	1,119	2.88	52.86	189.27	1,108.58	2.09	12.22	2	4	8.70	17.39	351.57	351.57	2.82	2.82	185.75	31.71			
11	2,500	3,000	2,750	74	1,193	3.50	56.35	215.60	1,324.18	2.38	14.59	0	4	0.00	17.39	0.00	351.57	0.00	2.82	0.00	26.55			
12	3,000	4,000	3,500	78	1,271	3.68	60.04	299.05	1,623.24	3.30	17.89	0	4	0.00	17.39	0.00	351.57	0.00	2.82	0.00	21.66			
13	4,000	5,000	4,500	75	1,346	3.54	63.58	366.45	1,989.69	4.04	21.93	0	4	0.00	17.39	0.00	351.57	0.00	2.82	0.00	17.67			
14	5,000	7,500	6,250	113	1,459	5.34	68.92	569.49	2,559.17	6.28	28.21	2	6	8.70	26.09	229.50	581.06	1.84	4.65	40.30	22.71			
15	7,500	10,000	8,750	93	1,552	4.39	73.31	593.20	3,152.38	6.54	34.75	0	6	0.00	26.09	0.00	581.06	0.00	4.65	0.00	18.43			
16	10,000	20,000	15,000	153	1,705	7.23	80.54	1,745.86	4,898.24	19.24	53.99	1	7	4.35	30.43	11,691.35	12,272.41	93.66	98.31	669.66	250.55			
17	20,000	50,000	35,000	142	1,847	6.71	87.25	1,581.62	6,479.86	17.43	71.42	2	9	8.70	39.13	114.63	12,387.04	0.92	99.23	7.25	191.16			
18	50,000	100,000	75,000	94	1,941	4.44	91.69	917.42	7,397.28	10.11	81.53	1	10	4.35	43.48	0.00	12,387.04	0.00	99.23	0.00	167.45			
19	100,000	500,000	300,000	126	2,067	5.95	97.64	1,144.00	8,541.28	12.61	94.14	2	12	8.70	52.17	31.91	12,418.95	0.26	99.49	2.79	145.40			
20	500,000	UP		50	2,117	2.36	100.00	531.61	9,072.88	5.86	100.00	11	23	47.83	100.00	64.11	12,483.05	0.51	100.00	12.06	137.59			
				2,117					9,072.88					23					12,483.05			137.59		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	7.35	7.35	15.44	15.44	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	47	1.29	8.64	24.48	39.92	1.72	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	68	3.86	12.50	3.42	43.34	0.24	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	49	117	9.01	21.51	3.70	47.04	0.26	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	35	152	6.43	27.94	3.63	50.67	0.25	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	166	2.57	30.51	3.64	54.31	0.26	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	184	3.31	33.82	4.50	58.82	0.32	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	220	6.62	40.44	14.50	73.32	1.02	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	237	3.13	43.57	4.83	78.15	0.34	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	36	273	6.62	50.18	46.39	124.54	3.25	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	279	1.10	51.29	20.08	144.61	1.41	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	298	3.49	54.78	26.16	170.77	1.84	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	307	1.65	56.43	26.64	197.41	1.87	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	322	2.76	59.19	51.92	249.33	3.64	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	343	3.86	63.05	40.85	290.18	2.87	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	49	392	9.01	72.06	181.07	471.24	12.70	33.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	35	427	6.43	78.49	360.36	831.61	25.28	58.35	2	2	66.67	66.67	431.61	431.61	98.65	98.65	119.77	51.90			
18	50,000	100,000	75,000	19	446	3.49	81.99	179.56	1,011.17	12.60	70.94	1	3	33.33	100.00	5.88	437.49	1.35	100.00	3.28	43.27			
19	100,000	500,000	300,000	72	518	13.24	95.22	354.39	1,365.56	24.86	95.81	0	3	0.00	100.00	0.00	437.49	0.00	100.00	0.00	32.04			
20	500,000	UP		26	544	4.78	100.00	59.76	1,425.32	4.19	100.00	0	3	0.00	100.00	0.00	437.49	0.00	100.00	0.00	30.69			
				544					1,425.32					3					437.49					30.69



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2223 MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	728	728	76.79	76.79	43.54	43.54	3.67	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	741	1.37	78.16	19.12	62.67	1.61	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	744	0.32	78.48	14.63	77.30	1.23	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	749	0.53	79.01	56.66	133.96	4.77	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	762	1.37	80.38	3.55	137.51	0.30	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	777	1.58	81.96	5.92	143.43	0.50	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	784	0.74	82.70	7.05	150.48	0.59	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	791	0.74	83.44	7.51	157.99	0.63	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	803	1.27	84.70	18.76	176.75	1.58	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	804	0.11	84.81	0.40	177.15	0.03	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	814	1.05	85.86	15.35	192.51	1.29	16.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	820	0.63	86.50	17.79	210.30	1.50	17.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	835	1.58	88.08	50.25	260.55	4.23	21.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	850	1.58	89.66	23.69	284.24	1.99	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	872	2.32	91.98	54.54	338.78	4.59	28.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	895	2.43	94.41	224.67	563.45	18.92	47.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	915	2.11	96.52	226.42	789.86	19.06	66.50	1	1	50.00	50.00	211.35	211.35	93.12	93.12	93.34	26.76			
18	50,000	100,000	75,000	14	929	1.48	98.00	108.07	897.93	9.10	75.60	0	1	0.00	50.00	0.00	211.35	0.00	93.12	0.00	23.54			
19	100,000	500,000	300,000	12	941	1.27	99.26	188.86	1,086.79	15.90	91.50	1	2	50.00	100.00	15.63	226.97	6.88	100.00	8.27	20.88			
20	500,000	UP		7	948	0.74	100.00	100.92	1,187.71	8.50	100.00	0	2	0.00	100.00	0.00	226.97	0.00	100.00	0.00	19.11			
				948					1,187.71					2					226.97					19.11



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2228 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	21.21	21.21	2.26	2.26	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	26	5.05	26.26	20.78	23.04	3.82	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	31	5.05	31.31	11.94	34.98	2.19	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	34	3.03	34.34	1.12	36.10	0.21	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	37	3.03	37.37	46.12	82.22	8.47	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	38	1.01	38.38	0.96	83.19	0.18	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	41	3.03	41.41	4.61	87.80	0.85	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	46	5.05	46.46	33.14	120.94	6.08	22.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	51	5.05	51.52	15.36	136.30	2.82	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	54	3.03	54.55	9.60	145.90	1.76	26.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	58	4.04	58.59	16.85	162.75	3.09	29.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	62	4.04	62.63	23.87	186.62	4.38	34.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	71	9.09	71.72	37.38	224.00	6.86	41.12	1	1	50.00	50.00	6.33	6.33	66.67	66.67	16.93	2.83			
14	5,000	7,500	6,250	3	74	3.03	74.75	33.52	257.51	6.15	47.27	0	1	0.00	50.00	0.00	6.33	0.00	66.67	0.00	2.46			
15	7,500	10,000	8,750	7	81	7.07	81.82	54.03	311.54	9.92	57.19	1	2	50.00	100.00	3.16	9.49	33.33	100.00	5.86	3.05			
16	10,000	20,000	15,000	7	88	7.07	88.89	170.31	481.85	31.26	88.45	0	2	0.00	100.00	0.00	9.49	0.00	100.00	0.00	1.97			
17	20,000	50,000	35,000	4	92	4.04	92.93	39.90	521.75	7.33	95.78	0	2	0.00	100.00	0.00	9.49	0.00	100.00	0.00	1.82			
18	50,000	100,000	75,000	1	93	1.01	93.94	2.07	523.82	0.38	96.16	0	2	0.00	100.00	0.00	9.49	0.00	100.00	0.00	1.81			
19	100,000	500,000	300,000	3	96	3.03	96.97	5.34	529.16	0.98	97.14	0	2	0.00	100.00	0.00	9.49	0.00	100.00	0.00	1.79			
20	500,000	UP		3	99	3.03	100.00	15.60	544.76	2.86	100.00	0	2	0.00	100.00	0.00	9.49	0.00	100.00	0.00	1.74			
				99					544.76					2					9.49					1.74



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	0.46	0.46	2.18	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	0.59	1.05	2.80	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	4.87	5.92	23.12	28.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	7.97	13.89	37.82	65.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	7.19	21.08	34.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	21.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					21.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	5.30	5.30	9.09	9.09	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	0.35	5.65	0.26	9.35	0.01	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	0.35	6.01	0.21	9.56	0.01	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	0.35	6.36	0.25	9.81	0.01	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	21	1.06	7.42	0.92	10.73	0.04	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	27	2.12	9.54	4.60	15.33	0.22	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	34	2.47	12.01	5.35	20.68	0.26	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	40	2.12	14.13	8.26	28.94	0.40	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	46	2.12	16.25	20.09	49.02	0.96	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	57	3.89	20.14	20.22	69.24	0.97	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	67	3.53	23.67	23.98	93.23	1.15	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	81	4.95	28.62	40.40	133.63	1.93	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	93	4.24	32.86	32.87	166.50	1.57	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	116	8.13	40.99	121.21	287.71	5.80	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	129	4.59	45.58	125.80	413.51	6.02	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	162	11.66	57.24	274.84	688.35	13.15	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	38	200	13.43	70.67	568.18	1,256.53	27.19	60.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	220	7.07	77.74	136.05	1,392.58	6.51	66.65	1	1	50.00	50.00	1,356.17	1,356.17	98.91	98.91	996.80	97.39
19	100,000	500,000	300,000	40	260	14.13	91.87	290.80	1,683.38	13.92	80.57	1	2	50.00	100.00	14.97	1,371.15	1.09	100.00	5.15	81.45
20	500,000	UP		23	283	8.13	100.00	405.97	2,089.35	19.43	100.00	0	2	0.00	100.00	0.00	1,371.15	0.00	100.00	0.00	65.63
				283				2,089.35				2				1,371.15				65.63	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	12	12	2.86	2.86	11.91	11.91	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	20	1.91	4.77	23.92	35.83	1.08	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	28	1.91	6.68	46.91	82.75	2.12	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	35	1.67	8.35	19.39	102.14	0.87	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	45	2.39	10.74	4.01	106.15	0.18	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	50	1.19	11.93	2.71	108.86	0.12	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	56	1.43	13.37	4.01	112.87	0.18	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	65	2.15	15.51	12.27	125.14	0.55	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	74	2.15	17.66	33.27	158.41	1.50	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	86	2.86	20.53	40.70	199.11	1.84	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	92	1.43	21.96	2.95	202.06	0.13	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	99	1.67	23.63	30.25	232.31	1.36	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	108	2.15	25.78	39.96	272.27	1.80	12.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	123	3.58	29.36	63.81	336.08	2.88	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	143	4.77	34.13	196.60	532.68	8.87	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	37	180	8.83	42.96	362.20	894.88	16.34	40.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	221	9.79	52.74	531.68	1,426.56	23.98	64.35	2	2	50.00	50.00	16.62	16.62	7.25	7.25	3.13	1.16			
18	50,000	100,000	75,000	56	277	13.37	66.11	360.13	1,786.69	16.24	80.60	2	4	50.00	100.00	212.63	229.25	92.75	100.00	59.04	12.83			
19	100,000	500,000	300,000	123	400	29.36	95.47	322.32	2,109.00	14.54	95.13	0	4	0.00	100.00	0.00	229.25	0.00	100.00	0.00	10.87			
20	500,000	UP		19	419	4.53	100.00	107.85	2,216.86	4.87	100.00	0	4	0.00	100.00	0.00	229.25	0.00	100.00	0.00	10.34			
				419					2,216.86					4					229.25					10.34



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	24	24	9.49	9.49	20.85	20.85	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	30	2.37	11.86	32.26	53.11	2.74	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	31	0.40	12.25	0.08	53.19	0.01	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	39	3.16	15.42	31.37	84.56	2.67	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	46	2.77	18.18	5.26	89.82	0.45	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	59	5.14	23.32	7.95	97.77	0.68	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	70	4.35	27.67	12.89	110.65	1.10	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	85	5.93	33.60	14.90	125.56	1.27	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	95	3.95	37.55	20.99	146.54	1.78	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	101	2.37	39.92	19.58	166.12	1.66	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	109	3.16	43.08	16.73	182.86	1.42	15.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	118	3.56	46.64	52.96	235.81	4.50	20.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	131	5.14	51.78	30.50	266.32	2.59	22.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	144	5.14	56.92	219.33	46.99	18.65	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	12	156	4.74	61.66	76.76	123.75	6.53	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	33	189	13.04	74.70	285.46	409.21	24.27	34.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	34	223	13.44	88.14	464.55	873.76	39.50	74.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	235	4.74	92.89	136.11	1,009.87	11.57	85.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	18	253	7.11	100.00	166.33	1,176.20	14.14	100.00	1	1	100.00	100.00	4.40	4.40	100.00	100.00	2.65	0.37	
20	500,000	UP		0	253	0.00	100.00	0.00	1,176.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	
				253					1,176.20					1					4.40			0.37



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2238 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	7.04	7.04	9.84	9.84	2.29	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.41	8.45	5.39	15.23	1.25	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.41	9.86	0.04	15.27	0.01	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.41	11.27	0.58	15.85	0.13	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.41	12.68	0.62	16.48	0.15	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	11	2.82	15.49	0.95	17.43	0.22	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	14	4.23	19.72	2.32	19.74	0.54	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	16	2.82	22.54	3.96	23.70	0.92	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	23	9.86	32.39	3.52	27.23	0.82	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	25	2.82	35.21	0.30	27.53	0.07	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	27	2.82	38.03	8.00	35.53	1.86	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	30	4.23	42.25	12.18	47.71	2.83	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	33	4.23	46.48	3.84	51.56	0.89	11.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	37	5.63	52.11	26.67	78.23	6.20	18.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	40	4.23	56.34	20.74	98.96	4.82	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	51	15.49	71.83	149.15	248.12	34.69	57.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	52	1.41	73.24	14.60	262.72	3.40	61.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	54	2.82	76.06	32.30	295.02	7.51	68.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	71	23.94	100.00	134.98	430.00	31.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	71	0.00	100.00	0.00	430.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				71					430.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 224 VEHICLE RAILWAY CARRIAGES AND LOCOMOTIVES AIRCRAFT SHIP CONS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	3.06	3.06	16.17	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	4.16	7.22	21.95	38.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	26.16	18.94	138.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					18.94					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2241 VEHICLE CONSTRUCTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	9.41	9.41	4.14	4.14	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	29	0.70	10.10	14.94	19.08	1.06	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	34	1.74	11.85	16.47	35.55	1.17	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	45	3.83	15.68	60.17	95.72	4.28	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	52	2.44	18.12	24.00	119.72	1.71	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	58	2.09	20.21	3.95	123.67	0.28	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	70	4.18	24.39	8.55	132.22	0.61	9.40	1	1	9.09	9.09	3.00	3.00	0.12	0.12	35.10	2.27			
8	1,000	1,500	1,250	6	76	2.09	26.48	7.86	140.08	0.56	9.95	0	1	0.00	9.09	0.00	3.00	0.00	0.12	0.00	2.14			
9	1,500	2,000	1,750	16	92	5.57	32.06	15.32	155.39	1.09	11.04	0	1	0.00	9.09	0.00	3.00	0.00	0.12	0.00	1.93			
10	2,000	2,500	2,250	6	98	2.09	34.15	21.14	176.53	1.50	12.55	0	1	0.00	9.09	0.00	3.00	0.00	0.12	0.00	1.70			
11	2,500	3,000	2,750	11	109	3.83	37.98	21.42	197.95	1.52	14.07	2	3	18.18	27.27	0.32	3.32	0.01	0.13	1.47	1.68			
12	3,000	4,000	3,500	4	113	1.39	39.37	10.14	208.09	0.72	14.79	0	3	0.00	27.27	0.00	3.32	0.00	0.13	0.00	1.59			
13	4,000	5,000	4,500	13	126	4.53	43.90	25.29	233.38	1.80	16.59	0	3	0.00	27.27	0.00	3.32	0.00	0.13	0.00	1.42			
14	5,000	7,500	6,250	21	147	7.32	51.22	76.04	309.42	5.40	21.99	0	3	0.00	27.27	0.00	3.32	0.00	0.13	0.00	1.07			
15	7,500	10,000	8,750	15	162	5.23	56.45	95.65	405.07	6.80	28.79	0	3	0.00	27.27	0.00	3.32	0.00	0.13	0.00	0.82			
16	10,000	20,000	15,000	26	188	9.06	65.51	179.51	584.58	12.76	41.54	1	4	9.09	36.36	0.84	4.16	0.03	0.16	0.47	0.71			
17	20,000	50,000	35,000	39	227	13.59	79.09	300.89	885.47	21.38	62.93	1	5	9.09	45.45	0.00	4.16	0.00	0.16	0.00	0.47			
18	50,000	100,000	75,000	15	242	5.23	84.32	171.59	1,057.06	12.19	75.12	0	5	0.00	45.45	0.00	4.16	0.00	0.16	0.00	0.39			
19	100,000	500,000	300,000	38	280	13.24	97.56	295.85	1,352.92	21.02	96.14	4	9	36.36	81.82	2,459.68	2,463.83	94.54	94.70	831.38	182.11			
20	500,000	UP		7	287	2.44	100.00	54.27	1,407.18	3.86	100.00	2	11	18.18	100.00	137.84	2,601.67	5.30	100.00	254.00	184.89			
				287					1,407.18					11					2,601.67					184.89



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.88	11.76	1.45	1.45	6.20	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.88	17.65	1.38	2.84	5.90	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.88	23.53	6.03	8.86	25.68	37.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.88	29.41	29.81	38.67	127.08	164.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.88	35.29	10.15	48.82	43.25	208.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.88	41.18	14.26	63.07	60.77	268.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.88	47.06	1.69	64.76	7.20	276.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.88	52.94	0.00	64.76	0.00	276.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	5.88	58.82	2.93	67.69	12.48	288.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	5.88	64.71	0.20	67.89	0.83	289.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	5.88	70.59	7.49	75.38	31.93	321.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	5.88	76.47	59.62	15.76	254.15	67.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	5.88	82.35	29.81	45.57	127.08	194.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	5.88	88.24	9.93	35.64	42.34	151.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	5.88	94.12	24.36	11.28	103.83	48.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	5.88	100.00	12.18	23.46	51.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	23.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	23.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	23.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					23.46					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	71.43	71.43	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14.29	85.71	0.51	0.51	14.04	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14.29	100.00	3.13	3.64	85.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	0.00	100.00	0.00	3.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7			3.64			0			0.00			0.00			0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	13.91	13.91	21.45	21.45	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	52	1.48	15.38	31.71	10.26	1.75	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	75	6.80	22.19	86.00	96.26	4.75	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	79	1.18	23.37	44.53	140.80	2.46	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	93	4.14	27.51	36.92	177.72	2.04	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	99	1.78	29.29	26.85	204.57	1.48	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	114	4.44	33.73	55.03	259.60	3.04	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	130	4.73	38.46	22.36	281.96	1.24	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	139	2.66	41.12	16.11	298.07	0.89	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	147	2.37	43.49	15.74	313.81	0.87	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	152	1.48	44.97	13.05	326.85	0.72	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	166	4.14	49.11	55.08	381.93	3.04	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	181	4.44	53.55	52.65	434.58	2.91	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	196	4.44	57.99	42.09	476.66	2.32	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	211	4.44	62.43	90.95	567.61	5.02	31.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	238	7.99	70.41	255.92	823.54	14.14	45.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	36	274	10.65	81.07	329.03	1,152.57	18.17	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	297	6.80	87.87	374.18	1,526.75	20.67	84.33	1	1	25.00	25.00	84.18	84.18	0.95	0.95	22.50	5.51			
19	100,000	500,000	300,000	38	335	11.24	99.11	273.34	1,800.09	15.10	99.43	1	2	25.00	50.00	36.80	120.98	0.41	1.36	13.46	6.72			
20	500,000	UP		3	338	0.89	100.00	10.27	1,810.36	0.57	100.00	2	4	50.00	100.00	8,764.48	8,885.46	98.64	100.00	85303.39	490.81			
				338					1,810.36					4					8,885.46					490.81



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	115	115	11.12	11.12	54.63	54.63	2.48	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	121	0.58	11.70	15.44	70.06	0.70	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	127	0.58	12.28	51.94	122.00	2.36	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	132	0.48	12.77	3.88	125.88	0.18	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	137	0.48	13.25	17.88	143.76	0.81	6.53	2	2	11.11	11.11	90.17	90.17	12.13	12.13	504.29	62.72			
6	500	750	625	23	160	2.22	15.47	4.54	148.31	0.21	6.73	0	2	0.00	11.11	0.00	90.17	0.00	12.13	0.00	60.80			
7	750	1,000	875	12	172	1.16	16.63	24.63	172.93	1.12	7.85	0	2	0.00	11.11	0.00	90.17	0.00	12.13	0.00	52.14			
8	1,000	1,500	1,250	19	191	1.84	18.47	6.73	179.66	0.31	8.16	0	2	0.00	11.11	0.00	90.17	0.00	12.13	0.00	50.19			
9	1,500	2,000	1,750	17	208	1.64	20.12	22.53	202.19	1.02	9.18	0	2	0.00	11.11	0.00	90.17	0.00	12.13	0.00	44.59			
10	2,000	2,500	2,250	18	226	1.74	21.86	31.77	233.96	1.44	10.62	0	2	0.00	11.11	0.00	90.17	0.00	12.13	0.00	38.54			
11	2,500	3,000	2,750	19	245	1.84	23.69	12.90	246.86	0.59	11.21	0	2	0.00	11.11	0.00	90.17	0.00	12.13	0.00	36.53			
12	3,000	4,000	3,500	18	263	1.74	25.44	163.04	409.90	7.40	18.61	0	2	0.00	11.11	0.00	90.17	0.00	12.13	0.00	22.00			
13	4,000	5,000	4,500	45	308	4.35	29.79	72.02	481.92	3.27	21.88	0	2	0.00	11.11	0.00	90.17	0.00	12.13	0.00	18.71			
14	5,000	7,500	6,250	32	340	3.09	32.88	102.15	584.07	4.64	26.52	0	2	0.00	11.11	0.00	90.17	0.00	12.13	0.00	15.44			
15	7,500	10,000	8,750	19	359	1.84	34.72	93.23	677.30	4.23	30.75	0	2	0.00	11.11	0.00	90.17	0.00	12.13	0.00	13.31			
16	10,000	20,000	15,000	37	396	3.58	38.30	129.05	806.36	5.86	36.61	1	3	5.56	16.67	0.56	90.73	0.08	12.21	0.43	11.25			
17	20,000	50,000	35,000	47	443	4.55	42.84	349.92	1,156.27	15.89	52.50	1	4	5.56	22.22	45.44	136.17	6.11	18.32	12.99	11.78			
18	50,000	100,000	75,000	58	501	5.61	48.45	273.05	1,429.33	12.40	64.90	2	6	11.11	33.33	348.28	484.45	46.86	65.19	127.55	33.89			
19	100,000	500,000	300,000	240	741	23.21	71.66	191.58	1,620.91	8.70	73.59	1	7	5.56	38.89	1.80	486.25	0.24	65.43	0.94	30.00			
20	500,000	UP		293	1,034	28.34	100.00	581.60	2,202.51	26.41	100.00	11	18	61.11	100.00	256.91	743.15	34.57	100.00	44.17	33.74			
				1,034					2,202.51					18					743.15					33.74



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2248 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	12.07	12.07	1.56	1.56	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	9	3.45	15.52	0.17	1.73	0.06	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	14	8.62	24.14	0.94	2.66	0.36	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	1.72	25.86	0.35	3.01	0.13	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	21	10.34	36.21	25.04	28.06	9.59	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	24	5.17	41.38	2.37	30.43	0.91	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	27	5.17	46.55	8.79	39.22	3.37	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	30	5.17	51.72	2.93	42.15	1.12	16.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	36	10.34	62.07	14.11	56.26	5.40	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	37	1.72	63.79	4.74	61.00	1.82	23.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	38	1.72	65.52	4.55	65.55	1.74	25.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	39	1.72	67.24	3.08	68.63	1.18	26.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	43	6.90	74.14	21.57	90.20	8.26	34.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	48	8.62	82.76	38.30	128.50	14.67	49.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	49	1.72	84.48	19.15	147.65	7.33	56.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	52	5.17	89.66	16.93	164.58	6.48	63.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	54	3.45	93.10	31.57	196.15	12.09	75.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	58	6.90	100.00	65.02	261.17	24.90	100.00	1	1	100.00	100.00	3.90	3.90	100.00	100.00	6.00	1.49			
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	261.17	0.00	100.00	0	1	0.00	100.00	0.00	3.90	0.00	100.00	0.00	1.49			
20	500,000	UP		0	58	0.00	100.00	0.00	261.17	0.00	100.00	0	1	0.00	100.00	0.00	3.90	0.00	100.00	0.00	1.49			
				58					261.17					1					3.90					1.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.78	2.78	0.29	0.29	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.78	5.56	0.29	0.58	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.78	8.33	0.03	0.61	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.78	11.11	0.45	1.07	0.05	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.78	13.89	0.05	1.12	0.01	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.78	16.67	0.53	1.65	0.06	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.78	19.44	0.08	1.73	0.01	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.78	22.22	0.06	1.79	0.01	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.78	25.00	0.47	2.26	0.05	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.78	27.78	5.85	8.11	0.64	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	2.78	30.56	0.16	8.27	0.02	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	2.78	33.33	6.94	15.20	0.76	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	2.78	36.11	9.37	24.58	1.03	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	16	8.33	44.44	7.55	32.13	0.83	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	19	8.33	52.78	5.65	37.78	0.62	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	22	8.33	61.11	14.61	52.39	1.60	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	24	5.56	66.67	1.15	53.53	0.13	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	31	19.44	86.11	864.90	918.44	94.79	100.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	36	13.89	100.00	6.04	912.39	0.66	100.00	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				36					912.39					1					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2251

MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	129	129	44.33	44.33	58.29	58.29	5.09	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	134	1.72	46.05	24.61	82.89	2.15	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	153	6.53	52.58	10.04	92.93	0.88	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	160	2.41	54.98	8.60	101.54	0.75	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	164	1.37	56.36	32.71	134.24	2.86	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	185	7.22	63.57	17.30	151.54	1.51	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	195	3.44	67.01	8.78	160.32	0.77	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	202	2.41	69.42	8.97	169.29	0.78	14.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	206	1.37	70.79	14.62	183.91	1.28	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	210	1.37	72.16	9.89	193.80	0.86	16.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	212	0.69	72.85	8.08	201.88	0.71	17.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	215	1.03	73.88	16.76	218.64	1.46	19.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	219	1.37	75.26	34.86	253.50	3.04	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	227	2.75	78.01	75.82	329.32	6.62	28.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	228	0.34	78.35	12.75	342.07	1.11	29.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	244	5.50	83.85	241.88	583.95	21.12	50.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	260	5.50	89.35	189.72	773.67	16.57	67.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	271	3.78	93.13	100.03	873.70	8.74	76.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	279	2.75	95.88	142.40	1,016.10	12.43	88.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		12	291	4.12	100.00	129.04	1,145.13	11.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				291					1,145.13					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2.50	2.50	5.94	5.94	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3	1.25	3.75	0.13	5.81	0.02	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.25	5.00	5.53	0.28	0.83	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	7	3.75	8.75	22.82	22.54	3.42	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	11	5.00	13.75	2.83	25.37	0.42	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	17	7.50	21.25	6.24	31.61	0.93	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	22	6.25	27.50	41.30	72.92	6.19	10.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	29	8.75	36.25	10.28	83.20	1.54	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	31	2.50	38.75	2.84	86.03	0.42	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	32	1.25	40.00	3.90	89.93	0.58	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	34	2.50	42.50	2.65	92.58	0.40	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	35	1.25	43.75	3.36	95.94	0.50	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	48	16.25	60.00	88.34	184.28	13.24	27.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	50	2.50	62.50	14.15	198.43	2.12	29.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	51	1.25	63.75	4.10	202.53	0.61	30.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	56	6.25	70.00	57.84	260.37	8.67	39.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	67	13.75	83.75	243.88	504.25	36.54	75.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	74	8.75	92.50	63.67	567.91	9.54	85.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	80	7.50	100.00	99.48	667.40	14.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	80	0.00	100.00	0.00	667.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				80					667.40					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	9.09	9.09	2.36	2.36	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	7	3.64	12.73	13.33	15.70	1.01	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	1.82	14.55	1.23	16.93	0.09	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	1.82	16.36	22.53	39.46	1.70	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	11	3.64	20.00	36.38	75.84	2.75	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	13	3.64	23.64	1.21	77.05	0.09	5.82	1	1	25.00	25.00	31,263.68	31,263.68	99.81	99.81	2587367.45	40577.34	
7	750	1,000	875	2	15	3.64	27.27	30.48	107.53	2.30	8.13	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	29074.91	
8	1,000	1,500	1,250	1	16	1.82	29.09	4.95	112.48	0.37	8.50	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	27795.37	
9	1,500	2,000	1,750	2	18	3.64	32.73	4.41	116.89	0.33	8.84	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	26746.18	
10	2,000	2,500	2,250	2	20	3.64	36.36	3.67	120.56	0.28	9.11	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	25931.26	
11	2,500	3,000	2,750	2	22	3.64	40.00	8.67	129.24	0.66	9.77	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	24190.76	
12	3,000	4,000	3,500	1	23	1.82	41.82	10.82	140.06	0.82	10.59	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	22322.12	
13	4,000	5,000	4,500	4	27	7.27	49.09	28.69	168.75	2.17	12.75	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	18526.94	
14	5,000	7,500	6,250	1	28	1.82	50.91	0.00	168.75	0.00	12.75	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	18526.94	
15	7,500	10,000	8,750	1	29	1.82	52.73	0.00	168.75	0.00	12.75	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	18526.94	
16	10,000	20,000	15,000	2	31	3.64	56.36	47.37	216.12	3.58	16.34	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	14465.84	
17	20,000	50,000	35,000	9	40	16.36	72.73	770.47	986.59	58.24	74.57	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	3168.87	
18	50,000	100,000	75,000	5	45	9.09	81.82	86.72	1,073.31	6.56	81.13	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	2912.82	
19	100,000	500,000	300,000	2	47	3.64	85.45	27.83	1,101.14	2.10	83.23	0	1	0.00	25.00	0.00	31,263.68	0.00	99.81	0.00	2839.21	
20	500,000	UP		8	55	14.55	100.00	221.86	1,323.00	16.77	100.00	3	4	75.00	100.00	60.84	31,324.52	0.19	100.00	27.42	2367.69	
				55					1,323.00					4					31,324.52			2367.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 226 RADIO AND TELEVISION RECEIVER FACTORIES AND OR ASSEMBLING PL

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.33	3.33	0.72	0.72	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.33	6.67	3.65	4.37	1.59	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.33	10.00	2.46	6.83	1.07	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.33	13.33	0.74	7.57	0.32	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	3.33	16.67	1.50	9.07	0.65	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	3.33	20.00	0.97	10.05	0.42	4.36	1	1	50.00	50.00	26.72	26.72	6.35	6.35	2741.66	265.99			
8	1,000	1,500	1,250	2	8	6.67	26.67	3.74	13.78	1.62	5.99	0	1	0.00	50.00	0.00	26.72	0.00	6.35	0.00	193.87			
9	1,500	2,000	1,750	1	9	3.33	30.00	5.81	19.59	2.52	8.51	0	1	0.00	50.00	0.00	26.72	0.00	6.35	0.00	136.40			
10	2,000	2,500	2,250	1	10	3.33	33.33	4.50	24.09	1.96	10.47	0	1	0.00	50.00	0.00	26.72	0.00	6.35	0.00	110.92			
11	2,500	3,000	2,750	1	11	3.33	36.67	0.37	24.46	0.16	10.63	0	1	0.00	50.00	0.00	26.72	0.00	6.35	0.00	109.23			
12	3,000	4,000	3,500	1	12	3.33	40.00	0.28	24.74	0.12	10.75	0	1	0.00	50.00	0.00	26.72	0.00	6.35	0.00	108.00			
13	4,000	5,000	4,500	1	13	3.33	43.33	0.53	25.28	0.23	10.98	0	1	0.00	50.00	0.00	26.72	0.00	6.35	0.00	105.73			
14	5,000	7,500	6,250	1	14	3.33	46.67	0.71	25.99	0.31	11.29	0	1	0.00	50.00	0.00	26.72	0.00	6.35	0.00	102.82			
15	7,500	10,000	8,750	1	15	3.33	50.00	31.15	57.14	13.53	24.83	0	1	0.00	50.00	0.00	26.72	0.00	6.35	0.00	46.77			
16	10,000	20,000	15,000	1	16	3.33	53.33	40.21	97.35	17.47	42.29	0	1	0.00	50.00	0.00	26.72	0.00	6.35	0.00	27.45			
17	20,000	50,000	35,000	3	19	10.00	63.33	44.66	142.01	19.40	61.70	0	1	0.00	50.00	0.00	26.72	0.00	6.35	0.00	18.82			
18	50,000	100,000	75,000	2	21	6.67	70.00	4.96	146.97	2.15	63.85	0	1	0.00	50.00	0.00	26.72	0.00	6.35	0.00	18.18			
19	100,000	500,000	300,000	5	26	16.67	86.67	53.95	200.92	23.44	87.29	0	1	0.00	50.00	0.00	26.72	0.00	6.35	0.00	13.30			
20	500,000	UP		4	30	13.33	100.00	29.26	230.18	12.71	100.00	1	2	50.00	100.00	394.13	420.86	93.65	100.00	1347.04	182.84			
				30					230.18					2					420.86					182.84



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2261

RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	8.40	8.40	2.58	2.58	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	51	100	8.75	17.15	20.51	23.09	1.14	1.28	4	4	13.33	13.33	66.35	66.35	0.11	0.11	323.50	287.35			
3	100	200	150	34	134	5.83	22.98	16.30	39.39	0.90	2.19	0	4	0.00	13.33	0.00	66.35	0.00	0.11	0.00	168.43			
4	200	300	250	22	156	3.77	26.76	23.61	63.00	1.31	3.50	0	4	0.00	13.33	0.00	66.35	0.00	0.11	0.00	105.31			
5	300	500	400	63	219	10.81	37.56	29.54	92.55	1.64	5.14	0	4	0.00	13.33	0.00	66.35	0.00	0.11	0.00	71.69			
6	500	750	625	24	243	4.12	41.68	13.23	105.77	0.73	5.87	0	4	0.00	13.33	0.00	66.35	0.00	0.11	0.00	62.73			
7	750	1,000	875	25	268	4.29	45.97	18.60	124.38	1.03	6.90	0	4	0.00	13.33	0.00	66.35	0.00	0.11	0.00	53.35			
8	1,000	1,500	1,250	27	295	4.63	50.60	53.81	178.18	2.99	9.89	0	4	0.00	13.33	0.00	66.35	0.00	0.11	0.00	37.24			
9	1,500	2,000	1,750	20	315	3.43	54.03	75.69	253.87	4.20	14.09	1	5	3.33	16.67	268.65	335.00	0.46	0.57	354.95	131.96			
10	2,000	2,500	2,250	23	338	3.95	57.98	38.76	292.64	2.15	16.24	0	5	0.00	16.67	0.00	335.00	0.00	0.57	0.00	114.48			
11	2,500	3,000	2,750	23	361	3.95	61.92	49.76	342.40	2.76	19.00	0	5	0.00	16.67	0.00	335.00	0.00	0.57	0.00	97.84			
12	3,000	4,000	3,500	15	376	2.57	64.49	20.73	363.13	1.15	20.15	1	6	3.33	20.00	6.51	341.51	0.01	0.59	31.39	94.05			
13	4,000	5,000	4,500	11	387	1.89	66.38	33.15	396.28	1.84	21.99	0	6	0.00	20.00	0.00	341.51	0.00	0.59	0.00	86.18			
14	5,000	7,500	6,250	16	403	2.74	69.13	49.60	445.88	2.75	24.74	1	7	3.33	23.33	27.11	368.63	0.05	0.63	54.66	82.67			
15	7,500	10,000	8,750	12	415	2.06	71.18	45.29	491.17	2.51	27.25	2	9	6.67	30.00	577.48	946.11	0.99	1.62	1275.08	192.62			
16	10,000	20,000	15,000	33	448	5.66	76.84	393.27	884.45	21.82	49.07	0	9	0.00	30.00	0.00	946.11	0.00	1.62	0.00	106.97			
17	20,000	50,000	35,000	28	476	4.80	81.65	390.98	1,275.43	21.69	70.77	3	12	10.00	40.00	4,710.98	5,657.08	8.07	9.70	1204.91	443.54			
18	50,000	100,000	75,000	24	500	4.12	85.76	150.53	1,425.95	8.35	79.12	3	15	10.00	50.00	100.52	5,757.61	0.17	9.87	66.78	403.77			
19	100,000	500,000	300,000	44	544	7.55	93.31	177.71	1,603.66	9.86	88.98	6	21	20.00	70.00	134.86	5,892.47	0.23	10.10	75.89	367.44			
20	500,000	UP		39	583	6.69	100.00	198.62	1,802.28	11.02	100.00	9	30	30.00	100.00	52,457.75	58,350.21	89.90	100.00	26411.55	3237.57			
				583					1,802.28					30					58,350.21					3237.57



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2262

FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	11.39	11.39	18.70	18.70	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	22	2.53	13.92	29.87	48.57	2.67	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	26	2.53	16.46	1.39	49.97	0.12	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	28	1.27	17.72	28.90	78.87	2.58	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	34	3.80	21.52	43.10	121.97	3.85	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	40	3.80	25.32	4.90	126.87	0.44	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	44	2.53	27.85	3.75	130.62	0.33	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	52	5.06	32.91	14.00	144.62	1.25	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	59	4.43	37.34	22.30	166.92	1.99	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	68	5.70	43.04	36.68	203.60	3.28	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	71	1.90	44.94	15.17	218.77	1.36	19.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	77	3.80	48.73	22.23	241.00	1.99	21.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	89	7.59	56.33	66.08	307.08	5.90	27.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	99	6.33	62.66	87.48	394.56	7.81	35.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	104	3.16	65.82	62.36	456.92	5.57	40.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	119	9.49	75.32	54.33	511.25	4.85	45.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	136	10.76	86.08	177.82	689.07	15.88	61.54	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	146	6.33	92.41	187.97	877.04	16.79	78.33	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	154	5.06	97.47	172.56	1,049.61	15.41	93.74	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	158	2.53	100.00	70.08	1,119.69	6.26	100.00	1	2	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				158					1,119.69					2					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	146	146	30.93	30.93	6.27	6.27	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	69	215	14.62	45.55	3.03	9.30	0.44	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	226	2.33	47.88	1.48	10.78	0.21	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	230	0.85	48.73	22.02	32.81	3.19	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	252	4.66	53.39	13.84	46.65	2.00	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	262	2.12	55.51	4.96	51.61	0.72	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	124	386	26.27	81.78	106.48	158.09	15.40	22.87	4	4	57.14	57.14	43.00	43.00	38.69	38.69	40.38	27.20			
8	1,000	1,500	1,250	14	400	2.97	84.75	15.22	173.31	2.20	25.07	0	4	0.00	57.14	0.00	43.00	0.00	38.69	0.00	24.81			
9	1,500	2,000	1,750	12	412	2.54	87.29	19.45	192.76	2.81	27.89	0	4	0.00	57.14	0.00	43.00	0.00	38.69	0.00	22.31			
10	2,000	2,500	2,250	3	415	0.64	87.92	5.59	198.34	0.81	28.69	0	4	0.00	57.14	0.00	43.00	0.00	38.69	0.00	21.68			
11	2,500	3,000	2,750	6	421	1.27	89.19	15.85	214.19	2.29	30.99	1	5	14.29	71.43	2.94	45.94	2.65	41.34	18.57	21.45			
12	3,000	4,000	3,500	3	424	0.64	89.83	8.07	222.26	1.17	32.15	0	5	0.00	71.43	0.00	45.94	0.00	41.34	0.00	20.67			
13	4,000	5,000	4,500	5	429	1.06	90.89	23.32	245.58	3.37	35.53	0	5	0.00	71.43	0.00	45.94	0.00	41.34	0.00	18.71			
14	5,000	7,500	6,250	7	436	1.48	92.37	49.42	295.00	7.15	42.68	0	5	0.00	71.43	0.00	45.94	0.00	41.34	0.00	15.57			
15	7,500	10,000	8,750	4	440	0.85	93.22	45.96	340.97	6.65	49.33	0	5	0.00	71.43	0.00	45.94	0.00	41.34	0.00	13.47			
16	10,000	20,000	15,000	14	454	2.97	96.19	136.61	477.58	19.76	69.09	1	6	14.29	85.71	11.45	57.40	10.31	51.64	8.38	12.02			
17	20,000	50,000	35,000	8	462	1.69	97.88	88.49	566.07	12.80	81.89	0	6	0.00	85.71	0.00	57.40	0.00	51.64	0.00	10.14			
18	50,000	100,000	75,000	2	464	0.42	98.31	39.34	605.41	5.69	87.58	0	6	0.00	85.71	0.00	57.40	0.00	51.64	0.00	9.48			
19	100,000	500,000	300,000	3	467	0.64	98.94	28.76	634.17	4.16	91.74	0	6	0.00	85.71	0.00	57.40	0.00	51.64	0.00	9.05			
20	500,000	UP		5	472	1.06	100.00	57.06	691.24	8.26	100.00	1	7	14.29	100.00	53.75	111.14	48.36	100.00	94.19	16.08			
				472					691.24					7					111.14					16.08



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 228 WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	2	9.52	9.52	0.13	0.13	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.76	14.29	0.12	0.24	0.19	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.76	19.05	0.41	0.66	0.68	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.76	23.81	0.40	1.06	0.66	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	7	9.52	33.33	0.44	1.49	0.72	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	12	23.81	57.14	6.99	8.49	11.55	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	4.76	61.90	3.00	11.49	4.96	18.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	4.76	66.67	5.01	16.50	8.28	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	4.76	71.43	3.70	20.19	6.11	33.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	4.76	76.19	1.85	22.04	3.06	36.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	4.76	80.95	3.90	25.94	6.44	42.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	4.76	85.71	1.95	27.89	3.22	46.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	4.76	90.48	12.16	40.04	20.09	66.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	4.76	95.24	12.99	53.03	21.46	87.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	21	4.76	100.00	7.49	60.53	12.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	60.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	60.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	60.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	60.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					60.53					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	29.73	29.73	6.78	6.78	2.64	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	25	4.05	33.78	0.26	7.04	0.10	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	28	4.05	37.84	2.03	9.07	0.79	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	31	4.05	41.89	0.50	9.58	0.20	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	36	6.76	48.65	1.89	11.46	0.73	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	37	1.35	50.00	0.41	11.87	0.16	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	40	4.05	54.05	2.83	14.70	1.10	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	45	6.76	60.81	7.64	22.34	2.97	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	46	1.35	62.16	1.28	23.62	0.50	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	48	2.70	64.86	6.31	29.93	2.46	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	49	1.35	66.22	2.12	32.05	0.82	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	52	4.05	70.27	11.07	43.12	4.31	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	57	6.76	77.03	30.27	73.40	11.79	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	61	5.41	82.43	27.08	100.48	10.54	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	65	5.41	87.84	33.94	134.41	13.21	52.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	15,000	12,500	3	68	4.05	91.89	36.60	171.01	14.25	66.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	70	2.70	94.59	41.10	212.11	16.00	82.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	73	4.05	98.65	41.65	253.76	16.22	98.80	1	1	100.00	100.00	561.85	561.85	100.00	100.00	1348.98	221.41
19	100,000	500,000	300,000	1	74	1.35	100.00	3.09	256.85	1.20	100.00	0	1	0.00	100.00	0.00	561.85	0.00	100.00	0.00	218.74
20	500,000	UP		0	74	0.00	100.00	0.00	256.85	0.00	100.00	0	1	0.00	100.00	0.00	561.85	0.00	100.00	0.00	218.74
				74				256.85		1						561.85					218.74



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	6.98	6.98	6.72	6.72	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	45	3.49	10.47	1.65	8.37	0.11	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	45	90	10.47	20.93	25.04	33.41	1.62	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	102	2.79	23.72	1.85	35.26	0.12	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	125	5.35	29.07	7.90	43.16	0.51	2.79	1	1	20.00	20.00	15.40	15.40	0.00	0.00	194.87	35.67			
6	500	750	625	28	153	6.51	35.58	14.17	57.33	0.92	3.70	0	1	0.00	20.00	0.00	15.40	0.00	0.00	0.00	26.86			
7	750	1,000	875	20	173	4.65	40.23	19.25	76.58	1.24	4.95	0	1	0.00	20.00	0.00	15.40	0.00	0.00	0.00	20.11			
8	1,000	1,500	1,250	26	199	6.05	46.28	17.74	94.31	1.15	6.09	0	1	0.00	20.00	0.00	15.40	0.00	0.00	0.00	16.32			
9	1,500	2,000	1,750	16	215	3.72	50.00	22.53	116.84	1.46	7.55	0	1	0.00	20.00	0.00	15.40	0.00	0.00	0.00	13.18			
10	2,000	2,500	2,250	11	226	2.56	52.56	38.39	155.24	2.48	10.03	0	1	0.00	20.00	0.00	15.40	0.00	0.00	0.00	9.92			
11	2,500	3,000	2,750	9	235	2.09	54.65	14.71	169.95	0.95	10.98	0	1	0.00	20.00	0.00	15.40	0.00	0.00	0.00	9.06			
12	3,000	4,000	3,500	18	253	4.19	58.84	53.94	223.89	3.49	14.47	0	1	0.00	20.00	0.00	15.40	0.00	0.00	0.00	6.88			
13	4,000	5,000	4,500	21	274	4.88	63.72	106.15	330.04	6.86	21.32	0	1	0.00	20.00	0.00	15.40	0.00	0.00	0.00	4.67			
14	5,000	7,500	6,250	14	288	3.26	66.98	56.12	386.17	3.63	24.95	0	1	0.00	20.00	0.00	15.40	0.00	0.00	0.00	3.99			
15	7,500	10,000	8,750	21	309	4.88	71.86	102.19	488.35	6.60	31.55	1	2	20.00	40.00	291.11	306.51	0.05	0.05	284.88	62.76			
16	10,000	20,000	15,000	30	339	6.98	78.84	266.01	754.37	17.19	48.74	0	2	0.00	40.00	0.00	306.51	0.00	0.05	0.00	40.63			
17	20,000	50,000	35,000	31	370	7.21	86.05	299.64	1,054.01	19.36	68.10	2	4	40.00	80.00	65.61	372.12	0.01	0.06	21.90	35.30			
18	50,000	100,000	75,000	20	390	4.65	90.70	215.63	1,269.64	13.93	82.03	0	4	0.00	80.00	0.00	372.12	0.00	0.06	0.00	29.31			
19	100,000	500,000	300,000	30	420	6.98	97.67	205.57	1,475.21	13.28	95.31	0	4	0.00	80.00	0.00	372.12	0.00	0.06	0.00	25.22			
20	500,000	UP		10	430	2.33	100.00	72.58	1,547.79	4.69	100.00	1	5	20.00	100.00	596,241.18	596,613.29	99.94	100.00	821549.55	38546.23			
				430					1,547.79					5					596,613.29					38546.23



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	8.33	8.33	0.81	0.81	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.83	9.17	0.00	0.81	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	0.83	10.00	0.00	0.81	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	14	1.67	11.67	0.35	1.16	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	16	1.67	13.33	2.62	3.78	0.30	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	18	1.67	15.00	1.37	5.16	0.16	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	23	4.17	19.17	12.76	17.92	1.45	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	28	4.17	23.33	12.12	30.04	1.38	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	33	4.17	27.50	7.38	37.42	0.84	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	34	0.83	28.33	0.00	37.42	0.00	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	38	3.33	31.67	6.54	43.96	0.74	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	41	2.50	34.17	16.57	60.53	1.88	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	47	5.00	39.17	49.22	109.75	5.59	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	50	2.50	41.67	22.99	132.74	2.61	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	59	7.50	49.17	69.60	202.34	7.91	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	69	8.33	57.50	60.70	263.04	6.89	29.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	79	8.33	65.83	200.60	463.64	22.79	52.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	85	5.00	70.83	203.72	667.36	23.14	75.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	99	11.67	82.50	76.84	744.19	8.73	84.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		21	120	17.50	100.00	136.14	880.33	15.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				120					880.33					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2300

CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	12.50	12.50	0.63	0.63	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	24	0.54	13.04	0.01	0.64	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	25	0.54	13.59	0.00	0.64	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	29	2.17	15.76	0.23	0.86	0.02	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	32	1.63	17.39	1.91	2.77	0.15	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	36	2.17	19.57	2.97	5.74	0.23	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	37	0.54	20.11	1.13	6.86	0.09	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	44	3.80	23.91	7.14	14.00	0.55	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	53	4.89	28.80	12.47	26.47	0.97	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	60	3.80	32.61	8.11	34.58	0.63	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	61	0.54	33.15	0.03	34.61	0.00	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	62	0.54	33.70	0.03	34.64	0.00	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	67	2.72	36.41	10.85	45.49	0.84	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	70	1.63	38.04	9.30	54.79	0.72	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	77	3.80	41.85	75.96	130.75	5.90	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	91	7.61	49.46	87.79	218.54	6.81	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	32	123	17.39	66.85	519.41	737.95	40.32	57.28	1	1	50.00	50.00	7.40	7.40	55.91	55.91	1.42	1.00			
18	50,000	100,000	75,000	20	143	10.87	77.72	200.86	938.81	15.59	72.87	0	1	0.00	50.00	0.00	7.40	0.00	55.91	0.00	0.79			
19	100,000	500,000	300,000	26	169	14.13	91.85	220.41	1,159.22	17.11	89.98	1	2	50.00	100.00	5.83	13.23	44.09	100.00	2.65	1.14			
20	500,000	UP		15	184	8.15	100.00	129.12	1,288.34	10.02	100.00	0	2	0.00	100.00	0.00	13.23	0.00	100.00	0.00	1.03			
				184					1,288.34					2					13.23					1.03



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	4.22	4.22	23.80	23.80	0.21	0.21	1	1	3.45	3.45	18.59	18.59	0.15	0.15	78.12	78.12
2	50	100	75	26	96	1.57	5.79	122.10	145.90	1.07	1.28	2	3	6.90	10.34	28.54	47.14	0.23	0.39	23.38	32.31
3	100	200	150	24	120	1.45	7.23	99.82	245.73	0.87	2.15	1	4	3.45	13.79	50.10	97.24	0.41	0.80	50.19	39.57
4	200	300	250	31	151	1.87	9.10	160.48	406.20	1.40	3.55	0	4	0.00	13.79	0.00	97.24	0.00	0.80	0.00	23.94
5	300	500	400	40	191	2.41	11.51	30.48	436.68	0.27	3.82	0	4	0.00	13.79	0.00	97.24	0.00	0.80	0.00	22.27
6	500	750	625	49	240	2.95	14.47	329.45	766.14	2.88	6.70	0	4	0.00	13.79	0.00	97.24	0.00	0.80	0.00	12.69
7	750	1,000	875	62	302	3.74	18.20	91.60	857.74	0.80	7.51	0	4	0.00	13.79	0.00	97.24	0.00	0.80	0.00	11.34
8	1,000	1,500	1,250	53	355	3.19	21.40	319.35	538.38	2.79	4.71	0	4	0.00	13.79	0.00	97.24	0.00	0.80	0.00	18.06
9	1,500	2,000	1,750	66	421	3.98	25.38	138.59	676.97	1.21	5.92	0	4	0.00	13.79	0.00	97.24	0.00	0.80	0.00	14.36
10	2,000	2,500	2,250	43	464	2.59	27.97	145.38	822.35	1.27	7.20	0	4	0.00	13.79	0.00	97.24	0.00	0.80	0.00	11.82
11	2,500	3,000	2,750	64	528	3.86	31.83	231.45	1,053.80	2.03	9.22	0	4	0.00	13.79	0.00	97.24	0.00	0.80	0.00	9.23
12	3,000	4,000	3,500	67	595	4.04	35.86	315.57	1,369.37	2.76	11.98	0	4	0.00	13.79	0.00	97.24	0.00	0.80	0.00	7.10
13	4,000	5,000	4,500	70	665	4.22	40.08	273.00	1,642.37	2.39	14.37	6	10	20.69	34.48	5.71	102.95	0.05	0.84	2.09	6.27
14	5,000	7,500	6,250	64	729	3.86	43.94	463.10	2,105.46	4.05	18.42	1	11	3.45	37.93	0.00	102.95	0.00	0.84	0.00	4.89
15	7,500	10,000	8,750	46	775	2.77	46.71	254.23	2,359.69	2.22	20.65	0	11	0.00	37.93	0.00	102.95	0.00	0.84	0.00	4.36
16	10,000	20,000	15,000	190	965	11.45	58.17	1,974.05	4,333.75	17.27	37.92	3	14	10.34	48.28	81.97	184.92	0.67	1.52	4.15	4.27
17	20,000	50,000	35,000	217	1,182	13.08	71.25	2,262.31	6,596.06	19.80	57.72	2	16	6.90	55.17	534.15	719.07	4.38	5.90	23.61	10.90
18	50,000	100,000	75,000	131	1,313	7.90	79.14	1,400.56	7,996.63	12.26	69.98	5	21	17.24	72.41	9,707.02	10,426.10	79.66	85.56	693.08	130.38
19	100,000	500,000	300,000	210	1,523	12.66	91.80	2,684.13	10,680.76	23.49	93.46	1	22	3.45	75.86	12.46	10,438.56	0.10	85.66	0.46	97.73
20	500,000	UP		136	1,659	8.20	100.00	747.02	11,427.78	6.54	100.00	7	29	24.14	100.00	1,746.99	12,185.55	14.34	100.00	233.86	106.63
				1,659				11,427.78				29				12,185.55				106.63	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	66.67	66.67	0.65	0.65	13.03	13.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	33.33	100.00	4.36	5.02	86.97	100.00	1	1	100.00	100.00	33.78	33.78	100.00	100.00	774.32	673.43	
3	100	200	150	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
4	200	300	250	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
5	300	500	400	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
6	500	750	625	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
7	750	1,000	875	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
8	1,000	1,500	1,250	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
9	1,500	2,000	1,750	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
10	2,000	2,500	2,500	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
11	2,500	3,000	2,750	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
12	3,000	4,000	3,500	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
13	4,000	5,000	4,500	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
14	5,000	7,500	6,250	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
15	7,500	10,000	8,750	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
16	10,000	20,000	15,000	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
17	20,000	50,000	35,000	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
18	50,000	100,000	75,000	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
19	100,000	500,000	300,000	0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
20	500,000	UP		0	0.00	100.00	0.00	5.02	0.00	100.00	0	1	0.00	100.00	0.00	33.78	0.00	100.00	0.00	673.43	
				3			5.02				1			33.78				673.43			



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	374	374	17.73	17.73	79.46	79.46	1.09	1.09	2	2	7.14	7.14	8.69	8.69	0.52	0.52	10.93	10.93			
2	50	100	75	26	400	1.23	18.96	35.67	115.13	0.49	1.58	0	2	0.00	7.14	0.00	8.69	0.00	0.52	0.00	7.55			
3	100	200	150	93	493	4.41	23.36	250.08	365.21	3.43	5.00	3	5	10.71	17.86	15.75	24.43	0.95	1.47	6.30	6.69			
4	200	300	250	83	576	3.93	27.30	180.52	545.74	2.47	7.48	0	5	0.00	17.86	0.00	24.43	0.00	1.47	0.00	4.48			
5	300	500	400	100	676	4.74	32.04	56.98	602.72	0.78	8.26	2	7	7.14	25.00	5.91	30.35	0.36	1.83	10.38	5.03			
6	500	750	625	44	720	2.09	34.12	33.63	636.35	0.46	8.72	0	7	0.00	25.00	0.00	30.35	0.00	1.83	0.00	4.77			
7	750	1,000	875	39	759	1.85	35.97	57.32	693.67	0.79	9.50	0	7	0.00	25.00	0.00	30.35	0.00	1.83	0.00	4.37			
8	1,000	1,500	1,250	83	842	3.93	39.91	89.86	783.53	1.23	10.73	0	7	0.00	25.00	0.00	30.35	0.00	1.83	0.00	3.87			
9	1,500	2,000	1,750	36	878	1.71	41.61	49.29	832.81	0.68	11.41	0	7	0.00	25.00	0.00	30.35	0.00	1.83	0.00	3.64			
10	2,000	2,500	2,250	68	946	3.22	44.83	74.46	907.27	1.02	12.43	0	7	0.00	25.00	0.00	30.35	0.00	1.83	0.00	3.34			
11	2,500	3,000	2,750	49	995	2.32	47.16	69.14	976.41	0.95	13.38	2	9	7.14	32.14	2.15	32.50	0.13	1.96	3.11	3.33			
12	3,000	4,000	3,500	59	1,054	2.80	49.95	86.12	1,062.53	1.18	14.56	0	9	0.00	32.14	0.00	32.50	0.00	1.96	0.00	3.06			
13	4,000	5,000	4,500	61	1,115	2.89	52.84	169.87	1,232.40	2.33	16.88	0	9	0.00	32.14	0.00	32.50	0.00	1.96	0.00	2.64			
14	5,000	7,500	6,250	91	1,206	4.31	57.16	256.00	1,488.41	3.51	20.39	0	9	0.00	32.14	0.00	32.50	0.00	1.96	0.00	2.18			
15	7,500	10,000	8,750	99	1,305	4.69	61.85	290.14	1,778.55	3.97	24.36	0	9	0.00	32.14	0.00	32.50	0.00	1.96	0.00	1.83			
16	10,000	20,000	15,000	180	1,485	8.53	70.38	957.42	2,735.97	13.12	37.48	1	10	3.57	35.71	10.26	42.76	0.62	2.58	1.07	1.56			
17	20,000	50,000	35,000	217	1,702	10.28	80.66	1,480.43	4,216.40	20.28	57.76	5	15	17.86	53.57	119.69	162.45	7.21	9.79	8.09	3.85			
18	50,000	100,000	75,000	132	1,834	6.26	86.92	1,040.81	5,257.21	14.26	72.02	6	21	21.43	75.00	38.75	201.20	2.34	12.13	3.72	3.83			
19	100,000	500,000	300,000	213	2,047	10.09	97.01	1,601.39	6,858.60	21.94	93.96	7	28	25.00	100.00	1,457.79	1,658.99	87.87	100.00	91.03	24.19			
20	500,000	UP		63	2,110	2.99	100.00	441.17	7,299.78	6.04	100.00	0	28	0.00	100.00	0.00	1,658.99	0.00	100.00	0.00	22.73			
				2,110					7,299.78					28					1,658.99					22.73



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	6.02	6.02	9.62	9.62	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	17	1.85	7.87	6.90	16.51	0.67	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	22	2.31	10.19	10.97	27.48	1.07	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	31	4.17	14.35	29.99	57.47	2.93	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	41	4.63	18.98	6.51	63.98	0.64	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	57	7.41	26.39	13.98	77.95	1.37	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	64	3.24	29.63	1.29	79.24	0.13	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	77	6.02	35.65	20.00	99.24	1.95	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	84	3.24	38.89	32.38	131.62	3.16	12.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	89	2.31	41.20	16.77	148.39	1.64	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	93	1.85	43.06	15.49	163.89	1.51	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	100	3.24	46.30	22.96	186.84	2.24	18.25	1	1	9.09	9.09	45.63	45.63	11.63	11.63	198.76	24.42			
13	4,000	5,000	4,500	9	109	4.17	50.46	35.33	222.17	3.45	21.70	0	1	0.00	9.09	0.00	45.63	0.00	11.63	0.00	20.54			
14	5,000	7,500	6,250	26	135	12.04	62.50	121.12	343.29	11.83	33.53	1	2	9.09	18.18	109.10	154.73	27.81	39.44	90.08	45.07			
15	7,500	10,000	8,750	8	143	3.70	66.20	129.66	472.95	12.66	46.19	0	2	0.00	18.18	0.00	154.73	0.00	39.44	0.00	32.72			
16	10,000	20,000	15,000	19	162	8.80	75.00	277.87	750.82	27.14	73.33	1	3	9.09	27.27	74.71	229.44	19.05	58.49	26.89	30.56			
17	20,000	50,000	35,000	18	180	8.33	83.33	133.62	884.44	13.05	86.38	0	3	0.00	27.27	0.00	229.44	0.00	58.49	0.00	25.94			
18	50,000	100,000	75,000	18	198	8.33	91.67	72.33	956.77	7.06	93.45	0	3	0.00	27.27	0.00	229.44	0.00	58.49	0.00	23.98			
19	100,000	500,000	300,000	18	216	8.33	100.00	67.08	1,023.85	6.55	100.00	8	11	72.73	100.00	162.84	392.28	41.51	100.00	242.77	38.31			
20	500,000	UP		0	216	0.00	100.00	0.00	1,023.85	0.00	100.00	0	11	0.00	100.00	0.00	392.28	0.00	100.00	0.00	38.31			
				216					1,023.85					11					392.28					38.31



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	8.64	8.64	16.63	16.63	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	71	2.31	10.96	22.83	39.46	1.84	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	27	98	4.17	15.12	16.73	56.19	1.35	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	117	2.93	18.06	25.41	81.60	2.05	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	122	0.77	18.83	42.87	124.47	3.46	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	142	3.09	21.91	1.62	126.09	0.13	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	156	2.16	24.07	1.90	127.99	0.15	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	39	195	6.02	30.09	8.51	136.50	0.69	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	28	223	4.32	34.41	8.30	144.80	0.67	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	23	246	3.55	37.96	13.98	158.78	1.13	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	262	2.47	40.43	15.07	173.85	1.22	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	274	1.85	42.28	30.93	204.78	2.50	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	289	2.31	44.60	28.33	233.11	2.29	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	101	390	15.59	60.19	93.50	326.61	7.55	26.36	2	2	8.33	8.33	6.88	6.88	1.87	1.87	7.36	2.11			
15	7,500	10,000	8,750	34	424	5.25	65.43	99.45	426.06	8.03	34.39	2	4	8.33	16.67	0.00	6.88	0.00	1.87	0.00	1.62			
16	10,000	20,000	15,000	76	500	11.73	77.16	166.04	592.09	13.40	47.79	5	9	20.83	37.50	62.07	68.96	16.85	18.72	37.38	11.65			
17	20,000	50,000	35,000	62	562	9.57	86.73	286.79	878.88	23.15	70.94	0	9	0.00	37.50	0.00	68.96	0.00	18.72	0.00	7.85			
18	50,000	100,000	75,000	62	624	9.57	96.30	152.59	1,031.47	12.32	83.26	8	17	33.33	70.83	258.63	327.58	70.21	88.93	169.49	31.76			
19	100,000	500,000	300,000	22	646	3.40	99.69	202.27	1,233.73	16.33	99.59	7	24	29.17	100.00	40.76	368.35	11.07	100.00	20.15	29.86			
20	500,000	UP		2	648	0.31	100.00	5.09	1,238.83	0.41	100.00	0	24	0.00	100.00	0.00	368.35	0.00	100.00	0.00	29.73			
				648					1,238.83					24					368.35					29.73



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	135	135	12.35	12.35	51.88	51.88	0.47	0.47	1	1	10.00	10.00	32.00	32.00	0.16	0.16	61.69	61.69			
2	50	100	75	24	159	2.20	14.55	72.84	124.71	0.67	1.14	0	1	0.00	10.00	0.00	32.00	0.00	0.16	0.00	25.66			
3	100	200	150	31	190	2.84	17.38	163.01	287.72	1.49	2.63	2	3	20.00	30.00	318.00	350.00	1.61	1.77	195.08	121.64			
4	200	300	250	21	211	1.92	19.30	52.51	340.23	0.48	3.11	0	3	0.00	30.00	0.00	350.00	0.00	1.77	0.00	102.87			
5	300	500	400	38	249	3.48	22.78	127.92	468.15	1.17	4.28	0	3	0.00	30.00	0.00	350.00	0.00	1.77	0.00	74.76			
6	500	750	625	39	288	3.57	26.35	168.80	636.96	1.54	5.82	1	4	10.00	40.00	619.70	969.70	3.13	4.90	367.12	152.24			
7	750	1,000	875	47	335	4.30	30.65	172.81	809.77	1.58	7.40	1	5	10.00	50.00	610.07	1,579.77	3.08	7.98	353.02	195.09			
8	1,000	1,500	1,250	87	422	7.96	38.61	313.22	1,122.99	2.86	10.27	0	5	0.00	50.00	0.00	1,579.77	0.00	7.98	0.00	140.67			
9	1,500	2,000	1,750	51	473	4.67	43.28	333.96	1,456.95	3.05	13.32	0	5	0.00	50.00	0.00	1,579.77	0.00	7.98	0.00	108.43			
10	2,000	2,500	2,250	52	525	4.76	48.03	230.95	1,687.90	2.11	15.43	0	5	0.00	50.00	0.00	1,579.77	0.00	7.98	0.00	93.59			
11	2,500	3,000	2,750	29	554	2.65	50.69	177.96	1,865.86	1.63	17.06	0	5	0.00	50.00	0.00	1,579.77	0.00	7.98	0.00	84.67			
12	3,000	4,000	3,500	68	622	6.22	56.91	611.38	2,477.24	5.59	22.64	1	6	10.00	60.00	2,302.87	3,882.64	11.63	19.60	376.67	156.73			
13	4,000	5,000	4,500	50	672	4.57	61.48	397.90	2,875.14	3.64	26.28	0	6	0.00	60.00	0.00	3,882.64	0.00	19.60	0.00	135.04			
14	5,000	7,500	6,250	69	741	6.31	67.80	753.74	3,628.88	6.89	33.17	0	6	0.00	60.00	0.00	3,882.64	0.00	19.60	0.00	106.99			
15	7,500	10,000	8,750	56	797	5.12	72.92	892.01	4,520.88	8.15	41.33	0	6	0.00	60.00	0.00	3,882.64	0.00	19.60	0.00	85.88			
16	10,000	20,000	15,000	61	858	5.58	78.50	1,543.04	6,063.92	14.10	55.43	2	8	20.00	80.00	17.25	3,899.89	0.09	19.69	1.12	64.31			
17	20,000	50,000	35,000	116	974	10.61	89.11	2,739.10	8,803.02	25.04	80.47	1	9	10.00	90.00	15,468.16	19,368.05	78.09	97.78	564.72	220.02			
18	50,000	100,000	75,000	44	1,018	4.03	93.14	900.66	9,703.68	8.23	88.70	0	9	0.00	90.00	0.00	19,368.05	0.00	97.78	0.00	199.59			
19	100,000	500,000	300,000	62	1,080	5.67	98.81	1,015.98	10,719.65	9.29	97.99	1	10	10.00	100.00	440.05	19,808.10	2.22	100.00	43.31	184.78			
20	500,000	UP		13	1,093	1.19	100.00	219.99	10,939.65	2.01	100.00	0	10	0.00	100.00	0.00	19,808.10	0.00	100.00	0.00	181.07			
				1,093					10,939.65					10					19,808.10					181.07



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	0.29	0.29	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	0.29	0.59	0.76	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	0.54	1.13	1.40	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	7.64	8.77	19.68	22.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	7.64	16.42	19.68	42.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	11.21	27.63	28.86	71.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	11.21	38.84	28.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	38.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	38.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	38.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	38.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	38.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	38.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	38.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	38.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	38.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	38.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	38.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	38.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7				38.84						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	1.50	1.50	6.71	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	10.40	11.89	46.64	53.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	10.40	22.29	46.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	22.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				22.29				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.51	3.51	5.14	5.14	5.14	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1.75	5.26	1.85	6.98	1.85	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	1.75	7.02	3.16	10.14	3.16	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	1.75	8.77	1.25	11.39	1.25	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	1.75	10.53	9.49	1.89	9.51	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	1.75	12.28	3.50	5.39	3.51	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	1.75	14.04	1.43	6.82	1.43	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	1.75	15.79	5.82	1.00	5.83	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	1.75	17.54	7.15	8.15	7.16	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	1.75	19.30	7.87	16.02	7.88	16.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	1.75	21.05	7.77	23.79	7.79	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	1.75	22.81	4.88	28.67	4.89	28.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	1.75	24.56	3.06	31.73	3.07	31.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	2	1.75	28.07	5.62	37.35	5.63	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	8	1.75	42.11	27.65	65.00	27.69	65.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	10	1.75	59.65	77.25	12.25	77.38	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	9	1.75	75.44	178.91	166.66	179.23	166.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	3	1.75	80.70	87.17	79.49	87.32	79.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	10	1.75	98.25	190.08	110.59	190.41	110.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		1	1.75	100.00	10.76	99.83	10.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				57					99.83					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	42.36	42.36	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	42.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					42.36					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	7.94	7.94	16.51	16.51	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	37	0.45	8.39	15.15	1.36	0.75	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	62	5.67	14.06	0.98	0.38	0.05	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	69	1.59	15.65	7.50	7.12	0.37	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	87	4.08	19.73	54.82	61.95	2.70	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	98	2.49	22.22	27.83	89.77	1.37	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	115	3.85	26.08	23.86	113.63	1.17	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	46	161	10.43	36.51	42.83	156.46	2.11	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	178	3.85	40.36	68.93	225.39	3.40	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	184	1.36	41.72	32.97	258.36	1.62	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	202	4.08	45.80	49.76	308.12	2.45	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	212	2.27	48.07	51.23	359.35	2.52	17.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	229	3.85	51.93	59.43	418.78	2.93	20.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	238	2.04	53.97	92.27	511.05	4.54	25.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	242	0.91	54.88	47.48	558.53	2.34	27.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	52	294	11.79	66.67	489.49	1,048.02	24.11	51.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	71	365	16.10	82.77	337.61	1,385.63	16.63	68.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	376	2.49	85.26	123.09	1,508.72	6.06	74.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	48	424	10.88	96.15	280.31	1,789.04	13.81	88.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		17	441	3.85	100.00	241.34	2,030.38	11.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				441					2,030.38					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	9.30	9.30	10.43	10.43	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	34	0.28	9.58	0.03	10.40	0.00	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	39	1.41	10.99	0.31	10.71	0.02	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	48	2.54	13.52	0.12	10.83	0.01	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	56	2.25	15.77	1.63	12.46	0.12	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	71	4.23	20.00	15.73	28.19	1.17	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	81	2.82	22.82	10.29	38.48	0.77	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	99	5.07	27.89	12.74	51.22	0.95	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	120	5.92	33.80	11.21	62.43	0.84	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	132	3.38	37.18	13.45	75.88	1.00	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	47	179	13.24	50.42	53.18	129.05	3.96	9.62	1	1	16.67	16.67	10.00	10.00	0.25	0.25	18.81	7.75			
12	3,000	4,000	3,500	15	194	4.23	54.65	46.44	175.49	3.46	13.08	0	1	0.00	16.67	0.00	10.00	0.00	0.25	0.00	5.70			
13	4,000	5,000	4,500	10	204	2.82	57.46	38.27	213.76	2.85	15.94	0	1	0.00	16.67	0.00	10.00	0.00	0.25	0.00	4.68			
14	5,000	7,500	6,250	42	246	11.83	69.30	157.64	371.40	11.75	27.69	0	1	0.00	16.67	0.00	10.00	0.00	0.25	0.00	2.69			
15	7,500	10,000	8,750	22	268	6.20	75.49	116.94	488.35	8.72	36.41	0	1	0.00	16.67	0.00	10.00	0.00	0.25	0.00	2.05			
16	10,000	20,000	15,000	20	288	5.63	81.13	123.23	611.58	9.19	45.59	1	2	16.67	33.33	3,760.10	3,770.10	93.18	93.43	3051.28	616.46			
17	20,000	50,000	35,000	12	300	3.38	84.51	168.33	779.91	12.55	58.14	0	2	0.00	33.33	0.00	3,770.10	0.00	93.43	0.00	483.40			
18	50,000	100,000	75,000	21	321	5.92	90.42	186.87	966.77	13.93	72.07	0	2	0.00	33.33	0.00	3,770.10	0.00	93.43	0.00	389.97			
19	100,000	500,000	300,000	33	354	9.30	99.72	369.37	1,336.14	27.54	99.61	4	6	66.67	100.00	265.01	4,035.12	6.57	100.00	71.75	302.00			
20	500,000	UP		1	355	0.28	100.00	5.21	1,341.35	0.39	100.00	0	6	0.00	100.00	0.00	4,035.12	0.00	100.00	0.00	300.82			
				355					1,341.35					6					4,035.12					300.82



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23013 STENCIL AND PRINTING INK FACTORIES USING IGNITABLE/MATERIALS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	38.89	38.89	0.10	0.10	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	37	2.22	41.11	1.06	1.16	0.58	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	38	1.11	42.22	1.89	3.05	1.03	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	39	1.11	43.33	0.22	3.27	0.12	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	40	1.11	44.44	1.50	4.77	0.82	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	41	1.11	45.56	1.60	6.37	0.88	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	46	5.56	51.11	0.27	6.11	0.15	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	47	1.11	52.22	1.82	7.93	1.00	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	48	1.11	53.33	0.13	8.06	0.07	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	49	1.11	54.44	0.06	8.12	0.03	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	52	3.33	57.78	3.99	12.12	2.19	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	54	2.22	60.00	3.05	15.16	1.67	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	56	2.22	62.22	4.12	19.29	2.26	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	61	5.56	67.78	31.88	51.17	17.46	28.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	67	6.67	74.44	14.78	65.95	8.09	36.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	72	5.56	80.00	68.63	134.58	37.59	73.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	80	8.89	88.89	10.51	145.10	5.76	79.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	85	5.56	94.44	36.86	181.96	20.19	99.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	88	3.33	97.78	0.43	182.39	0.23	99.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	90	2.22	100.00	0.20	182.59	0.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				90					182.59					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	138	138	26.04	26.04	39.38	39.38	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	51	189	9.62	35.66	7.10	46.48	0.34	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	224	6.60	42.26	97.28	143.76	4.59	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	232	1.51	43.77	58.73	202.49	2.77	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	262	5.66	49.43	82.84	285.33	3.91	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	266	0.75	50.19	74.34	359.67	3.51	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	279	2.45	52.64	19.82	379.49	0.94	17.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	297	3.40	56.04	26.46	405.94	1.25	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	319	4.15	60.19	43.83	449.78	2.07	21.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	323	0.75	60.94	17.59	467.36	0.83	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	324	0.19	61.13	6.09	473.46	0.29	22.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	338	2.64	63.77	68.86	542.32	3.25	25.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	359	3.96	67.74	74.51	616.83	3.52	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	370	2.08	69.81	112.96	729.79	5.34	34.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	386	3.02	72.83	145.35	875.13	6.87	41.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	413	5.09	77.92	296.43	1,171.56	14.00	55.34	1	1	14.29	14.29	1,108.24	1,108.24	94.25	94.25	373.87	94.59			
17	20,000	50,000	35,000	47	460	8.87	86.79	312.93	1,484.49	14.78	70.12	0	1	0.00	14.29	0.00	1,108.24	0.00	94.25	0.00	74.65			
18	50,000	100,000	75,000	23	483	4.34	91.13	351.81	1,836.30	16.62	86.74	1	2	14.29	28.57	0.06	1,108.30	0.01	94.26	0.02	60.35			
19	100,000	500,000	300,000	24	507	4.53	95.66	173.28	2,009.58	8.18	94.92	3	5	42.86	71.43	61.30	1,169.60	5.21	99.47	35.38	58.20			
20	500,000	UP		23	530	4.34	100.00	107.54	2,117.12	5.08	100.00	2	7	28.57	100.00	6.25	1,175.85	0.53	100.00	5.81	55.54			
				530					2,117.12					7					1,175.85					55.54



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	14.00	14.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	14.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				14.00		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	4.73	4.73	3.95	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	5.77	10.49	4.82	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	15.62	26.11	13.06	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	16.61	42.73	13.89	35.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	13.64	29.09	11.40	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	13.04	42.13	10.90	35.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	0.00	42.13	0.00	35.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	17.45	59.58	14.59	49.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	2.91	62.48	2.43	52.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	31.24	93.72	26.12	78.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	7.57	101.29	6.33	84.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	8.61	109.90	7.20	91.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.69	100.00	9.69	119.59	8.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	119.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	119.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	119.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	119.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	119.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	119.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13					119.59					0					0.00			0.00	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 23105 DEHYDROGENATION OF PARAFFINES INTO BASIC PETROCHEMICAL MATER

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	46.50	46.50	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	46.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					46.50					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 231051 DEHYDROGENATION OF PARAFFINES AT PRESSURES BELOW 50 ATM/500C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.06	1.06	91.88	91.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.09	1.15	8.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	1.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				1.15		0								0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23109 SEPERATION PROCESSES. E.G DESULPHURIZATIONEXTRACTION

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	2.28	2.28	18.98	18.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	5.06	7.34	42.20	61.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	4.66	12.00	38.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	12.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					12.00					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23110 OTHER CHEMICAL AND PHYSICAL TREATMENTS (E.G WASHING ETC)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12	12	12.24	12.24	7.96	7.96	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	18	6.12	18.37	0.52	8.47	0.08	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	27	9.18	27.55	18.37	26.84	2.83	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	28	1.02	28.57	23.53	50.37	3.62	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	34	6.12	34.69	1.82	52.18	0.28	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	37	3.06	37.76	2.74	54.92	0.42	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	39	2.04	39.80	2.20	57.12	0.34	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	47	8.16	47.96	2.52	59.65	0.39	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	49	2.04	50.00	4.01	63.66	0.62	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	52	3.06	53.06	10.11	73.77	1.56	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	53	1.02	54.08	3.79	77.56	0.58	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	54	1.02	55.10	3.26	80.82	0.50	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	58	4.08	59.18	8.48	89.30	1.31	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	60	2.04	61.22	26.57	115.88	4.09	17.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	63	3.06	64.29	37.80	153.67	5.82	23.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	67	4.08	68.37	48.58	202.25	7.48	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	73	6.12	74.49	74.44	276.70	11.46	42.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	79	6.12	80.61	46.83	323.53	7.21	49.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	9	88	9.18	89.80	82.08	405.61	12.63	62.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		10	98	10.20	100.00	244.15	649.76	37.58	100.00	1	1	100.00	100.00	3.60	3.60	100.00	100.00	1.47	0.55	
				98					649.76					1					3.60			0.55



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.53	0.53	4.40	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	6.29	6.82	52.28	56.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.00	6.82	0.00	56.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	8.27	15.09	68.80	125.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	5.90	20.98	49.02	174.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	11.95	9.04	99.33	75.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	2.99	12.03	24.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	12.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	12.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	12.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	12.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	12.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	12.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	12.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	12.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	12.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	12.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	12.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	12.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				12.03		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23113 SULPHUR EXTRACTION FROM HYDRO GEN SULFIDE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	2.63	2.63	6.18	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	4.17	6.80	9.78	15.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	5.85	12.65	13.73	29.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	8.21	20.86	19.28	48.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	4.68	25.54	10.99	59.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	17.05	42.59	40.03	100.00	2	2	100.00	100.00	16.54	16.54	100.00	100.00	96.97	38.82	38.82		
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
20	500,000	UP		0	6	0.00	100.00	0.00	42.59	0.00	100.00	0	2	0.00	100.00	0.00	16.54	0.00	100.00	0.00	0.00	38.82	38.82	
				6					42.59					2					16.54					38.82



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	4.76	4.76	0.13	0.13	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	4.76	9.52	0.53	0.66	0.45	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	4.76	14.29	0.82	1.48	0.70	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	4.76	19.05	1.16	2.63	0.99	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	4.76	23.81	1.75	4.39	1.50	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	4.76	28.57	2.97	7.35	2.54	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	4.76	33.33	0.00	7.35	0.00	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	4.76	38.10	3.16	10.51	2.70	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	4.76	42.86	2.90	13.41	2.48	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	4.76	47.62	3.05	16.46	2.61	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	4.76	52.38	5.20	21.66	4.45	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	4.76	57.14	10.32	31.98	8.83	27.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	4.76	61.90	7.89	39.86	6.75	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	4.76	66.67	3.01	42.87	2.57	36.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	4.76	71.43	3.37	46.25	2.89	39.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	4.76	76.19	17.41	63.66	14.90	54.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	4.76	80.95	13.30	76.96	11.38	65.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	19	9.52	90.48	31.92	108.87	27.31	93.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	21	9.52	100.00	7.98	116.85	6.83	100.00	1	1	100.00	100.00	0.01	0.01	100.00	100.00	0.15	0.01	
20	500,000	UP		0	21	0.00	100.00	0.00	0.00	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.01	
				21				116.85					1				0.01					0.01



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	19	19	4.96	4.96	36.29	36.29	13.38	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	24	1.31	6.27	25.77	62.07	9.50	22.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	31	1.83	8.09	2.28	64.34	0.84	23.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	38	69	9.92	18.02	34.03	98.38	12.54	36.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	83	152	21.67	39.69	10.72	109.09	3.95	40.21	3	3	75.00	75.00	84.09	84.09	92.78	92.78	784.62	77.08	
6	500	750	625	102	254	26.63	66.32	14.01	123.10	5.16	45.37	1	4	25.00	100.00	6.55	90.63	7.22	100.00	46.75	73.63	
7	750	1,000	875	52	306	13.58	79.90	9.61	132.71	3.54	48.91	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	68.29	
8	1,000	1,500	1,250	42	348	10.97	90.86	11.00	143.71	4.05	52.96	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	63.07	
9	1,500	2,000	1,750	11	359	2.87	93.73	12.29	156.01	4.53	57.50	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	58.10	
10	2,000	2,500	2,250	4	363	1.04	94.78	6.73	162.73	2.48	59.97	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	55.69	
11	2,500	3,000	2,750	1	364	0.26	95.04	2.43	165.16	0.90	60.87	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	54.88	
12	3,000	4,000	3,500	7	371	1.83	96.87	20.94	186.10	7.72	68.59	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	48.70	
13	4,000	5,000	4,500	1	372	0.26	97.13	3.87	189.98	1.43	70.02	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	47.71	
14	5,000	7,500	6,250	4	376	1.04	98.17	22.29	212.27	8.22	78.23	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	42.70	
15	7,500	10,000	8,750	1	377	0.26	98.43	0.49	212.76	0.18	78.41	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	42.60	
16	10,000	20,000	15,000	5	382	1.31	99.74	43.35	256.11	15.98	94.39	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	35.39	
17	20,000	50,000	35,000	1	383	0.26	100.00	15.23	271.34	5.61	100.00	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	33.40	
18	50,000	100,000	75,000	0	383	0.00	100.00	0.00	271.34	0.00	100.00	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	33.40	
19	100,000	500,000	300,000	0	383	0.00	100.00	0.00	271.34	0.00	100.00	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	33.40	
20	500,000	UP		0	383	0.00	100.00	0.00	271.34	0.00	100.00	0	4	0.00	100.00	0.00	90.63	0.00	100.00	0.00	33.40	
				383					271.34					4					90.63			33.40



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	8.00	8.00	0.12	0.12	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	8.00	16.00	0.42	0.54	0.30	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	4.00	20.00	0.98	1.52	0.71	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	4.00	24.00	2.05	3.57	1.49	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	4.00	28.00	1.40	4.97	1.02	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	4.00	32.00	1.90	6.87	1.38	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	11	12.00	44.00	7.37	14.24	5.36	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	4.00	48.00	5.62	19.86	4.08	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	4.00	52.00	3.16	23.02	2.30	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	15	8.00	60.00	11.85	34.86	8.61	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	4.00	64.00	1.53	36.39	1.11	26.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	4.00	68.00	23.90	60.29	17.37	43.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	4.00	72.00	11.02	71.31	8.01	51.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	19	4.00	76.00	25.64	96.94	18.64	70.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	20	4.00	80.00	12.54	109.49	9.12	79.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	21	4.00	84.00	0.00	109.49	0.00	79.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	22	4.00	88.00	0.00	109.49	0.00	79.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	25	12.00	100.00	28.05	137.54	20.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	137.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					137.54					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 23115 OIL REFINERY PLANTS (PABRIK PENGOLAHAN/DAUR ULANG OLI BEKAS)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	11	11	20.00	20.00	0.45	0.45	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	14	5.45	25.45	0.33	0.12	0.16	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	15	1.82	27.27	2.29	2.41	1.13	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	16	1.82	29.09	0.79	1.62	0.39	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	17	1.82	30.91	0.79	0.83	0.39	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	19	3.64	34.55	1.59	0.77	0.79	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	20	1.82	36.36	1.57	0.80	0.77	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	23	5.45	41.82	3.21	2.41	1.58	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	1.82	43.64	1.91	4.31	0.94	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	25	1.82	45.45	3.17	7.48	1.56	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	26	1.82	47.27	10.20	17.68	5.02	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	27	1.82	49.09	0.60	18.28	0.29	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	28	1.82	50.91	0.41	18.69	0.20	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	29	1.82	52.73	1.32	17.37	0.65	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	30	1.82	54.55	3.12	20.49	1.54	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	31	1.82	56.36	0.88	21.37	0.43	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	35	7.27	63.64	96.99	118.36	47.75	58.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	41	10.91	74.55	2.14	120.50	1.06	59.32	1	1	100.00	100.00	18.47	18.47	100.00	100.00	861.12	15.32	
19	100,000	500,000	300,000	9	50	16.36	90.91	117.74	238.25	57.96	117.29	0	1	0.00	100.00	0.00	18.47	0.00	100.00	0.00	7.75	
20	500,000	UP		5	55	9.09	100.00	35.11	203.13	17.29	100.00	0	1	0.00	100.00	0.00	18.47	0.00	100.00	0.00	9.09	
				55					203.13					1					18.47			9.09



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	37.50	37.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	12.50	50.00	0.08	0.08	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	12.50	62.50	0.02	0.06	0.09	0.25	1	1	100.00	100.00	9.44	9.44	100.00	100.00	42632.46	15502.71	
4	200	300	250	1	6	12.50	75.00	0.02	0.04	0.07	0.18	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	21316.23	
5	300	500	400	1	7	12.50	87.50	13.83	13.79	57.31	57.13	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	68.51	
6	500	750	625	1	8	12.50	100.00	10.35	24.13	42.87	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
7	750	1,000	875	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
20	500,000	UP		0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	9.44	0.00	100.00	0.00	39.14	
				8					24.13					1					9.44			39.14



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2321

PETROCHEMICAL WORK WITH BASIC MATERIALS SUCH AS ETHYLENE ETC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	12.04	12.04	0.31	0.31	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	41	1.67	13.71	27.85	27.54	2.21	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	43	0.67	14.38	26.78	54.32	2.12	4.30	1	1	25.00	25.00	11.00	11.00	0.96	0.96	41.07	20.25			
4	200	300	250	1	44	0.33	14.72	9.32	63.64	0.74	5.04	0	1	0.00	25.00	0.00	11.00	0.00	0.96	0.00	17.29			
5	300	500	400	1	45	0.33	15.05	0.25	63.88	0.02	5.06	0	1	0.00	25.00	0.00	11.00	0.00	0.96	0.00	17.22			
6	500	750	625	4	49	1.34	16.39	1.28	65.16	0.10	5.16	0	1	0.00	25.00	0.00	11.00	0.00	0.96	0.00	16.88			
7	750	1,000	875	1	50	0.33	16.72	29.91	95.07	2.37	7.53	2	3	50.00	75.00	1,094.22	1,105.22	95.79	96.75	3658.56	1162.56			
8	1,000	1,500	1,250	19	69	6.35	23.08	8.84	103.90	0.70	8.23	0	3	0.00	75.00	0.00	1,105.22	0.00	96.75	0.00	1063.69			
9	1,500	2,000	1,750	13	82	4.35	27.42	15.53	119.44	1.23	9.46	0	3	0.00	75.00	0.00	1,105.22	0.00	96.75	0.00	925.37			
10	2,000	2,500	2,250	1	83	0.33	27.76	1.71	121.15	0.14	9.60	0	3	0.00	75.00	0.00	1,105.22	0.00	96.75	0.00	912.31			
11	2,500	3,000	2,750	4	87	1.34	29.10	4.13	125.28	0.33	9.92	0	3	0.00	75.00	0.00	1,105.22	0.00	96.75	0.00	882.23			
12	3,000	4,000	3,500	9	96	3.01	32.11	6.95	132.22	0.55	10.47	0	3	0.00	75.00	0.00	1,105.22	0.00	96.75	0.00	835.88			
13	4,000	5,000	4,500	21	117	7.02	39.13	26.95	159.18	2.13	12.61	0	3	0.00	75.00	0.00	1,105.22	0.00	96.75	0.00	694.34			
14	5,000	7,500	6,250	18	135	6.02	45.15	26.51	185.69	2.10	14.71	0	3	0.00	75.00	0.00	1,105.22	0.00	96.75	0.00	595.20			
15	7,500	10,000	8,750	8	143	2.68	47.83	25.60	211.29	2.03	16.74	0	3	0.00	75.00	0.00	1,105.22	0.00	96.75	0.00	523.08			
16	10,000	20,000	15,000	22	165	7.36	55.18	90.09	301.38	7.14	23.87	0	3	0.00	75.00	0.00	1,105.22	0.00	96.75	0.00	366.72			
17	20,000	50,000	35,000	16	181	5.35	60.54	103.49	404.87	8.20	32.07	0	3	0.00	75.00	0.00	1,105.22	0.00	96.75	0.00	272.98			
18	50,000	100,000	75,000	28	209	9.36	69.90	243.29	648.16	19.27	51.34	0	3	0.00	75.00	0.00	1,105.22	0.00	96.75	0.00	170.52			
19	100,000	500,000	300,000	48	257	16.05	85.95	308.08	956.24	24.40	75.74	1	4	25.00	100.00	37.07	1,142.29	3.25	100.00	12.03	119.46			
20	500,000	UP		42	299	14.05	100.00	306.30	1,262.54	24.26	100.00	0	4	0.00	100.00	0.00	1,142.29	0.00	100.00	0.00	90.48			
				299					1,262.54					4					1,142.29					90.48



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2322 PERTROCHEMICAL INTERMEDIATE PRODUCT(VINYL CHLORIDE & OTHERS)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.00	4.00	0.38	0.38	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.33	5.33	5.42	5.80	0.84	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.33	6.67	8.84	14.64	1.37	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.33	8.00	5.63	20.27	0.87	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.33	9.33	0.25	20.52	0.04	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.33	10.67	11.59	32.11	1.80	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.33	12.00	13.90	46.01	2.16	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	1.33	13.33	14.28	60.28	2.22	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	1.33	14.67	8.39	68.67	1.30	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	1.33	16.00	5.22	73.89	0.81	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	1.33	17.33	13.03	86.91	2.02	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	1.33	18.67	9.35	96.26	1.45	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	1.33	20.00	9.35	105.61	1.45	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	1.33	21.33	36.02	141.64	5.59	21.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	1.33	22.67	1.72	143.35	0.27	22.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	1.33	24.00	0.51	142.84	0.08	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	29	14.67	38.67	106.96	249.80	16.61	38.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	31	2.67	41.33	0.57	250.37	0.09	38.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	33	64	44.00	85.33	210.86	461.23	32.74	71.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		11	75	14.67	100.00	182.84	644.07	28.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				75					644.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2323

POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	4.25	4.25	12.69	12.69	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.39	4.63	0.09	12.79	0.01	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	0.39	5.02	0.07	12.85	0.01	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.39	5.41	0.65	13.50	0.05	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	0.39	5.79	2.72	16.23	0.23	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	0.39	6.18	0.00	16.23	0.00	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	0.39	6.56	0.00	16.23	0.00	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	0.39	6.95	2.43	18.66	0.21	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	22	1.54	8.49	2.96	21.62	0.25	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	24	0.77	9.27	12.90	34.52	1.09	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	25	0.39	9.65	4.36	38.88	0.37	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	33	3.09	12.74	10.26	49.13	0.87	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	34	0.39	13.13	1.44	50.57	0.12	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	46	4.63	17.76	75.62	126.19	6.39	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	51	1.93	19.69	12.66	138.85	1.07	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	71	7.72	27.41	190.65	329.50	16.11	27.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	101	11.58	39.00	285.08	614.58	24.08	51.92	6	6	100.00	100.00	121.64	121.64	100.00	100.00	42.67	19.79			
18	50,000	100,000	75,000	6	107	2.32	41.31	4.40	618.98	0.37	52.29	0	6	0.00	100.00	0.00	121.64	0.00	100.00	0.00	19.65			
19	100,000	500,000	300,000	69	176	26.64	67.95	227.36	846.34	19.21	71.49	0	6	0.00	100.00	0.00	121.64	0.00	100.00	0.00	14.37			
20	500,000	UP		83	259	32.05	100.00	337.46	1,183.80	28.51	100.00	0	6	0.00	100.00	0.00	121.64	0.00	100.00	0.00	10.28			
				259					1,183.80					6					121.64					10.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23231 POLYMERIZATION ON A LARGE SCALE:MANUFACTURE OF POLYETYLENE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.86	0.86	10.79	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	1.24	2.10	15.65	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.18	2.28	2.24	28.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.25	2.53	3.09	31.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.06	3.59	13.30	45.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.83	5.42	23.05	68.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	2.54	7.95	31.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	7.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	7.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	7.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	7.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	7.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	7.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	7.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	7.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	7.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	7.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	7.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	7.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				7.95		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23232 POLYMERIZATION ON A LARGE SCALE:MANUFACTURE OF PVC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	11.11	22.22	11.98	11.98	18.73	18.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	11.11	33.33	3.52	15.50	5.50	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	11.11	44.44	1.92	17.42	3.01	27.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	11.11	55.56	5.77	23.19	9.02	36.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	11.11	66.67	18.85	42.04	29.48	65.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	11.11	77.78	8.53	50.57	13.34	79.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	11.11	88.89	11.22	61.79	17.55	96.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	11.11	100.00	2.16	63.95	3.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					63.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	4.51	4.51	16.12	16.12	0.92	0.92	3	3	13.64	13.64	75.90	75.90	19.78	19.78	470.97	470.97			
2	50	100	75	4	26	0.82	5.33	13.85	29.97	0.79	1.71	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	253.28			
3	100	200	150	12	38	2.46	7.79	133.49	163.46	7.62	9.33	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	46.43			
4	200	300	250	3	41	0.61	8.40	3.39	166.84	0.19	9.52	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	45.49			
5	300	500	400	5	46	1.02	9.43	2.39	169.23	0.14	9.66	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	44.85			
6	500	750	625	4	50	0.82	10.25	3.46	172.70	0.20	9.86	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	43.95			
7	750	1,000	875	14	64	2.87	13.11	8.58	181.27	0.49	10.35	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	41.87			
8	1,000	1,500	1,250	10	74	2.05	15.16	26.58	207.85	1.52	11.86	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	36.52			
9	1,500	2,000	1,750	18	92	3.69	18.85	31.82	239.67	1.82	13.68	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	31.67			
10	2,000	2,500	2,250	8	100	1.64	20.49	18.07	257.74	1.03	14.71	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	29.45			
11	2,500	3,000	2,750	7	107	1.43	21.93	15.84	273.57	0.90	15.62	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	27.74			
12	3,000	4,000	3,500	12	119	2.46	24.39	37.42	310.99	2.14	17.75	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	24.41			
13	4,000	5,000	4,500	8	127	1.64	26.02	14.10	325.09	0.80	18.56	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	23.35			
14	5,000	7,500	6,250	16	143	3.28	29.30	35.61	360.70	2.03	20.59	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	21.04			
15	7,500	10,000	8,750	17	160	3.48	32.79	107.13	467.83	6.12	26.71	0	3	0.00	13.64	0.00	75.90	0.00	19.78	0.00	16.22			
16	10,000	20,000	15,000	42	202	8.61	41.39	215.82	683.65	12.32	39.02	1	4	4.55	18.18	0.00	75.90	0.00	19.78	0.00	11.10			
17	20,000	50,000	35,000	60	262	12.30	53.69	97.72	781.37	5.58	44.60	0	4	0.00	18.18	0.00	75.90	0.00	19.78	0.00	9.71			
18	50,000	100,000	75,000	63	325	12.91	66.60	144.55	925.92	8.25	52.85	0	4	0.00	18.18	0.00	75.90	0.00	19.78	0.00	8.20			
19	100,000	500,000	300,000	47	372	9.63	76.23	241.92	1,167.84	13.81	66.66	10	14	45.45	63.64	61.38	137.28	16.00	35.78	25.37	11.75			
20	500,000	UP		116	488	23.77	100.00	584.00	1,751.83	33.34	100.00	8	22	36.36	100.00	246.36	383.63	64.22	100.00	42.18	21.90			
				488					1,751.83					22					383.63					21.90



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	2.91	2.91	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	6	2.91	5.83	22.33	22.33	3.80	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	11	4.85	10.68	72.16	94.49	12.28	16.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	13	1.94	12.62	0.60	95.09	0.10	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	14	0.97	13.59	0.98	96.07	0.17	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	15	0.97	14.56	0.88	96.94	0.15	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	19	3.88	18.45	3.34	100.28	0.57	17.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	20	0.97	19.42	0.00	100.28	0.00	17.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	21	0.97	20.39	0.71	100.99	0.12	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	22	0.97	21.36	0.99	101.98	0.17	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	23	0.97	22.33	0.78	101.19	0.13	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	24	0.97	23.30	1.56	102.75	0.27	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	25	0.97	24.27	7.19	109.94	1.22	18.70	0	0	0.00	0.00	1.22	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	26	0.97	25.24	6.09	116.03	1.04	19.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	34	7.77	33.01	17.44	133.47	2.97	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	17	51	16.50	49.51	72.64	206.11	12.36	35.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	62	10.68	60.19	55.26	261.37	9.40	44.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	65	2.91	63.11	69.24	330.61	11.78	56.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	19	84	18.45	81.55	194.63	525.25	33.11	89.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		19	103	18.45	100.00	62.57	587.82	10.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				103				587.82					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23242 PRODUCTION OF MELAMINE POWDER/MELAMINE CRYSTALS USING UREA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	60.00	60.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	20.00	80.00	44.63	44.63	130.91	130.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	20.00	100.00	78.72	34.09	230.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	34.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5				34.09				0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.14	7.14	12.40	12.40	13.50	13.50	1	1	100.00	100.00	119.14	119.14	100.00	100.00	960.51	960.51	960.51	960.51	
3	100	200	150	1	2	7.14	14.29	14.38	26.78	15.65	29.15	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	444.89	444.89	444.89	444.89
4	200	300	250	1	3	7.14	21.43	2.23	29.01	2.42	31.57	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	410.75	410.75	410.75	410.75
5	300	500	400	1	4	7.14	28.57	0.16	29.17	0.18	31.75	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	408.43	408.43	408.43	408.43
6	500	750	625	1	5	7.14	35.71	7.20	36.37	7.84	39.59	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	327.54	327.54	327.54	327.54
7	750	1,000	875	1	6	7.14	42.86	5.80	42.17	6.31	45.90	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	282.51	282.51	282.51	282.51
8	1,000	1,500	1,250	1	7	7.14	50.00	6.18	35.99	6.73	39.17	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	331.06	331.06	331.06	331.06
9	1,500	2,000	1,750	1	8	7.14	57.14	6.18	42.17	6.73	45.90	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	282.51	282.51	282.51	282.51
10	2,000	2,500	2,250	1	9	7.14	64.29	7.81	49.98	8.50	54.40	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	238.37	238.37	238.37	238.37
11	2,500	3,000	2,750	1	10	7.14	71.43	27.83	77.81	30.29	84.69	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	153.12	153.12	153.12	153.12
12	3,000	4,000	3,500	1	11	7.14	78.57	8.13	85.94	8.85	93.55	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	138.63	138.63	138.63	138.63
13	4,000	5,000	4,500	1	12	7.14	85.71	0.46	86.40	0.50	94.05	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	137.89	137.89	137.89	137.89
14	5,000	7,500	6,250	1	13	7.14	92.86	5.01	91.41	5.45	99.50	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	130.33	130.33	130.33	130.33
15	7,500	10,000	8,750	1	14	7.14	100.00	0.46	91.87	0.50	100.00	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	129.68	129.68	129.68	129.68
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	91.87	0.00	100.00	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	129.68	129.68	129.68	129.68
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	91.87	0.00	100.00	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	129.68	129.68	129.68	129.68
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	91.87	0.00	100.00	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	129.68	129.68	129.68	129.68
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	91.87	0.00	100.00	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	129.68	129.68	129.68	129.68
20	500,000	UP		0	14	0.00	100.00	0.00	91.87	0.00	100.00	0	1	0.00	100.00	0.00	119.14	0.00	100.00	0.00	129.68	129.68	129.68	129.68
				14					91.87					1					119.14			129.68		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	10.42	10.42	8.13	8.13	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	1.04	11.46	15.29	23.42	1.45	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	1.04	12.50	22.79	46.21	2.15	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	1.04	13.54	0.16	46.37	0.02	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	1.04	14.58	0.29	46.65	0.03	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	1.04	15.63	0.29	46.94	0.03	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	17	2.08	17.71	2.70	49.63	0.25	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	1.04	18.75	9.03	58.66	0.85	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	1.04	19.79	5.93	64.59	0.56	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	1.04	20.83	5.60	70.19	0.53	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	1.04	21.88	0.29	70.48	0.03	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	1.04	22.92	8.92	79.40	0.84	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	27	5.21	28.13	37.48	116.88	3.54	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	28	1.04	29.17	14.71	131.59	1.39	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	33	5.21	34.38	56.24	187.82	5.32	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	40	7.29	41.67	159.06	346.89	15.04	32.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	48	8.33	50.00	181.74	528.63	17.18	49.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	60	12.50	62.50	167.95	696.58	15.88	65.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	29	89	30.21	92.71	336.48	1,033.05	31.81	97.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	96	7.29	100.00	24.62	1,057.67	2.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				96					1,057.67					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	3.93	3.93	29.75	29.75	2.56	2.56	1	1	33.33	33.33	1.20	1.20	0.96	0.96	4.04	4.04			
2	50	100	75	1	8	0.56	4.49	0.09	29.83	0.01	2.57	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	4.03	4.03		
3	100	200	150	1	9	0.56	5.06	1.10	30.93	0.09	2.66	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	3.89	3.89		
4	200	300	250	1	10	0.56	5.62	0.50	31.43	0.04	2.71	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	3.83	3.83		
5	300	500	400	4	14	2.25	7.87	16.18	47.61	1.39	4.10	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	2.53	2.53		
6	500	750	625	1	15	0.56	8.43	0.77	48.37	0.07	4.17	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	2.49	2.49		
7	750	1,000	875	1	16	0.56	8.99	1.83	50.21	0.16	4.32	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	2.40	2.40		
8	1,000	1,500	1,250	2	18	1.12	10.11	4.92	55.13	0.42	4.75	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	2.18	2.18		
9	1,500	2,000	1,750	1	19	0.56	10.67	3.40	58.53	0.29	5.04	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	2.06	2.06		
10	2,000	2,500	2,250	1	20	0.56	11.24	4.18	62.71	0.36	5.40	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	1.92	1.92		
11	2,500	3,000	2,750	1	21	0.56	11.80	8.31	71.03	0.72	6.12	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	1.69	1.69		
12	3,000	4,000	3,500	5	26	2.81	14.61	25.66	96.68	2.21	8.33	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	1.24	1.24		
13	4,000	5,000	4,500	3	29	1.69	16.29	12.65	109.34	1.09	9.42	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	1.10	1.10		
14	5,000	7,500	6,250	9	38	5.06	21.35	31.84	141.18	2.74	12.16	0	1	0.00	33.33	0.00	1.20	0.00	0.96	0.00	0.85	0.85		
15	7,500	10,000	8,750	7	45	3.93	25.28	74.33	215.51	6.40	18.56	1	2	33.33	66.67	4.01	5.21	3.21	4.17	5.39	2.42	2.42		
16	10,000	20,000	15,000	23	68	12.92	38.20	184.24	399.75	15.87	34.42	0	2	0.00	66.67	0.00	5.21	0.00	4.17	0.00	1.30	1.30		
17	20,000	50,000	35,000	21	89	11.80	50.00	197.48	597.22	17.01	51.43	1	3	33.33	100.00	119.79	125.00	95.83	100.00	60.66	20.93	20.93		
18	50,000	100,000	75,000	27	116	15.17	65.17	179.29	776.51	15.44	66.87	0	3	0.00	100.00	0.00	125.00	0.00	100.00	0.00	16.10	16.10		
19	100,000	500,000	300,000	35	151	19.66	84.83	318.05	1,094.56	27.39	94.26	0	3	0.00	100.00	0.00	125.00	0.00	100.00	0.00	11.42	11.42		
20	500,000	UP		27	178	15.17	100.00	66.70	1,161.26	5.74	100.00	0	3	0.00	100.00	0.00	125.00	0.00	100.00	0.00	10.76	10.76		
				178					1,161.26					3					125.00			10.76		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2329

LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2,471	2,471	46.76	46.76	844.90	844.90	18.62	18.62	1	1	20.00	20.00	30.46	30.46	3.05	3.05	3.61	3.61	
2	50	100	75	769	3,240	14.55	61.32	743.58	1,588.48	16.39	35.01	0	1	0.00	20.00	0.00	30.46	0.00	3.05	0.00	1.92	
3	100	200	150	621	3,861	11.75	73.07	681.00	2,269.48	15.01	50.02	0	1	0.00	20.00	0.00	30.46	0.00	3.05	0.00	1.34	
4	200	300	250	303	4,164	5.73	78.80	313.95	2,583.43	6.92	56.94	1	2	20.00	40.00	227.94	258.40	22.80	25.84	72.60	10.00	
5	300	500	400	377	4,541	7.13	85.94	323.70	2,907.13	7.13	64.08	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	8.89	
6	500	750	625	251	4,792	4.75	90.69	366.08	3,273.21	8.07	72.15	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	7.89	
7	750	1,000	875	138	4,930	2.61	93.30	169.62	3,442.83	3.74	75.88	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	7.51	
8	1,000	1,500	1,250	122	5,052	2.31	95.61	221.08	3,663.91	4.87	80.76	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	7.05	
9	1,500	2,000	1,750	68	5,120	1.29	96.90	130.75	3,794.66	2.88	83.64	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	6.81	
10	2,000	2,500	2,250	37	5,157	0.70	97.60	123.74	3,918.40	2.73	86.37	2	4	40.00	80.00	552.94	811.34	55.30	81.14	446.84	20.71	
11	2,500	3,000	2,750	19	5,176	0.36	97.96	61.92	3,980.32	1.36	87.73	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	20.38	
12	3,000	4,000	3,500	26	5,202	0.49	98.45	115.07	4,095.39	2.54	90.27	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	19.81	
13	4,000	5,000	4,500	16	5,218	0.30	98.75	39.30	4,134.69	0.87	91.13	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	19.62	
14	5,000	7,500	6,250	15	5,233	0.28	99.03	102.39	4,237.08	2.26	93.39	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	19.15	
15	7,500	10,000	8,750	14	5,247	0.26	99.30	104.23	4,341.30	2.30	95.69	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	18.69	
16	10,000	20,000	15,000	13	5,260	0.25	99.55	39.10	4,380.41	0.86	96.55	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	18.52	
17	20,000	50,000	35,000	14	5,274	0.26	99.81	149.93	4,530.33	3.30	99.85	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	17.91	
18	50,000	100,000	75,000	1	5,275	0.02	99.83	39.38	4,490.95	0.87	98.99	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	18.07	
19	100,000	500,000	300,000	5	5,280	0.09	99.92	4.65	4,495.60	0.10	99.09	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	18.05	
20	500,000	UP		4	5,284	0.08	100.00	41.40	4,536.99	0.91	100.00	1	5	20.00	100.00	188.56	999.90	18.86	100.00	455.50	22.04	
				5,284					4,536.99					5					999.90			22.04



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.45	3.45	0.09	0.09	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.45	6.90	0.11	0.20	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.45	10.34	2.17	2.37	1.35	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.45	13.79	0.00	2.37	0.00	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.45	17.24	1.31	3.68	0.82	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.45	20.69	0.43	4.11	0.27	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.45	24.14	4.05	8.16	2.52	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.45	27.59	6.56	14.72	4.09	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.45	31.03	24.12	38.84	15.03	24.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.45	34.48	24.12	62.96	15.03	39.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.45	37.93	1.13	64.10	0.71	39.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.45	41.38	0.00	64.10	0.00	39.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.45	44.83	3.45	67.55	2.15	42.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.45	48.28	0.55	67.00	0.35	41.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.45	51.72	12.30	79.30	7.66	49.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.45	55.17	24.12	103.42	15.03	64.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	19	10.34	65.52	39.41	142.82	24.56	89.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	23	13.79	79.31	1.63	144.45	1.01	90.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	27	13.79	93.10	13.32	157.77	8.30	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	29	6.90	100.00	2.71	160.48	1.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					160.48					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.76	2.76	10.34	10.34	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	0.92	3.69	0.37	9.97	0.02	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	10	0.92	4.61	32.49	22.52	1.75	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	16	2.76	7.37	41.28	63.80	2.22	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	20	1.84	9.22	4.09	67.89	0.22	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	27	3.23	12.44	33.82	101.71	1.82	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	30	1.38	13.82	5.19	106.90	0.28	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	41	5.07	18.89	20.08	126.98	1.08	6.82	1	1	50.00	50.00	364.52	364.52	88.19	88.19	1815.58	287.07
9	1,500	2,000	1,750	3	44	1.38	20.28	10.87	137.84	0.58	7.41	0	1	0.00	50.00	0.00	364.52	0.00	88.19	0.00	264.44
10	2,000	2,500	2,250	1	45	0.46	20.74	3.06	140.91	0.16	7.57	0	1	0.00	50.00	0.00	364.52	0.00	88.19	0.00	258.69
11	2,500	3,000	2,750	1	46	0.46	21.20	5.42	146.32	0.29	7.86	0	1	0.00	50.00	0.00	364.52	0.00	88.19	0.00	249.12
12	3,000	4,000	3,500	3	49	1.38	22.58	34.78	181.11	1.87	9.73	0	1	0.00	50.00	0.00	364.52	0.00	88.19	0.00	201.27
13	4,000	5,000	4,500	6	55	2.76	25.35	35.51	216.62	1.91	11.64	0	1	0.00	50.00	0.00	364.52	0.00	88.19	0.00	168.27
14	5,000	7,500	6,250	5	60	2.30	27.65	48.30	264.92	2.60	14.24	0	1	0.00	50.00	0.00	364.52	0.00	88.19	0.00	137.60
15	7,500	10,000	8,750	11	71	5.07	32.72	94.58	359.50	5.08	19.32	1	2	50.00	100.00	48.82	413.34	11.81	100.00	51.62	114.97
16	10,000	20,000	15,000	24	95	11.06	43.78	333.12	692.63	17.90	37.22	0	2	0.00	100.00	0.00	413.34	0.00	100.00	0.00	59.68
17	20,000	50,000	35,000	69	164	31.80	75.58	483.62	1,176.24	25.99	63.21	0	2	0.00	100.00	0.00	413.34	0.00	100.00	0.00	35.14
18	50,000	100,000	75,000	25	189	11.52	87.10	419.60	1,595.84	22.55	85.76	0	2	0.00	100.00	0.00	413.34	0.00	100.00	0.00	25.90
19	100,000	500,000	300,000	26	215	11.98	99.08	184.84	1,780.68	9.93	95.69	0	2	0.00	100.00	0.00	413.34	0.00	100.00	0.00	23.21
20	500,000	UP		2	217	0.92	100.00	80.21	1,860.88	4.31	100.00	0	2	0.00	100.00	0.00	413.34	0.00	100.00	0.00	22.21
				217				1,860.88				2				413.34				22.21	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	5.10	5.10	8.44	8.44	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	33	4.25	9.35	30.62	39.07	1.22	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	48	4.25	13.60	56.05	95.11	2.23	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	59	3.12	16.71	16.33	111.45	0.65	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	78	5.38	22.10	59.10	170.55	2.35	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	99	5.95	28.05	29.53	200.08	1.18	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	119	5.67	33.71	45.59	245.67	1.81	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	140	5.95	39.66	97.63	343.30	3.89	13.67	1	1	33.33	33.33	106.99	106.99	1.09	1.09	109.58	31.17			
9	1,500	2,000	1,750	9	149	2.55	42.21	27.25	370.55	1.08	14.75	0	1	0.00	33.33	0.00	106.99	0.00	1.09	1.09	0.00	28.87		
10	2,000	2,500	2,250	15	164	4.25	46.46	84.38	454.93	3.36	18.11	0	1	0.00	33.33	0.00	106.99	0.00	1.09	0.00	23.52			
11	2,500	3,000	2,750	10	174	2.83	49.29	32.71	487.64	1.30	19.41	0	1	0.00	33.33	0.00	106.99	0.00	1.09	0.00	21.94			
12	3,000	4,000	3,500	10	184	2.83	52.12	45.06	532.71	1.79	21.21	0	1	0.00	33.33	0.00	106.99	0.00	1.09	0.00	20.08			
13	4,000	5,000	4,500	20	204	5.67	57.79	116.20	648.90	4.63	25.83	0	1	0.00	33.33	0.00	106.99	0.00	1.09	0.00	16.49			
14	5,000	7,500	6,250	34	238	9.63	67.42	319.45	968.35	12.72	38.55	0	1	0.00	33.33	0.00	106.99	0.00	1.09	0.00	11.05			
15	7,500	10,000	8,750	36	274	10.20	77.62	407.74	1,376.09	16.23	54.78	0	1	0.00	33.33	0.00	106.99	0.00	1.09	0.00	7.78			
16	10,000	20,000	15,000	20	294	5.67	83.29	329.94	1,706.04	13.14	67.92	0	1	0.00	33.33	0.00	106.99	0.00	1.09	0.00	6.27			
17	20,000	50,000	35,000	27	321	7.65	90.93	359.69	2,065.72	14.32	82.24	0	1	0.00	33.33	0.00	106.99	0.00	1.09	0.00	5.18			
18	50,000	100,000	75,000	12	333	3.40	94.33	97.38	2,163.10	3.88	86.12	0	1	0.00	33.33	0.00	106.99	0.00	1.09	0.00	4.95			
19	100,000	500,000	300,000	10	343	2.83	97.17	88.92	2,252.02	3.54	89.66	0	1	0.00	33.33	0.00	106.99	0.00	1.09	0.00	4.75			
20	500,000	UP		10	353	2.83	100.00	259.81	2,511.83	10.34	100.00	2	3	66.67	100.00	9,748.44	9,855.43	98.91	100.00	3752.12	392.36			
				353					2,511.83					3					9,855.43					392.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	6.76	6.76	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.35	8.11	5.38	5.37	0.65	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.35	9.46	7.54	12.91	0.90	1.55	1	1	33.33	33.33	583.56	583.56	35.07	35.07	7741.80	4520.47			
4	200	300	250	1	8	1.35	10.81	1.22	14.13	0.15	1.70	0	1	0.00	33.33	0.00	583.56	0.00	35.07	0.00	4130.85			
5	300	500	400	1	9	1.35	12.16	6.21	20.34	0.75	2.44	0	1	0.00	33.33	0.00	583.56	0.00	35.07	0.00	2869.21			
6	500	750	625	1	10	1.35	13.51	1.99	22.33	0.24	2.68	0	1	0.00	33.33	0.00	583.56	0.00	35.07	0.00	2613.05			
7	750	1,000	875	1	11	1.35	14.86	5.27	27.61	0.63	3.31	0	1	0.00	33.33	0.00	583.56	0.00	35.07	0.00	2113.96			
8	1,000	1,500	1,250	1	12	1.35	16.22	0.00	27.61	0.00	3.31	0	1	0.00	33.33	0.00	583.56	0.00	35.07	0.00	2113.96			
9	1,500	2,000	1,750	1	13	1.35	17.57	6.24	33.85	0.75	4.06	1	2	33.33	66.67	746.76	1,330.31	44.88	79.96	11963.83	3930.40			
10	2,000	2,500	2,250	1	14	1.35	18.92	2.95	36.79	0.35	4.42	0	2	0.00	66.67	0.00	1,330.31	0.00	79.96	0.00	3615.65			
11	2,500	3,000	2,750	1	15	1.35	20.27	5.73	42.52	0.69	5.10	0	2	0.00	66.67	0.00	1,330.31	0.00	79.96	0.00	3128.61			
12	3,000	4,000	3,500	1	16	1.35	21.62	14.55	57.08	1.75	6.85	0	2	0.00	66.67	0.00	1,330.31	0.00	79.96	0.00	2330.78			
13	4,000	5,000	4,500	1	17	1.35	22.97	5.78	62.86	0.69	7.55	0	2	0.00	66.67	0.00	1,330.31	0.00	79.96	0.00	2116.36			
14	5,000	7,500	6,250	2	19	2.70	25.68	15.27	78.13	1.83	9.38	0	2	0.00	66.67	0.00	1,330.31	0.00	79.96	0.00	1702.66			
15	7,500	10,000	8,750	5	24	6.76	32.43	31.26	109.40	3.75	13.13	1	3	33.33	100.00	333.46	1,663.78	20.04	100.00	1066.60	1520.88			
16	10,000	20,000	15,000	6	30	8.11	40.54	101.99	211.39	12.24	25.38	0	3	0.00	100.00	0.00	1,663.78	0.00	100.00	0.00	787.07			
17	20,000	50,000	35,000	19	49	25.68	66.22	270.72	482.10	32.50	57.87	0	3	0.00	100.00	0.00	1,663.78	0.00	100.00	0.00	345.11			
18	50,000	100,000	75,000	4	53	5.41	71.62	63.05	545.15	7.57	65.44	0	3	0.00	100.00	0.00	1,663.78	0.00	100.00	0.00	305.20			
19	100,000	500,000	300,000	19	72	25.68	97.30	278.53	823.68	33.44	98.88	0	3	0.00	100.00	0.00	1,663.78	0.00	100.00	0.00	201.99			
20	500,000	UP		2	74	2.70	100.00	9.36	833.04	1.12	100.00	0	3	0.00	100.00	0.00	1,663.78	0.00	100.00	0.00	199.72			
				74					833.04					3					1,663.78					199.72



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2335 OTHER LIQUID CHEMICALS (E.G AMMONIA)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.19	3.19	10.68	10.68	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	1.06	4.26	12.85	2.17	0.75	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	11	1.60	5.85	33.21	35.38	1.94	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	0.53	6.38	41.51	76.89	2.43	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	14	1.06	7.45	0.00	76.89	0.00	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	22	4.26	11.70	60.98	137.87	3.56	8.06	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	24	1.06	12.77	1.60	139.47	0.09	8.15	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	31	3.72	16.49	10.15	149.62	0.59	8.75	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	39	4.26	20.74	7.52	157.14	0.44	9.19	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	40	0.53	21.28	3.57	160.71	0.21	9.40	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	46	3.19	24.47	8.88	169.59	0.52	9.91	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	50	2.13	26.60	19.85	189.43	1.16	11.07	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	55	2.66	29.26	16.59	206.02	0.97	12.04	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	68	6.91	36.17	153.18	359.20	8.96	21.00	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	79	5.85	42.02	48.29	407.49	2.82	23.82	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	97	9.57	51.60	70.03	477.52	4.09	27.92	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	122	13.30	64.89	108.02	585.54	6.32	34.23	3	4	60.00	80.00	470.81	470.81	98.72	98.72	435.84	80.41			
18	50,000	100,000	75,000	22	144	11.70	76.60	389.44	974.98	22.77	57.00	1	5	20.00	100.00	6.11	476.92	1.28	100.00	1.57	48.92			
19	100,000	500,000	300,000	35	179	18.62	95.21	610.83	1,585.81	35.71	92.71	0	5	0.00	100.00	0.00	476.92	0.00	100.00	0.00	30.07			
20	500,000	UP		9	188	4.79	100.00	124.68	1,710.50	7.29	100.00	0	5	0.00	100.00	0.00	476.92	0.00	100.00	0.00	27.88			
				188					1,710.50					5					476.92					27.88



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 234

MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	66	66	26.09	26.09	2.21	2.21	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	68	0.79	26.88	11.69	13.89	1.03	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	70	0.79	27.67	4.08	17.97	0.36	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	72	0.79	28.46	22.04	40.01	1.94	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	77	1.98	30.43	3.76	43.77	0.33	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	80	1.19	31.62	10.33	54.10	0.91	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	85	1.98	33.60	9.49	63.60	0.84	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	92	2.77	36.36	18.02	81.62	1.59	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	99	2.77	39.13	30.07	111.69	2.65	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	110	4.35	43.48	6.84	118.53	0.60	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	122	4.74	48.22	15.39	133.92	1.36	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	131	3.56	51.78	53.36	187.28	4.70	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	144	5.14	56.92	98.87	286.15	8.71	25.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	165	8.30	65.22	80.61	366.76	7.10	32.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	179	5.53	70.75	79.33	446.09	6.99	39.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	212	13.04	83.79	420.80	866.90	37.08	76.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	237	9.88	93.68	173.11	1,040.01	15.25	91.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	244	2.77	96.44	79.82	1,119.83	7.03	98.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	249	1.98	98.42	10.50	1,130.33	0.93	99.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	253	1.58	100.00	4.51	1,134.84	0.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				253					1,134.84					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,339	1,339	7.03	7.03	829.95	829.95	0.76	0.76	3	3	1.24	1.24	147.63	147.63	0.21	0.21	17.79	17.79			
2	50	100	75	295	1,634	1.55	8.58	1,284.80	2,114.76	1.18	1.93	6	9	2.49	3.73	275.31	422.94	0.39	0.60	21.43	20.00			
3	100	200	150	427	2,061	2.24	10.82	1,907.27	4,022.03	1.74	3.68	2	11	0.83	4.56	32.90	455.84	0.05	0.65	1.72	11.33			
4	200	300	250	306	2,367	1.61	12.43	1,351.43	5,373.46	1.24	4.91	3	14	1.24	5.81	271.26	727.10	0.38	1.03	20.07	13.53			
5	300	500	400	675	3,042	3.54	15.97	1,885.30	7,258.76	1.72	6.64	2	16	0.83	6.64	9.47	736.57	0.01	1.04	0.50	10.15			
6	500	750	625	616	3,658	3.23	19.21	1,773.89	9,032.65	1.62	8.26	4	20	1.66	8.30	615.16	1,351.74	0.87	1.92	34.68	14.96			
7	750	1,000	875	767	4,425	4.03	23.23	1,547.52	10,580.17	1.42	9.68	6	26	2.49	10.79	1,740.57	3,092.31	2.47	4.38	112.48	29.23			
8	1,000	1,500	1,250	1,001	5,426	5.26	28.49	2,509.00	13,089.16	2.29	11.97	13	39	5.39	16.18	1,289.76	4,382.06	1.83	6.21	51.41	33.48			
9	1,500	2,000	1,750	898	6,324	4.71	33.20	2,444.80	15,533.96	2.24	14.21	6	45	2.49	18.67	2,244.14	6,626.20	3.18	9.39	91.79	42.66			
10	2,000	2,500	2,250	690	7,014	3.62	36.82	2,464.55	17,998.51	2.25	16.46	6	51	2.49	21.16	4,475.64	11,101.84	6.35	15.74	181.60	61.68			
11	2,500	3,000	2,750	757	7,771	3.97	40.80	2,675.97	20,674.48	2.45	18.91	7	58	2.90	24.07	1,245.63	12,347.47	1.77	17.51	46.55	59.72			
12	3,000	4,000	3,500	1,001	8,772	5.26	46.05	4,553.87	25,228.35	4.17	23.07	7	65	2.90	26.97	2,640.75	14,988.22	3.74	21.25	57.99	59.41			
13	4,000	5,000	4,500	906	9,678	4.76	50.81	4,920.82	30,149.17	4.50	27.58	8	73	3.32	30.29	1,823.47	16,811.69	2.59	23.84	37.06	55.76			
14	5,000	7,500	6,250	1,551	11,229	8.14	58.95	9,755.10	39,904.27	8.92	36.50	12	85	4.98	35.27	6,284.92	23,096.60	8.91	32.75	64.43	57.88			
15	7,500	10,000	8,750	1,021	12,250	5.36	64.31	7,602.37	47,506.63	6.95	43.45	18	103	7.47	42.74	5,540.34	28,636.95	7.86	40.60	72.88	60.28			
16	10,000	20,000	15,000	2,285	14,535	12.00	76.31	20,898.26	68,404.90	19.11	62.56	34	137	14.11	56.85	14,611.81	43,248.76	20.72	61.32	69.92	63.22			
17	20,000	50,000	35,000	2,188	16,723	11.49	87.80	22,028.51	90,433.40	20.15	82.71	56	193	23.24	80.08	3,897.70	47,146.46	5.53	66.84	17.69	52.13			
18	50,000	100,000	75,000	1,265	17,988	6.64	94.44	10,135.70	100,569.10	9.27	91.98	23	216	9.54	89.63	1,221.34	48,367.80	1.73	68.58	12.05	48.09			
19	100,000	500,000	300,000	827	18,815	4.34	98.78	7,242.96	107,812.06	6.62	98.61	20	236	8.30	97.93	1,201.93	49,569.73	1.70	70.28	16.59	45.98			
20	500,000	UP		232	19,047	1.22	100.00	1,522.67	109,334.73	1.39	100.00	5	241	2.07	100.00	20,961.29	70,531.02	29.72	100.00	1376.61	64.51			
				19,047					109,334.73					241					70,531.02					64.51



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	119	119	7.55	7.55	0.33	0.33	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	137	1.14	8.69	68.39	68.72	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	49	186	3.11	11.80	226.29	295.01	0.98	1.27	1	1	2.63	2.63	2.36	2.36	0.01	0.01	1.04	0.80			
4	200	300	250	39	225	2.47	14.28	193.52	488.52	0.83	2.11	1	2	2.63	5.26	71.99	74.35	0.16	0.17	37.20	15.22			
5	300	500	400	65	290	4.12	18.40	108.48	597.00	0.47	2.58	1	3	2.63	7.89	416.40	490.75	0.95	1.12	383.87	82.20			
6	500	750	625	70	360	4.44	22.84	527.63	1,124.63	2.28	4.85	3	6	7.89	15.79	937.57	1,428.32	2.13	3.25	177.69	127.00			
7	750	1,000	875	38	398	2.41	25.25	421.00	1,545.63	1.82	6.67	1	7	2.63	18.42	221.55	1,649.86	0.50	3.75	52.62	106.74			
8	1,000	1,500	1,250	72	470	4.57	29.82	688.36	2,233.99	2.97	9.64	0	7	0.00	18.42	0.00	1,649.86	0.00	3.75	0.00	73.85			
9	1,500	2,000	1,750	62	532	3.93	33.76	547.48	2,781.47	2.36	12.00	0	7	0.00	18.42	0.00	1,649.86	0.00	3.75	0.00	59.32			
10	2,000	2,500	2,250	73	605	4.63	38.39	566.96	3,348.43	2.45	14.45	1	8	2.63	21.05	531.99	2,181.86	1.21	4.96	93.83	65.16			
11	2,500	3,000	2,750	87	692	5.52	43.91	736.33	4,084.76	3.18	17.62	1	9	2.63	23.68	1,114.26	3,296.12	2.53	7.49	151.33	80.69			
12	3,000	4,000	3,500	102	794	6.47	50.38	1,218.50	5,303.26	5.26	22.88	2	11	5.26	28.95	3,771.99	7,068.11	8.57	16.06	309.56	133.28			
13	4,000	5,000	4,500	64	858	4.06	54.44	631.72	5,934.98	2.73	25.61	0	11	0.00	28.95	0.00	7,068.11	0.00	16.06	0.00	119.09			
14	5,000	7,500	6,250	161	1,019	10.22	64.66	1,851.08	7,786.06	7.99	33.59	12	23	31.58	60.53	1,815.94	8,884.05	4.13	20.19	98.10	114.10			
15	7,500	10,000	8,750	133	1,152	8.44	73.10	1,778.04	9,564.10	7.67	41.27	4	27	10.53	71.05	7,334.25	16,218.30	16.67	36.86	412.49	169.57			
16	10,000	20,000	15,000	164	1,316	10.41	83.50	4,286.26	13,850.36	18.49	59.76	4	31	10.53	81.58	15,411.18	31,629.48	35.02	71.88	359.55	228.37			
17	20,000	50,000	35,000	196	1,512	12.44	95.94	7,403.56	21,253.93	31.94	91.70	6	37	15.79	97.37	12,338.77	43,968.25	28.04	99.92	166.66	206.87			
18	50,000	100,000	75,000	29	1,541	1.84	97.78	1,482.57	22,736.50	6.40	98.10	0	37	0.00	97.37	0.00	43,968.25	0.00	99.92	0.00	193.38			
19	100,000	500,000	300,000	18	1,559	1.14	98.92	181.83	22,918.33	0.78	98.88	0	37	0.00	97.37	0.00	43,968.25	0.00	99.92	0.00	191.85			
20	500,000	UP		17	1,576	1.08	100.00	258.73	23,177.06	1.12	100.00	1	38	2.63	100.00	35.53	44,003.78	0.08	100.00	13.73	189.86			
				1,576					23,177.06					38					44,003.78					189.86



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2343

MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	8.89	8.89	13.37	13.37	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	24	1.78	10.67	9.40	22.77	0.20	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	27	1.33	12.00	47.52	70.30	1.02	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	30	1.33	13.33	33.12	103.41	0.71	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	34	1.78	15.11	8.77	112.19	0.19	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	40	2.67	17.78	19.86	132.05	0.42	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	47	3.11	20.89	6.06	138.11	0.13	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	53	2.67	23.56	26.41	164.52	0.56	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	62	4.00	27.56	23.53	188.05	0.50	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	66	1.78	29.33	38.22	226.27	0.82	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	74	3.56	32.89	49.53	275.80	1.06	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	84	4.44	37.33	70.36	346.16	1.50	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	85	0.44	37.78	5.17	351.34	0.11	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	93	3.56	41.33	105.05	456.38	2.25	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	103	4.44	45.78	277.78	734.16	5.94	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	128	11.11	56.89	655.84	1,390.01	14.02	29.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	148	8.89	65.78	880.87	2,270.88	18.83	48.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	171	10.22	76.00	1,337.43	3,608.31	28.59	77.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	53	224	23.56	99.56	1,064.13	4,672.45	22.75	99.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	225	0.44	100.00	5.12	4,677.56	0.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				225					4,677.56					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	9.52	9.52	20.70	20.70	18.06	18.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4.76	14.29	1.90	18.80	1.65	16.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4.76	19.05	0.30	18.50	0.26	16.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4.76	23.81	3.31	15.19	2.89	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4.76	28.57	4.87	10.33	4.25	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	4.76	33.33	3.13	7.20	2.73	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	4.76	38.10	2.26	4.95	1.97	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	4.76	42.86	32.82	27.87	28.65	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	4.76	47.62	19.11	46.98	16.68	41.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	4.76	52.38	4.50	51.48	3.93	44.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	4.76	57.14	18.39	33.09	16.05	28.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	4.76	61.90	18.39	51.48	16.05	44.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	4.76	66.67	2.39	53.88	2.09	47.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	4.76	71.43	2.39	56.27	2.09	49.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	4.76	76.19	2.39	58.66	2.09	51.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	9.52	85.71	31.82	90.48	27.78	78.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	4.76	90.48	15.34	105.82	13.38	92.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	4.76	95.24	7.61	113.43	6.64	99.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	4.76	100.00	1.15	114.58	1.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	0.00	100.00	0.00	114.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21			114.58			0			0.00			0.00			0.00		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.34	0.34	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	1.90	2.24	2.63	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	69.73	71.97	96.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	71.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					71.97					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 235

MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	15.94	15.94	26.93	26.93	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	58	0.87	16.81	11.57	38.50	0.64	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	63	1.45	18.26	1.41	39.90	0.08	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	71	2.32	20.58	10.50	50.40	0.58	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	82	3.19	23.77	50.30	100.70	2.78	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	88	1.74	25.51	3.63	104.33	0.20	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	98	2.90	28.41	21.67	126.00	1.20	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	109	3.19	31.59	12.66	138.66	0.70	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	114	1.45	33.04	13.97	152.64	0.77	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	127	3.77	36.81	49.77	202.41	2.76	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	134	2.03	38.84	0.64	203.04	0.04	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	139	1.45	40.29	21.00	224.04	1.16	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	147	2.32	42.61	33.22	257.26	1.84	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	172	7.25	49.86	137.42	394.68	7.61	21.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	188	4.64	54.49	74.05	468.73	4.10	25.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	221	9.57	64.06	377.94	846.67	20.92	46.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	247	7.54	71.59	449.61	1,296.28	24.89	71.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	25	272	7.25	78.84	161.58	1,457.86	8.95	80.71	2	2	22.22	22.22	633.10	633.10	3.71	3.71	391.81	43.43			
19	100,000	500,000	300,000	22	294	6.38	85.22	122.22	1,580.08	6.77	87.47	0	2	0.00	22.22	0.00	633.10	0.00	3.71	0.00	40.07			
20	500,000	UP		51	345	14.78	100.00	226.25	1,806.32	12.53	100.00	7	9	77.78	100.00	16,436.57	17,069.67	96.29	100.00	7264.87	944.99			
				345					1,806.32					9					17,069.67					944.99



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 236 MANUFACTURE OF FILM PHOTO GRAFIC PAPER AND MAGNETIC TAPE

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	4.46	4.46	9.18	9.18	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	17	0.96	5.41	0.05	9.24	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	19	0.64	6.05	0.24	9.48	0.02	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	26	2.23	8.28	23.63	33.11	1.53	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	27	0.32	8.60	0.66	33.77	0.04	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	28	0.32	8.92	0.35	34.12	0.02	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	34	1.91	10.83	1.92	36.04	0.12	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	40	1.91	12.74	3.13	39.17	0.20	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	46	1.91	14.65	8.99	48.15	0.58	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	49	0.96	15.61	5.44	53.60	0.35	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	57	2.55	18.15	17.42	71.01	1.13	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	66	2.87	21.02	12.19	83.20	0.79	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	74	2.55	23.57	15.68	98.88	1.01	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	89	4.78	28.34	42.00	140.88	2.72	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	100	3.50	31.85	43.83	184.71	2.83	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	43	143	13.69	45.54	230.63	415.34	14.92	26.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	57	200	18.15	63.69	497.39	912.73	32.17	59.04	2	2	28.57	28.57	1,743.76	1,743.76	69.44	69.44	350.58	191.05			
18	50,000	100,000	75,000	46	246	14.65	78.34	193.08	1,105.81	12.49	71.52	1	3	14.29	42.86	0.15	1,743.91	0.01	69.45	0.08	157.70			
19	100,000	500,000	300,000	31	277	9.87	88.22	103.18	1,208.99	6.67	78.20	1	4	14.29	57.14	0.06	1,743.97	0.00	69.45	0.06	144.25			
20	500,000	UP		37	314	11.78	100.00	337.09	1,546.08	21.80	100.00	3	7	42.86	100.00	767.07	2,511.04	30.55	100.00	227.55	162.41			
				314					1,546.08					7					2,511.04					162.41



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 237 MANUFACTURE OF TOOTH PASTE SOAP DETERGENTS POLISHES ETHERIC

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.53	0.53	2.24	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.51	1.03	2.15	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	2.44	3.48	10.39	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	1.19	4.66	5.05	19.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	1.14	5.81	4.87	24.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	1.10	6.90	4.66	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	0.40	7.31	1.71	31.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	2.95	10.26	12.54	43.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	2.16	12.42	9.21	52.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	11.09	23.51	47.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	23.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	23.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	23.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	23.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	23.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	23.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	23.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	23.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	23.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					23.51					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	37	44	6.14	6.14	9.44	9.44	0.42	0.42	1	1	20.00	20.00	0.23	0.23	10.39	10.39	2.39	2.39	
2	50	100	75	7	51	1.16	7.30	3.00	12.44	0.13	0.56	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	1.81	1.81
3	100	200	150	14	65	2.32	9.62	34.53	46.97	1.54	2.10	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.48	0.48
4	200	300	250	15	80	2.49	12.11	0.76	47.73	0.03	2.13	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.47	0.47
5	300	500	400	16	96	2.65	14.76	10.40	58.13	0.46	2.60	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.39	0.39
6	500	750	625	6	102	1.00	15.75	14.81	72.94	0.66	3.26	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.31	0.31
7	750	1,000	875	31	133	5.14	20.90	32.78	105.72	1.46	4.72	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.21	0.21
8	1,000	1,500	1,250	25	158	4.15	25.04	31.61	137.33	1.41	6.13	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.16	0.16
9	1,500	2,000	1,750	21	179	3.48	28.52	58.15	195.47	2.60	8.73	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.12	0.12
10	2,000	2,500	2,250	7	186	1.16	29.68	24.09	219.56	1.08	9.81	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.10	0.10
11	2,500	3,000	2,750	15	201	2.49	32.17	73.61	293.18	3.29	13.10	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.08	0.08
12	3,000	4,000	3,500	18	219	2.99	35.16	79.68	372.86	3.56	16.65	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.06	0.06
13	4,000	5,000	4,500	16	235	2.65	37.81	15.96	388.82	0.71	17.37	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.06	0.06
14	5,000	7,500	6,250	22	257	3.65	41.46	175.06	563.88	7.82	25.19	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.04	0.04
15	7,500	10,000	8,750	29	286	4.81	46.27	179.57	743.45	8.02	33.21	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.03	0.03
16	10,000	20,000	15,000	63	349	10.45	56.72	343.71	1,087.16	15.35	48.56	4	5	80.00	100.00	1.95	2.17	89.61	100.00	0.57	0.20	
17	20,000	50,000	35,000	75	424	12.44	69.15	472.55	1,559.71	21.11	69.67	0	5	0.00	100.00	0.00	2.17	0.00	100.00	0.00	0.14	0.14
18	50,000	100,000	75,000	20	444	3.32	72.47	98.13	1,657.84	4.38	74.05	0	5	0.00	100.00	0.00	2.17	0.00	100.00	0.00	0.13	0.13
19	100,000	500,000	300,000	89	533	14.76	87.23	377.55	2,035.39	16.86	90.91	0	5	0.00	100.00	0.00	2.17	0.00	100.00	0.00	0.11	0.11
20	500,000	UP		77	610	12.77	100.00	203.42	2,238.80	9.09	100.00	0	5	0.00	100.00	0.00	2.17	0.00	100.00	0.00	0.10	0.10
				603				2,238.80				5					2.17					0.10



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2372 MANUFACTURE OF ETHERIC OILSSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	45	45	5.73	5.73	24.60	24.60	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	51	0.76	6.49	9.86	34.47	0.21	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	64	1.65	8.14	42.14	76.61	0.90	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	73	1.15	9.29	33.12	109.73	0.70	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	41	114	5.22	14.50	41.89	151.61	0.89	3.22	1	1	11.11	11.11	399.99	399.99	0.42	0.42	954.95	263.82			
6	500	750	625	43	157	5.47	19.97	21.27	172.88	0.45	3.67	0	1	0.00	11.11	0.00	399.99	0.00	0.42	0.00	231.37			
7	750	1,000	875	14	171	1.78	21.76	39.66	212.54	0.84	4.52	0	1	0.00	11.11	0.00	399.99	0.00	0.42	0.00	188.19			
8	1,000	1,500	1,250	28	199	3.56	25.32	62.62	275.16	1.33	5.85	0	1	0.00	11.11	0.00	399.99	0.00	0.42	0.00	145.36			
9	1,500	2,000	1,750	47	246	5.98	31.30	54.34	329.51	1.15	7.00	1	2	11.11	22.22	3.50	403.49	0.00	0.43	6.44	122.45			
10	2,000	2,500	2,250	27	273	3.44	34.73	125.73	455.24	2.67	9.67	0	2	0.00	22.22	0.00	403.49	0.00	0.43	0.00	88.63			
11	2,500	3,000	2,750	35	308	4.45	39.19	54.92	510.16	1.17	10.84	0	2	0.00	22.22	0.00	403.49	0.00	0.43	0.00	79.09			
12	3,000	4,000	3,500	30	338	3.82	43.00	137.93	648.09	2.93	13.77	0	2	0.00	22.22	0.00	403.49	0.00	0.43	0.00	62.26			
13	4,000	5,000	4,500	31	369	3.94	46.95	123.28	771.37	2.62	16.39	1	3	11.11	33.33	4.63	408.11	0.00	0.43	3.75	52.91			
14	5,000	7,500	6,250	40	409	5.09	52.04	277.60	1,048.97	5.90	22.28	0	3	0.00	33.33	0.00	408.11	0.00	0.43	0.00	38.91			
15	7,500	10,000	8,750	37	446	4.71	56.74	420.29	1,469.25	8.93	31.21	2	5	22.22	55.56	176.30	584.42	0.19	0.62	41.95	39.78			
16	10,000	20,000	15,000	55	501	7.00	63.74	576.55	2,045.80	12.25	43.46	0	5	0.00	55.56	0.00	584.42	0.00	0.62	0.00	28.57			
17	20,000	50,000	35,000	99	600	12.60	76.34	918.59	2,964.40	19.52	62.98	0	5	0.00	55.56	0.00	584.42	0.00	0.62	0.00	19.71			
18	50,000	100,000	75,000	81	681	10.31	86.64	964.72	3,929.12	20.49	83.47	1	6	11.11	66.67	7,056.60	7,641.01	7.50	8.12	731.47	194.47			
19	100,000	500,000	300,000	94	775	11.96	98.60	559.91	4,489.02	11.89	95.37	3	9	33.33	100.00	86,495.59	94,136.60	91.88	100.00	15448.22	2097.04			
20	500,000	UP		11	786	1.40	100.00	218.09	4,707.11	4.63	100.00	0	9	0.00	100.00	0.00	94,136.60	0.00	100.00	0.00	1999.88			
				786					4,707.11					9					94,136.60					1999.88



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2373 MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	11.00	11.00	39.37	39.37	3.65	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	30	3.35	14.35	25.98	65.35	2.41	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	35	2.39	16.75	14.78	80.13	1.37	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	40	2.39	19.14	5.26	85.39	0.49	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	54	6.70	25.84	23.32	108.72	2.16	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	70	7.66	33.49	23.97	132.69	2.22	12.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	84	6.70	40.19	35.25	167.93	3.27	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	111	12.92	53.11	103.59	271.53	9.61	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	124	6.22	59.33	65.35	336.88	6.06	31.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	139	7.18	66.51	57.07	393.95	5.29	36.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	144	2.39	68.90	40.08	434.04	3.72	40.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	155	5.26	74.16	103.75	537.78	9.62	49.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	156	0.48	74.64	2.58	540.37	0.24	50.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	161	2.39	77.03	70.84	611.20	6.57	56.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	168	3.35	80.38	108.47	719.68	10.06	66.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	177	4.31	84.69	65.24	784.92	6.05	72.81	1	1	50.00	50.00	15.05	15.05	2.84	2.84	23.07	1.92			
17	20,000	50,000	35,000	11	188	5.26	89.95	220.74	1,005.66	20.48	93.28	0	1	0.00	50.00	0.00	15.05	0.00	2.84	0.00	1.50			
18	50,000	100,000	75,000	1	189	0.48	90.43	4.99	1,010.65	0.46	93.74	0	1	0.00	50.00	0.00	15.05	0.00	2.84	0.00	1.49			
19	100,000	500,000	300,000	20	209	9.57	100.00	67.45	1,078.10	6.26	100.00	1	2	50.00	100.00	514.89	529.94	97.16	100.00	763.37	49.16			
20	500,000	UP		0	209	0.00	100.00	0.00	1,078.10	0.00	100.00	0	2	0.00	100.00	0.00	529.94	0.00	100.00	0.00	49.16			
				209					1,078.10					2					529.94					49.16



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2374 MANUFACTURE OF NATURAL ADHESIVE (GLUE) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	31	31	9.25	9.25	37.34	37.34	2.08	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	37	1.79	11.04	14.59	51.93	0.81	2.90	1	1	50.00	50.00	164.75	164.75	96.15	96.15	1129.40	317.24	
3	100	200	150	1	38	0.30	11.34	0.98	50.95	0.05	2.84	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	323.37	
4	200	300	250	7	45	2.09	13.43	1.03	49.91	0.06	2.79	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	330.06	
5	300	500	400	6	51	1.79	15.22	16.51	33.40	0.92	1.86	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	493.24	
6	500	750	625	7	58	2.09	17.31	8.54	41.94	0.48	2.34	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	392.78	
7	750	1,000	875	8	66	2.39	19.70	9.61	51.55	0.54	2.88	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	319.56	
8	1,000	1,500	1,250	23	89	6.87	26.57	41.91	93.46	2.34	5.22	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	176.27	
9	1,500	2,000	1,750	31	120	9.25	35.82	77.35	170.82	4.32	9.54	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	96.45	
10	2,000	2,500	2,250	7	127	2.09	37.91	57.09	227.91	3.19	12.72	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	72.29	
11	2,500	3,000	2,750	2	129	0.60	38.51	21.36	249.26	1.19	13.91	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	66.09	
12	3,000	4,000	3,500	3	132	0.90	39.40	0.65	249.91	0.04	13.95	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	65.92	
13	4,000	5,000	4,500	7	139	2.09	41.49	12.66	262.57	0.71	14.66	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	62.74	
14	5,000	7,500	6,250	33	172	9.85	51.34	138.64	401.21	7.74	22.40	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	41.06	
15	7,500	10,000	8,750	15	187	4.48	55.82	58.32	459.53	3.26	25.65	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	35.85	
16	10,000	20,000	15,000	24	211	7.16	62.98	114.28	573.81	6.38	32.03	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	28.71	
17	20,000	50,000	35,000	58	269	17.31	80.30	685.10	1,258.91	38.24	70.27	1	2	50.00	100.00	6.59	171.33	3.85	100.00	0.96	13.61	
18	50,000	100,000	75,000	51	320	15.22	95.52	318.78	1,577.70	17.79	88.07	0	2	0.00	100.00	0.00	171.33	0.00	100.00	0.00	10.86	
19	100,000	500,000	300,000	13	333	3.88	99.40	180.56	1,758.26	10.08	98.15	0	2	0.00	100.00	0.00	171.33	0.00	100.00	0.00	9.74	
20	500,000	UP		2	335	0.60	100.00	33.19	1,791.45	1.85	100.00	0	2	0.00	100.00	0.00	171.33	0.00	100.00	0.00	9.56	
				335					1,791.45					2					171.33			9.56



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23741 USING WATER OR OTHER NON COMBUSTIBLE SOLVENT(S) AS THE SOLE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.65	4.65	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	4.65	9.30	52.18	52.18	40.02	40.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	4.65	13.95	7.51	44.67	5.76	34.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.33	16.28	25.95	18.72	19.91	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.33	18.60	0.04	18.68	0.03	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	10	4.65	23.26	37.91	19.23	29.08	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	13	6.98	30.23	4.05	23.28	3.11	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	22	20.93	51.16	0.88	24.16	0.68	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	2.33	53.49	237.79	213.63	182.40	163.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	2.33	55.81	6.06	207.57	4.65	159.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	25	2.33	58.14	1.26	206.31	0.96	158.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	31	13.95	72.09	29.13	177.18	22.34	135.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	2.33	74.42	9.10	168.09	6.98	128.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	36	9.30	83.72	1.79	166.30	1.37	127.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	37	2.33	86.05	0.07	166.23	0.05	127.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	38	2.33	88.37	0.08	166.15	0.06	127.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	41	6.98	95.35	0.77	165.37	0.59	126.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	42	2.33	97.67	33.35	132.03	25.58	101.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	43	2.33	100.00	1.66	130.37	1.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	43	0.00	100.00	0.00	130.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43				130.37				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	8.33	8.33	10.98	10.98	15.11	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	16.67	25.00	0.05	11.02	0.06	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	8.33	33.33	0.51	11.54	0.71	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	8.33	41.67	2.50	14.04	3.44	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	8.33	50.00	8.37	22.41	11.52	30.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	8.33	58.33	5.58	27.99	7.68	38.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	8.33	66.67	18.05	46.04	24.85	63.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	8.33	75.00	0.00	46.04	0.00	63.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	8.33	83.33	8.87	54.91	12.21	75.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	8.33	91.67	8.87	63.77	12.21	87.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	8.33	100.00	8.87	72.64	12.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	72.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	72.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	72.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	72.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	72.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	72.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	72.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	72.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					72.64					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2378 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	11.11	11.11	1.50	1.50	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	2.78	13.89	0.08	1.59	0.02	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	2.78	16.67	0.66	0.93	0.20	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	2.78	19.44	3.03	2.11	0.91	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	2.78	22.22	3.80	1.69	1.13	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	2.78	25.00	0.96	2.65	0.29	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	2.78	27.78	17.52	14.88	5.24	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	2.78	30.56	0.00	14.88	0.00	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	2.78	33.33	0.00	14.88	0.00	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	2.78	36.11	0.00	14.88	0.00	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	2.78	38.89	0.00	14.88	0.00	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	2.78	41.67	31.28	46.15	9.34	13.79	1	1	100.00	100.00	26.50	26.50	100.00	100.00	84.73	57.42			
13	4,000	5,000	4,500	1	16	2.78	44.44	0.83	46.98	0.25	14.04	0	1	0.00	100.00	0.00	26.50	0.00	100.00	0.00	56.41			
14	5,000	7,500	6,250	1	17	2.78	47.22	15.03	62.01	4.49	18.53	0	1	0.00	100.00	0.00	26.50	0.00	100.00	0.00	42.73			
15	7,500	10,000	8,750	1	18	2.78	50.00	11.00	73.01	3.29	21.81	0	1	0.00	100.00	0.00	26.50	0.00	100.00	0.00	36.30			
16	10,000	20,000	15,000	1	19	2.78	52.78	44.10	117.11	13.18	34.99	0	1	0.00	100.00	0.00	26.50	0.00	100.00	0.00	22.63			
17	20,000	50,000	35,000	7	26	19.44	72.22	50.80	167.91	15.18	50.17	0	1	0.00	100.00	0.00	26.50	0.00	100.00	0.00	15.78			
18	50,000	100,000	75,000	9	35	25.00	97.22	145.44	313.35	43.45	93.62	0	1	0.00	100.00	0.00	26.50	0.00	100.00	0.00	8.46			
19	100,000	500,000	300,000	1	36	2.78	100.00	21.36	334.71	6.38	100.00	0	1	0.00	100.00	0.00	26.50	0.00	100.00	0.00	7.92			
20	500,000	UP		0	36	0.00	100.00	0.00	334.71	0.00	100.00	0	1	0.00	100.00	0.00	26.50	0.00	100.00	0.00	7.92			
				36					334.71					1					26.50					7.92



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	8.31	8.31	12.52	12.52	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	36	0.76	9.07	8.78	21.30	0.59	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	55	4.79	13.85	35.70	57.00	2.40	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	61	1.51	15.37	1.94	58.94	0.13	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	65	1.01	16.37	2.40	61.35	0.16	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	72	1.76	18.14	13.36	74.70	0.90	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	86	3.53	21.66	27.26	101.97	1.83	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	100	3.53	25.19	18.22	120.19	1.23	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	116	4.03	29.22	30.70	150.90	2.07	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	129	3.27	32.49	68.26	219.16	4.59	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	132	0.76	33.25	19.26	238.42	1.30	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	135	0.76	34.01	13.36	251.79	0.90	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	149	3.53	37.53	71.50	323.29	4.81	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	36	185	9.07	46.60	195.19	518.47	13.13	34.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	35	220	8.82	55.42	102.29	620.77	6.88	41.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	242	5.54	60.96	172.77	793.54	11.63	53.40	2	2	25.00	25.00	1,123.74	1,123.74	83.17	83.17	650.43	141.61			
17	20,000	50,000	35,000	34	276	8.56	69.52	192.83	986.37	12.98	66.37	0	2	0.00	25.00	0.00	1,123.74	0.00	83.17	0.00	113.93			
18	50,000	100,000	75,000	27	303	6.80	76.32	91.33	1,077.69	6.15	72.52	0	2	0.00	25.00	0.00	1,123.74	0.00	83.17	0.00	104.27			
19	100,000	500,000	300,000	46	349	11.59	87.91	236.28	1,313.97	15.90	88.42	2	4	25.00	50.00	36.31	1,160.04	2.69	85.86	15.37	88.29			
20	500,000	UP		48	397	12.09	100.00	172.16	1,486.14	11.58	100.00	4	8	50.00	100.00	191.06	1,351.10	14.14	100.00	110.98	90.91			
				397					1,486.14					8					1,351.10					90.91



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.04	2.04	0.28	0.28	0.02	0.02	1	1	12.50	12.50	37.01	37.01	2.75	2.75	13256.13	13256.13			
2	50	100	75	5	6	10.20	12.24	2.09	2.37	0.17	0.20	2	3	25.00	37.50	76.76	113.77	5.70	8.45	3673.34	4802.76			
3	100	200	150	3	9	6.12	18.37	2.76	5.13	0.23	0.42	1	4	12.50	50.00	104.63	218.41	7.77	16.23	3793.69	4259.93			
4	200	300	250	5	14	10.20	28.57	6.30	11.43	0.52	0.94	3	7	37.50	87.50	629.93	848.34	46.80	63.03	10000.84	7424.76			
5	300	500	400	3	17	6.12	34.69	2.73	14.15	0.23	1.17	0	7	0.00	87.50	0.00	848.34	0.00	63.03	0.00	5994.55			
6	500	750	625	3	20	6.12	40.82	6.72	20.87	0.56	1.73	1	8	12.50	100.00	497.59	1,345.92	36.97	100.00	7407.70	6449.41			
7	750	1,000	875	2	22	4.08	44.90	9.21	30.08	0.76	2.49	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	4475.02			
8	1,000	1,500	1,250	6	28	12.24	57.14	9.37	39.45	0.77	3.26	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	3411.96			
9	1,500	2,000	1,750	3	31	6.12	63.27	26.70	66.15	2.21	5.47	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	2034.80			
10	2,000	2,500	2,250	1	32	2.04	65.31	25.37	91.51	2.10	7.57	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	1470.72			
11	2,500	3,000	2,750	3	35	6.12	71.43	76.11	167.62	6.29	13.86	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	802.95			
12	3,000	4,000	3,500	1	36	2.04	73.47	31.32	198.94	2.59	16.45	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	676.54			
13	4,000	5,000	4,500	1	37	2.04	75.51	78.30	277.24	6.47	22.92	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	485.47			
14	5,000	7,500	6,250	1	38	2.04	77.55	24.98	302.22	2.07	24.99	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	445.35			
15	7,500	10,000	8,750	1	39	2.04	79.59	11.73	313.94	0.97	25.96	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	428.71			
16	10,000	20,000	15,000	4	43	8.16	87.76	378.04	691.99	31.26	57.22	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	194.50			
17	20,000	50,000	35,000	2	45	4.08	91.84	174.16	866.15	14.40	71.62	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	155.39			
18	50,000	100,000	75,000	4	49	8.16	100.00	343.21	1,209.36	28.38	100.00	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	111.29			
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	1,209.36	0.00	100.00	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	111.29			
20	500,000	UP		0	49	0.00	100.00	0.00	1,209.36	0.00	100.00	0	8	0.00	100.00	0.00	1,345.92	0.00	100.00	0.00	111.29			
				49					1,209.36					8					1,345.92					111.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	9.32	9.32	4.67	4.67	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	14	2.54	11.86	0.00	4.67	0.00	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	25	9.32	21.19	25.47	30.14	1.15	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	27	1.69	22.88	2.72	32.86	0.12	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	28	0.85	23.73	36.94	69.80	1.66	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	33	4.24	27.97	10.05	79.85	0.45	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	48	12.71	40.68	86.72	166.57	3.91	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	53	4.24	44.92	14.31	180.87	0.64	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	63	8.47	53.39	51.31	232.18	2.31	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	76	11.02	64.41	34.25	266.43	1.54	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	79	2.54	66.95	18.68	285.11	0.84	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	80	0.85	67.80	37.11	322.22	1.67	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	89	7.63	75.42	144.88	467.10	6.53	21.04	1	1	100.00	100.00	187.49	187.49	100.00	100.00	129.41	40.14			
14	5,000	7,500	6,250	6	95	5.08	80.51	127.19	594.28	5.73	26.77	0	1	0.00	100.00	0.00	187.49	0.00	100.00	0.00	31.55			
15	7,500	10,000	8,750	2	97	1.69	82.20	27.97	622.25	1.26	28.03	0	1	0.00	100.00	0.00	187.49	0.00	100.00	0.00	30.13			
16	10,000	20,000	15,000	6	103	5.08	87.29	72.53	694.78	3.27	31.30	0	1	0.00	100.00	0.00	187.49	0.00	100.00	0.00	26.99			
17	20,000	50,000	35,000	10	113	8.47	95.76	362.04	1,056.83	16.31	47.61	0	1	0.00	100.00	0.00	187.49	0.00	100.00	0.00	17.74			
18	50,000	100,000	75,000	1	114	0.85	96.61	30.00	1,086.83	1.35	48.96	0	1	0.00	100.00	0.00	187.49	0.00	100.00	0.00	17.25			
19	100,000	500,000	300,000	3	117	2.54	99.15	1,126.82	2,213.65	50.76	99.71	0	1	0.00	100.00	0.00	187.49	0.00	100.00	0.00	8.47			
20	500,000	UP		1	118	0.85	100.00	6.34	2,219.99	0.29	100.00	0	1	0.00	100.00	0.00	187.49	0.00	100.00	0.00	8.45			
				118					2,219.99					1					187.49					8.45



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	13.39	13.39	6.90	6.90	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	32	0.89	14.29	5.69	12.58	0.62	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	33	0.45	14.73	0.31	12.89	0.03	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	34	0.45	15.18	0.75	13.64	0.08	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	37	1.34	16.52	17.80	31.44	1.94	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	44	3.13	19.64	7.91	39.35	0.86	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	50	2.68	22.32	79.45	118.80	8.65	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	56	2.68	25.00	9.37	128.17	1.02	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	64	3.57	28.57	25.18	153.35	2.74	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	69	2.23	30.80	33.88	187.23	3.69	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	75	2.68	33.48	14.99	202.22	1.63	22.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	83	3.57	37.05	34.94	237.16	3.80	25.81	1	1	25.00	25.00	631.04	631.04	90.47	90.47	1806.17	266.09
13	4,000	5,000	4,500	6	89	2.68	39.73	35.94	273.10	3.91	29.72	0	1	0.00	25.00	0.00	631.04	0.00	90.47	0.00	231.07
14	5,000	7,500	6,250	7	96	3.13	42.86	31.03	304.13	3.38	33.10	0	1	0.00	25.00	0.00	631.04	0.00	90.47	0.00	207.49
15	7,500	10,000	8,750	10	106	4.46	47.32	55.46	359.60	6.04	39.13	0	1	0.00	25.00	0.00	631.04	0.00	90.47	0.00	175.49
16	10,000	20,000	15,000	29	135	12.95	60.27	300.27	659.87	32.68	71.81	0	1	0.00	25.00	0.00	631.04	0.00	90.47	0.00	95.63
17	20,000	50,000	35,000	20	155	8.93	69.20	78.17	738.04	8.51	80.31	1	2	25.00	50.00	41.77	672.82	5.99	96.46	53.44	91.16
18	50,000	100,000	75,000	10	165	4.46	73.66	56.54	794.58	6.15	86.47	0	2	0.00	50.00	0.00	672.82	0.00	96.46	0.00	84.68
19	100,000	500,000	300,000	33	198	14.73	88.39	57.22	851.80	6.23	92.69	1	3	25.00	75.00	7.91	680.73	1.13	97.59	13.82	79.92
20	500,000	UP		26	224	11.61	100.00	67.15	918.95	7.31	100.00	1	4	25.00	100.00	16.78	697.50	2.41	100.00	24.99	75.90
				224				918.95				4				697.50				75.90	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	10.31	10.31	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	11	1.03	11.34	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	13	2.06	13.40	0.02	0.03	0.00	0.00	1	1	25.00	25.00	158.21	158.21	1.33	1.33	865617.23	588976.67			
4	200	300	250	1	14	1.03	14.43	0.09	0.12	0.01	0.02	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	136107.44			
5	300	500	400	1	15	1.03	15.46	0.08	0.20	0.01	0.03	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	81113.65			
6	500	750	625	1	16	1.03	16.49	0.10	0.29	0.02	0.05	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	53657.87			
7	750	1,000	875	1	17	1.03	17.53	0.10	0.39	0.02	0.06	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	40068.20			
8	1,000	1,500	1,250	1	18	1.03	18.56	4.26	4.66	0.65	0.71	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	3396.92			
9	1,500	2,000	1,750	1	19	1.03	19.59	4.23	8.89	0.65	1.36	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	1779.86			
10	2,000	2,500	2,250	1	20	1.03	20.62	0.67	9.56	0.10	1.46	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	1655.05			
11	2,500	3,000	2,750	1	21	1.03	21.65	1.03	10.59	0.16	1.62	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	1494.48			
12	3,000	4,000	3,500	1	22	1.03	22.68	16.38	26.96	2.51	4.13	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	586.78			
13	4,000	5,000	4,500	1	23	1.03	23.71	24.00	50.96	3.67	7.80	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	310.45			
14	5,000	7,500	6,250	1	24	1.03	24.74	0.06	51.02	0.01	7.81	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	310.08			
15	7,500	10,000	8,750	1	25	1.03	25.77	27.85	78.87	4.26	12.07	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	200.60			
16	10,000	20,000	15,000	11	36	11.34	37.11	58.22	137.09	8.91	20.98	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	115.40			
17	20,000	50,000	35,000	14	50	14.43	51.55	101.39	238.48	15.52	36.51	0	1	0.00	25.00	0.00	158.21	0.00	1.33	0.00	66.34			
18	50,000	100,000	75,000	5	55	5.15	56.70	69.50	307.98	10.64	47.14	1	2	25.00	50.00	378.00	536.21	3.18	4.51	543.88	174.10			
19	100,000	500,000	300,000	31	86	31.96	88.66	326.27	634.25	49.94	97.09	0	2	0.00	50.00	0.00	536.21	0.00	4.51	0.00	84.54			
20	500,000	UP		11	97	11.34	100.00	19.04	653.29	2.91	100.00	2	4	50.00	100.00	11,344.91	11,881.11	95.49	100.00	59594.61	1818.66			
				97					653.29					4					11,881.11					1818.66



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.64	0.64	3.04	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	1.84	2.48	8.78	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	2.68	0.20	12.75	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	9.56	9.76	45.52	46.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	0.00	9.76	0.00	46.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	9.94	0.18	47.30	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	13.92	14.09	66.24	67.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	6.92	21.01	32.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	21.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	21.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	21.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	21.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	21.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	21.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	21.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	21.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	21.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	21.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	21.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				21.01				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2402 SPINNING MILLSPRE SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64	64	10.92	10.92	14.45	14.45	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	65	0.17	11.09	5.26	19.71	0.25	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	70	0.85	11.95	23.59	43.29	1.10	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	76	1.02	12.97	33.93	77.22	1.58	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	81	0.85	13.82	3.27	80.49	0.15	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	85	0.68	14.51	17.71	98.21	0.83	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	88	0.51	15.02	6.66	104.87	0.31	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	97	1.54	16.55	23.60	128.47	1.10	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	105	1.37	17.92	15.82	144.28	0.74	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	109	0.68	18.60	11.94	156.23	0.56	7.29	1	1	4.00	4.00	89.63	89.63	0.11	0.11	750.41	57.37			
11	2,500	3,000	2,750	7	116	1.19	19.80	22.27	178.50	1.04	8.32	0	1	0.00	4.00	0.00	89.63	0.00	0.11	0.00	50.21			
12	3,000	4,000	3,500	13	129	2.22	22.01	51.23	229.73	2.39	10.71	0	1	0.00	4.00	0.00	89.63	0.00	0.11	0.00	39.02			
13	4,000	5,000	4,500	8	137	1.37	23.38	47.11	276.84	2.20	12.91	0	1	0.00	4.00	0.00	89.63	0.00	0.11	0.00	32.38			
14	5,000	7,500	6,250	24	161	4.10	27.47	135.61	412.45	6.32	19.23	2	3	8.00	12.00	7,302.42	7,392.05	9.08	9.19	5384.85	1792.21			
15	7,500	10,000	8,750	36	197	6.14	33.62	173.14	585.59	8.07	27.31	0	3	0.00	12.00	0.00	7,392.05	0.00	9.19	0.00	1262.32			
16	10,000	20,000	15,000	44	241	7.51	41.13	108.47	694.06	5.06	32.37	1	4	4.00	16.00	7.91	7,399.96	0.01	9.20	7.29	1066.18			
17	20,000	50,000	35,000	49	290	8.36	49.49	203.45	897.51	9.49	41.86	3	7	12.00	28.00	1,749.83	9,149.79	2.18	11.37	860.07	1019.46			
18	50,000	100,000	75,000	45	335	7.68	57.17	289.44	1,186.95	13.50	55.35	4	11	16.00	44.00	37,803.96	46,953.74	47.00	58.37	13061.04	3955.82			
19	100,000	500,000	300,000	158	493	26.96	84.13	671.44	1,858.39	31.31	86.67	10	21	40.00	84.00	21,315.83	68,269.58	26.50	84.87	3174.64	3673.58			
20	500,000	UP		93	586	15.87	100.00	285.90	2,144.29	13.33	100.00	4	25	16.00	100.00	12,168.62	80,438.20	15.13	100.00	4256.27	3751.27			
				586					2,144.29					25					80,438.20					3751.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2403

SPINNING MILLSPRE SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	93	93	9.71	9.71	48.88	48.88	1.09	1.09	3	3	5.56	5.56	6.63	6.63	0.04	0.04	13.56	13.56			
2	50	100	75	4	97	0.42	10.13	16.12	65.00	0.36	1.45	0	3	0.00	5.56	0.00	6.63	0.00	0.04	0.00	10.20			
3	100	200	150	12	109	1.25	11.38	56.91	121.91	1.27	2.72	1	4	1.85	7.41	152.31	158.94	0.90	0.94	267.65	130.38			
4	200	300	250	10	119	1.04	12.42	62.13	184.04	1.39	4.10	0	4	0.00	7.41	0.00	158.94	0.00	0.94	0.00	86.36			
5	300	500	400	8	127	0.84	13.26	88.15	272.18	1.96	6.07	0	4	0.00	7.41	0.00	158.94	0.00	0.94	0.00	58.39			
6	500	750	625	8	135	0.84	14.09	1.62	273.80	0.04	6.10	0	4	0.00	7.41	0.00	158.94	0.00	0.94	0.00	58.05			
7	750	1,000	875	4	139	0.42	14.51	4.38	278.18	0.10	6.20	0	4	0.00	7.41	0.00	158.94	0.00	0.94	0.00	57.13			
8	1,000	1,500	1,250	24	163	2.51	17.01	36.90	315.08	0.82	7.02	0	4	0.00	7.41	0.00	158.94	0.00	0.94	0.00	50.44			
9	1,500	2,000	1,750	14	177	1.46	18.48	24.32	339.40	0.54	7.57	0	4	0.00	7.41	0.00	158.94	0.00	0.94	0.00	46.83			
10	2,000	2,500	2,250	18	195	1.88	20.35	39.71	379.11	0.89	8.45	0	4	0.00	7.41	0.00	158.94	0.00	0.94	0.00	41.92			
11	2,500	3,000	2,750	13	208	1.36	21.71	40.34	419.45	0.90	9.35	0	4	0.00	7.41	0.00	158.94	0.00	0.94	0.00	37.89			
12	3,000	4,000	3,500	17	225	1.77	23.49	45.80	465.24	1.02	10.37	0	4	0.00	7.41	0.00	158.94	0.00	0.94	0.00	34.16			
13	4,000	5,000	4,500	21	246	2.19	25.68	33.92	499.17	0.76	11.13	1	5	1.85	9.26	162.88	321.82	0.96	1.90	480.16	64.47			
14	5,000	7,500	6,250	26	272	2.71	28.39	69.82	568.99	1.56	12.68	0	5	0.00	9.26	0.00	321.82	0.00	1.90	0.00	56.56			
15	7,500	10,000	8,750	35	307	3.65	32.05	55.26	624.25	1.23	13.92	0	5	0.00	9.26	0.00	321.82	0.00	1.90	0.00	51.55			
16	10,000	20,000	15,000	103	410	10.75	42.80	437.86	1,062.12	9.76	23.68	3	8	5.56	14.81	666.11	987.93	3.93	5.82	152.13	93.02			
17	20,000	50,000	35,000	105	515	10.96	53.76	974.65	2,036.76	21.73	45.40	11	19	20.37	35.19	3,219.69	4,207.62	18.98	24.80	330.34	206.58			
18	50,000	100,000	75,000	79	594	8.25	62.00	552.95	2,589.72	12.33	57.73	1	20	1.85	37.04	151.74	4,359.35	0.89	25.69	27.44	168.33			
19	100,000	500,000	300,000	270	864	28.18	90.19	1,445.71	4,035.42	32.23	89.96	16	36	29.63	66.67	2,607.42	6,966.78	15.37	41.06	180.36	172.64			
20	500,000	UP		94	958	9.81	100.00	450.40	4,485.82	10.04	100.00	18	54	33.33	100.00	10,000.74	16,967.51	58.94	100.00	2220.43	378.25			
				958					4,485.82					54					16,967.51					378.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2408

SPINNING MILLSPRE SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	120	120	8.60	8.60	7,498.71	7,498.71	340.48	340.48	1	1	1.25	1.25	0.04	0.04	0.00	0.00	0.00	0.00			
2	50	100	75	7	127	0.50	9.10	18.68	7,480.03	0.85	339.64	0	1	0.00	1.25	0.00	0.04	0.00	0.00	0.00	0.00			
3	100	200	150	8	135	0.57	9.68	53.28	7,426.74	2.42	337.22	0	1	0.00	1.25	0.00	0.04	0.00	0.00	0.00	0.00			
4	200	300	250	8	143	0.57	10.25	157.25	7,269.49	7.14	330.08	0	1	0.00	1.25	0.00	0.04	0.00	0.00	0.00	0.00			
5	300	500	400	2	145	0.14	10.39	1.19	7,268.30	0.05	330.02	0	1	0.00	1.25	0.00	0.04	0.00	0.00	0.00	0.00			
6	500	750	625	2	147	0.14	10.54	0.17	7,268.14	0.01	330.01	0	1	0.00	1.25	0.00	0.04	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	156	0.65	11.18	14.99	7,253.15	0.68	329.33	1	2	1.25	2.50	17.80	17.84	0.01	0.01	118.73	0.25			
8	1,000	1,500	1,250	17	173	1.22	12.40	5.87	7,247.28	0.27	329.07	0	2	0.00	2.50	0.00	17.84	0.00	0.01	0.00	0.25			
9	1,500	2,000	1,750	2	175	0.14	12.54	3.87	7,243.41	0.18	328.89	0	2	0.00	2.50	0.00	17.84	0.00	0.01	0.00	0.25			
10	2,000	2,500	2,250	5	180	0.36	12.90	14.54	7,228.87	0.66	328.23	0	2	0.00	2.50	0.00	17.84	0.00	0.01	0.00	0.25			
11	2,500	3,000	2,750	6	186	0.43	13.33	17.29	7,211.58	0.79	327.45	0	2	0.00	2.50	0.00	17.84	0.00	0.01	0.00	0.25			
12	3,000	4,000	3,500	18	204	1.29	14.62	66.22	7,145.36	3.01	324.44	1	3	1.25	3.75	17.80	35.63	0.01	0.01	26.87	0.50			
13	4,000	5,000	4,500	4	208	0.29	14.91	17.93	7,127.43	0.81	323.63	0	3	0.00	3.75	0.00	35.63	0.00	0.01	0.00	0.50			
14	5,000	7,500	6,250	21	229	1.51	16.42	53.35	7,074.08	2.42	321.20	2	5	2.50	6.25	30.98	66.61	0.01	0.02	58.06	0.94			
15	7,500	10,000	8,750	17	246	1.22	17.63	83.17	6,990.91	3.78	317.43	6	11	7.50	13.75	633.03	699.64	0.19	0.21	761.14	10.01			
16	10,000	20,000	15,000	86	332	6.16	23.80	506.67	6,484.24	23.01	294.42	4	15	5.00	18.75	166.16	865.80	0.05	0.25	32.80	13.35			
17	20,000	50,000	35,000	173	505	12.40	36.20	477.35	6,006.89	21.67	272.75	13	28	16.25	35.00	4,862.14	5,727.95	1.43	1.68	1018.57	95.36			
18	50,000	100,000	75,000	108	613	7.74	43.94	101.19	5,905.70	4.59	268.15	10	38	12.50	47.50	12,884.63	18,612.58	3.78	5.46	12732.55	315.16			
19	100,000	500,000	300,000	225	838	16.13	60.07	509.72	5,395.98	23.14	245.01	3	41	3.75	51.25	238,409.01	257,021.59	69.93	75.39	46772.55	4763.21			
20	500,000	UP		557	1,395	39.93	100.00	7,598.34	2,202.37	345.01	100.00	39	80	48.75	100.00	83,883.28	340,904.87	24.61	100.00	1103.97	15479.03			
				1,395					2,202.37					80					340,904.87					15479.03



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.19	4.19	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.47	4.65	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.47	5.12	0.07	0.05	0.06	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	0.47	5.58	0.05	0.10	0.04	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	0.47	6.05	0.01	0.10	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	21	3.72	9.77	0.11	0.21	0.10	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	26	2.33	12.09	1.50	1.29	1.34	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	37	5.12	17.21	0.19	1.48	0.17	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	52	6.98	24.19	2.68	4.16	2.40	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	64	5.58	29.77	0.60	3.56	0.53	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	71	3.26	33.02	0.03	3.54	0.02	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	77	2.79	35.81	11.32	14.86	10.11	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	83	2.79	38.60	9.23	5.63	8.24	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	99	7.44	46.05	3.40	9.03	3.03	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	117	8.37	54.42	26.97	36.00	24.08	32.13	1	1	100.00	100.00	529.80	529.80	100.00	100.00	1964.07	1471.61			
16	10,000	20,000	15,000	29	146	13.49	67.91	27.19	63.19	24.27	56.40	0	1	0.00	100.00	0.00	529.80	0.00	100.00	0.00	838.36			
17	20,000	50,000	35,000	24	170	11.16	79.07	17.42	80.62	15.55	71.96	0	1	0.00	100.00	0.00	529.80	0.00	100.00	0.00	657.17			
18	50,000	100,000	75,000	19	189	8.84	87.91	40.89	121.51	36.50	108.45	0	1	0.00	100.00	0.00	529.80	0.00	100.00	0.00	436.00			
19	100,000	500,000	300,000	20	209	9.30	97.21	9.91	111.60	8.85	99.61	0	1	0.00	100.00	0.00	529.80	0.00	100.00	0.00	474.73			
20	500,000	UP		6	215	2.79	100.00	0.44	112.04	0.39	100.00	0	1	0.00	100.00	0.00	529.80	0.00	100.00	0.00	472.87			
				215					112.04					1					529.80					472.87



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2411 WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	9.09	18.18	1.35	1.35	4.10	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	9.09	27.27	1.39	2.74	4.19	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	9.09	36.36	1.39	4.12	4.19	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	9.09	45.45	2.77	1.35	8.38	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	9.09	54.55	1.94	3.30	5.88	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	9.09	63.64	2.62	5.91	7.92	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	9.09	72.73	5.99	11.90	18.12	36.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	9.09	81.82	0.00	11.90	0.00	36.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	9.09	90.91	10.57	22.47	31.99	68.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	9.09	100.00	10.57	33.05	31.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	33.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	33.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	33.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	33.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	33.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	33.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	33.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	33.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	33.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					33.05					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2412

WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	9.48	9.48	60.81	60.81	2.27	2.27	2	2	4.26	4.26	14.01	14.01	0.09	0.09	23.05	23.05			
2	50	100	75	11	71	1.74	11.22	40.25	101.06	1.50	3.78	0	2	0.00	4.26	0.00	14.01	0.00	0.09	0.00	13.87			
3	100	200	150	10	81	1.58	12.80	54.26	155.32	2.03	5.81	2	4	4.26	8.51	162.50	176.51	1.06	1.15	299.48	113.65			
4	200	300	250	3	84	0.47	13.27	1.42	153.90	0.05	5.75	0	4	0.00	8.51	0.00	176.51	0.00	1.15	0.00	114.69			
5	300	500	400	8	92	1.26	14.53	69.86	223.76	2.61	8.37	0	4	0.00	8.51	0.00	176.51	0.00	1.15	0.00	78.89			
6	500	750	625	6	98	0.95	15.48	4.44	228.20	0.17	8.53	0	4	0.00	8.51	0.00	176.51	0.00	1.15	0.00	77.35			
7	750	1,000	875	18	116	2.84	18.33	28.56	256.75	1.07	9.60	0	4	0.00	8.51	0.00	176.51	0.00	1.15	0.00	68.75			
8	1,000	1,500	1,250	21	137	3.32	21.64	43.18	299.94	1.61	11.21	0	4	0.00	8.51	0.00	176.51	0.00	1.15	0.00	58.85			
9	1,500	2,000	1,750	15	152	2.37	24.01	65.98	365.92	2.47	13.68	0	4	0.00	8.51	0.00	176.51	0.00	1.15	0.00	48.24			
10	2,000	2,500	2,250	13	165	2.05	26.07	17.75	383.67	0.66	14.34	0	4	0.00	8.51	0.00	176.51	0.00	1.15	0.00	46.01			
11	2,500	3,000	2,750	16	181	2.53	28.59	16.45	400.12	0.61	14.96	2	6	4.26	12.77	5.52	182.03	0.04	1.19	33.54	45.49			
12	3,000	4,000	3,500	17	198	2.69	31.28	74.79	474.91	2.80	17.75	1	7	2.13	14.89	0.85	182.88	0.01	1.19	1.14	38.51			
13	4,000	5,000	4,500	14	212	2.21	33.49	65.09	540.00	2.43	20.19	2	9	4.26	19.15	4.24	187.13	0.03	1.22	6.52	34.65			
14	5,000	7,500	6,250	56	268	8.85	42.34	233.25	773.26	8.72	28.91	3	12	6.38	25.53	36.44	223.57	0.24	1.46	15.62	28.91			
15	7,500	10,000	8,750	38	306	6.00	48.34	203.64	976.90	7.61	36.52	5	17	10.64	36.17	196.27	419.83	1.28	2.74	96.38	42.98			
16	10,000	20,000	15,000	77	383	12.16	60.51	509.24	1,486.14	19.04	55.56	6	23	12.77	48.94	204.94	624.77	1.34	4.07	40.24	42.04			
17	20,000	50,000	35,000	99	482	15.64	76.15	625.44	2,111.58	23.38	78.94	14	37	29.79	78.72	5,176.19	5,800.97	33.73	37.80	827.60	274.72			
18	50,000	100,000	75,000	57	539	9.00	85.15	300.76	2,412.34	11.24	90.18	3	40	6.38	85.11	5.59	5,806.56	0.04	37.84	1.86	240.70			
19	100,000	500,000	300,000	69	608	10.90	96.05	228.92	2,641.27	8.56	98.74	7	47	14.89	100.00	9,539.78	15,346.34	62.16	100.00	4167.24	581.02			
20	500,000	UP		25	633	3.95	100.00	33.65	2,674.91	1.26	100.00	0	47	0.00	100.00	0.00	15,346.34	0.00	100.00	0.00	573.71			
				633					2,674.91					47					15,346.34					573.71



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2413 WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	121	121	11.02	11.02	48.59	48.59	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	130	0.82	11.84	58.78	107.37	1.35	2.46	1	1	1.92	1.92	81.77	81.77	2.95	2.95	139.12	76.16			
3	100	200	150	12	142	1.09	12.93	40.19	147.56	0.92	3.38	0	1	0.00	1.92	0.00	81.77	0.00	2.95	0.00	55.42			
4	200	300	250	15	157	1.37	14.30	3.25	150.80	0.07	3.46	0	1	0.00	1.92	0.00	81.77	0.00	2.95	0.00	54.22			
5	300	500	400	22	179	2.00	16.30	54.32	205.12	1.25	4.70	0	1	0.00	1.92	0.00	81.77	0.00	2.95	0.00	39.86			
6	500	750	625	17	196	1.55	17.85	15.81	220.94	0.36	5.07	0	1	0.00	1.92	0.00	81.77	0.00	2.95	0.00	37.01			
7	750	1,000	875	13	209	1.18	19.03	9.88	230.81	0.23	5.29	0	1	0.00	1.92	0.00	81.77	0.00	2.95	0.00	35.43			
8	1,000	1,500	1,250	17	226	1.55	20.58	33.65	264.47	0.77	6.07	0	1	0.00	1.92	0.00	81.77	0.00	2.95	0.00	30.92			
9	1,500	2,000	1,750	21	247	1.91	22.50	38.14	302.60	0.87	6.94	0	1	0.00	1.92	0.00	81.77	0.00	2.95	0.00	27.02			
10	2,000	2,500	2,250	14	261	1.28	23.77	46.93	349.53	1.08	8.02	1	2	1.92	3.85	14.75	96.52	0.53	3.48	31.44	27.61			
11	2,500	3,000	2,750	17	278	1.55	25.32	76.17	425.70	1.75	9.76	4	6	7.69	11.54	228.62	325.14	8.25	11.74	300.13	76.38			
12	3,000	4,000	3,500	52	330	4.74	30.05	142.78	568.48	3.27	13.04	1	7	1.92	13.46	0.93	326.07	0.03	11.77	0.65	57.36			
13	4,000	5,000	4,500	65	395	5.92	35.97	124.66	693.15	2.86	15.90	1	8	1.92	15.38	42.50	368.57	1.53	13.31	34.09	53.17			
14	5,000	7,500	6,250	44	439	4.01	39.98	195.89	889.04	4.49	20.39	1	9	1.92	17.31	1.24	369.81	0.04	13.35	0.63	41.60			
15	7,500	10,000	8,750	38	477	3.46	43.44	226.13	1,115.17	5.19	25.58	3	12	5.77	23.08	156.23	526.05	5.64	18.99	69.09	47.17			
16	10,000	20,000	15,000	144	621	13.11	56.56	679.12	1,794.29	15.58	41.15	21	33	40.38	63.46	1,566.97	2,093.01	56.57	75.56	230.73	116.65			
17	20,000	50,000	35,000	158	779	14.39	70.95	1,261.22	3,055.51	28.93	70.08	6	39	11.54	75.00	128.20	2,221.21	4.63	80.18	10.16	72.70			
18	50,000	100,000	75,000	93	872	8.47	79.42	423.54	3,479.06	9.71	79.80	3	42	5.77	80.77	12.43	2,233.65	0.45	80.63	2.94	64.20			
19	100,000	500,000	300,000	159	1,031	14.48	93.90	748.62	4,227.67	17.17	96.97	9	51	17.31	98.08	517.32	2,750.96	18.67	99.31	69.10	65.07			
20	500,000	UP		67	1,098	6.10	100.00	132.28	4,359.96	3.03	100.00	1	52	1.92	100.00	19.17	2,770.14	0.69	100.00	14.50	63.54			
				1,098					4,359.96					52					2,770.14					63.54



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2418 WEAVINGPRE WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	66	66	7.30	7.30	6,541.54	6,541.54	174.11	174.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	70	0.44	7.74	24.42	6,517.13	0.65	173.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	78	0.88	8.63	10.22	6,527.34	0.27	173.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	85	0.77	9.40	69.48	6,457.87	1.85	171.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	92	0.77	10.18	4.13	6,453.74	0.11	171.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	99	0.77	10.95	13.86	6,439.89	0.37	171.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	107	0.88	11.84	16.90	6,422.98	0.45	170.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	120	1.44	13.27	21.31	6,401.67	0.57	170.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	125	0.55	13.83	18.77	6,382.90	0.50	169.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	136	1.22	15.04	44.24	6,338.66	1.18	168.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	142	0.66	15.71	24.98	6,313.68	0.66	168.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	156	1.55	17.26	78.37	6,235.31	2.09	165.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	177	2.32	19.58	70.55	6,164.76	1.88	164.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	200	2.54	22.12	173.81	5,990.95	4.63	159.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	27	227	2.99	25.11	137.45	5,853.50	3.66	155.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	78	305	8.63	33.74	502.82	5,350.69	13.38	142.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	84	389	9.29	43.03	287.70	5,062.98	7.66	134.76	2	2	15.38	15.38	252.37	252.37	0.90	0.90	87.72	4.98			
18	50,000	100,000	75,000	50	439	5.53	48.56	408.58	4,654.40	10.87	123.88	0	2	0.00	15.38	0.00	252.37	0.00	0.90	0.00	5.42			
19	100,000	500,000	300,000	257	696	28.43	76.99	2,077.22	2,577.19	55.29	68.59	2	4	15.38	30.77	5,719.47	5,971.84	20.38	21.28	275.34	231.72			
20	500,000	UP		208	904	23.01	100.00	6,334.33	3,757.15	168.59	100.00	9	13	69.23	100.00	22,097.25	28,069.09	78.72	100.00	348.85	747.09			
				904					3,757.15					13					28,069.09					747.09



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 242 DRESSING (INCLUDING BUT NOT LIMITED TO PRINTING) AND FINIS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	20.00	20.00	0.15	0.15	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	20.00	40.00	0.57	0.72	8.76	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	20.00	60.00	1.03	1.75	15.81	26.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	20.00	80.00	2.19	3.94	33.52	60.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	20.00	100.00	2.59	6.53	39.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					6.53					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2421 ANIMAL FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	12.50	12.50	0.05	0.05	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	6.25	18.75	0.55	0.60	1.50	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	6.25	25.00	3.38	3.98	9.25	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	6.25	31.25	2.04	6.02	5.58	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	7	12.50	43.75	0.83	6.85	2.26	18.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.25	50.00	1.09	7.94	2.99	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	11	18.75	68.75	6.09	14.04	16.65	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	13	12.50	81.25	5.23	19.26	14.29	52.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	6.25	87.50	2.29	21.55	6.25	58.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	6.25	93.75	6.02	27.57	16.47	75.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	6.25	100.00	9.01	36.58	24.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	36.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	36.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	36.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	36.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	36.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	36.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	36.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	36.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	36.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					36.58					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2422 VEGETABLE AND CELLULOSE FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.70	3.70	6.76	6.76	0.64	0.64	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.62	4.32	15.15	8.39	1.44	0.80	0	1	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	10	1.85	6.17	38.43	46.82	3.66	4.46	0	1	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	12	1.23	7.41	29.06	75.88	2.77	7.23	0	1	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	14	1.23	8.64	0.66	76.54	0.06	7.29	0	1	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	19	3.09	11.73	58.72	135.26	5.60	12.89	1	2	8.33	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	25	3.70	15.43	30.59	165.84	2.91	15.80	0	2	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	28	1.85	17.28	3.57	169.42	0.34	16.14	0	2	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	30	1.23	18.52	18.03	187.45	1.72	17.86	0	2	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	34	2.47	20.99	13.83	201.28	1.32	19.18	0	2	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	49	9.26	30.25	28.73	230.01	2.74	21.92	1	3	8.33	25.00	1,849.78	1,849.78	98.73	98.73	6437.96	804.22			
12	3,000	4,000	3,500	7	56	4.32	34.57	13.45	243.46	1.28	23.20	0	3	0.00	25.00	0.00	1,849.78	0.00	98.73	0.00	759.78			
13	4,000	5,000	4,500	3	59	1.85	36.42	16.69	260.15	1.59	24.79	0	3	0.00	25.00	0.00	1,849.78	0.00	98.73	0.00	711.05			
14	5,000	7,500	6,250	14	73	8.64	45.06	93.05	353.20	8.87	33.66	0	3	0.00	25.00	0.00	1,849.78	0.00	98.73	0.00	523.73			
15	7,500	10,000	8,750	3	76	1.85	46.91	23.37	376.56	2.23	35.88	0	3	0.00	25.00	0.00	1,849.78	0.00	98.73	0.00	491.23			
16	10,000	20,000	15,000	20	96	12.35	59.26	195.64	572.21	18.64	54.53	1	4	8.33	33.33	1.74	1,851.52	0.09	98.83	0.89	323.58			
17	20,000	50,000	35,000	39	135	24.07	83.33	186.00	758.21	17.72	72.25	0	4	0.00	33.33	0.00	1,851.52	0.00	98.83	0.00	244.20			
18	50,000	100,000	75,000	16	151	9.88	93.21	198.58	956.78	18.92	91.17	8	12	66.67	100.00	22.00	1,873.52	1.17	100.00	11.08	195.81			
19	100,000	500,000	300,000	11	162	6.79	100.00	92.65	1,049.43	8.83	100.00	0	12	0.00	100.00	0.00	1,873.52	0.00	100.00	0.00	178.53			
20	500,000	UP		0	162	0.00	100.00	0.00	1,049.43	0.00	100.00	0	12	0.00	100.00	0.00	1,873.52	0.00	100.00	0.00	178.53			
				162					1,049.43					12					1,873.52					178.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2423 SYNTHETIC FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	5.54	5.54	2.78	2.78	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	23	0.25	5.79	5.87	8.64	0.28	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	25	0.50	6.30	34.10	42.74	1.62	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	27	0.50	6.80	0.24	42.97	0.01	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	29	0.50	7.30	1.39	44.37	0.07	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	33	1.01	8.31	16.34	60.71	0.77	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	35	0.50	8.82	1.56	62.27	0.07	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	45	2.52	11.34	18.57	80.84	0.88	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	47	0.50	11.84	6.32	87.16	0.30	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	50	0.76	12.59	3.42	90.58	0.16	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	64	3.53	16.12	46.03	136.61	2.18	6.48	1	1	2.78	2.78	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	72	2.02	18.14	20.76	157.36	0.98	7.46	0	1	0.00	2.78	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	79	1.76	19.90	16.86	174.22	0.80	8.26	0	1	0.00	2.78	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	106	6.80	26.70	81.36	255.58	3.86	12.12	1	2	2.78	5.56	110.41	110.41	3.68	3.68	135.71	43.20			
15	7,500	10,000	8,750	13	119	3.27	29.97	85.55	341.13	4.06	16.17	0	2	0.00	5.56	0.00	110.41	0.00	3.68	0.00	32.37			
16	10,000	20,000	15,000	47	166	11.84	41.81	354.29	695.42	16.80	32.97	3	5	8.33	13.89	1,102.31	1,212.73	36.78	40.46	311.14	174.39			
17	20,000	50,000	35,000	49	215	12.34	54.16	527.64	1,223.05	25.01	57.98	6	11	16.67	30.56	86.34	1,299.07	2.88	43.34	16.36	106.21			
18	50,000	100,000	75,000	48	263	12.09	66.25	358.02	1,581.07	16.97	74.95	6	17	16.67	47.22	757.56	2,056.62	25.28	68.62	211.60	130.08			
19	100,000	500,000	300,000	86	349	21.66	87.91	489.72	2,070.79	23.22	98.17	8	25	22.22	69.44	569.16	2,625.78	18.99	87.61	116.22	126.80			
20	500,000	UP		48	397	12.09	100.00	38.58	2,109.37	1.83	100.00	11	36	30.56	100.00	371.38	2,997.16	12.39	100.00	962.61	142.09			
				397					2,109.37					36					2,997.16					142.09



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2428 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	58	58	13.06	13.06	1,334.75	1,334.75	59.51	59.51	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	60	0.45	13.51	6.85	1,327.90	0.31	59.20	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	62	0.45	13.96	10.79	1,317.11	0.48	58.72	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	65	0.68	14.64	16.30	1,300.81	0.73	57.99	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	69	0.90	15.54	3.74	1,297.06	0.17	57.83	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	74	1.13	16.67	26.81	1,270.25	1.20	56.63	2	2	50.00	50.00	289.86	289.86	1.46	1.46	1081.15	22.82			
7	750	1,000	875	11	85	2.48	19.14	14.41	1,255.85	0.64	55.99	0	2	0.00	50.00	0.00	289.86	0.00	1.46	0.00	23.08			
8	1,000	1,500	1,250	9	94	2.03	21.17	23.39	1,232.46	1.04	54.95	0	2	0.00	50.00	0.00	289.86	0.00	1.46	0.00	23.52			
9	1,500	2,000	1,750	13	107	2.93	24.10	12.71	1,219.75	0.57	54.38	0	2	0.00	50.00	0.00	289.86	0.00	1.46	0.00	23.76			
10	2,000	2,500	2,250	5	112	1.13	25.23	15.78	1,203.96	0.70	53.68	0	2	0.00	50.00	0.00	289.86	0.00	1.46	0.00	24.08			
11	2,500	3,000	2,750	10	122	2.25	27.48	27.11	1,176.85	1.21	52.47	0	2	0.00	50.00	0.00	289.86	0.00	1.46	0.00	24.63			
12	3,000	4,000	3,500	11	133	2.48	29.95	109.40	1,067.45	4.88	47.59	0	2	0.00	50.00	0.00	289.86	0.00	1.46	0.00	27.15			
13	4,000	5,000	4,500	5	138	1.13	31.08	55.54	1,011.91	2.48	45.11	1	3	25.00	75.00	1,578.09	1,867.95	7.97	9.44	2841.59	184.60			
14	5,000	7,500	6,250	36	174	8.11	39.19	175.24	836.67	7.81	37.30	0	3	0.00	75.00	0.00	1,867.95	0.00	9.44	0.00	223.26			
15	7,500	10,000	8,750	20	194	4.50	43.69	231.14	605.54	10.30	27.00	0	3	0.00	75.00	0.00	1,867.95	0.00	9.44	0.00	308.48			
16	10,000	20,000	15,000	63	257	14.19	57.88	378.32	227.21	16.87	10.13	0	3	0.00	75.00	0.00	1,867.95	0.00	9.44	0.00	822.11			
17	20,000	50,000	35,000	48	305	10.81	68.69	739.38	512.17	32.96	22.83	1	4	25.00	100.00	17,924.38	19,792.33	90.56	100.00	2424.24	3864.42			
18	50,000	100,000	75,000	28	333	6.31	75.00	149.00	661.17	6.64	29.48	0	4	0.00	100.00	0.00	19,792.33	0.00	100.00	0.00	2993.53			
19	100,000	500,000	300,000	75	408	16.89	91.89	334.81	995.98	14.93	44.40	0	4	0.00	100.00	0.00	19,792.33	0.00	100.00	0.00	1987.22			
20	500,000	UP		36	444	8.11	100.00	1,247.07	2,243.05	55.60	100.00	0	4	0.00	100.00	0.00	19,792.33	0.00	100.00	0.00	882.38			
				444					2,243.05					4					19,792.33					882.38



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 243 MIXED PROCESS (SPINNING WEAVING DRESSING AND FINISHING)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	7.69	7.69	5.78	5.78	7.70	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.56	10.26	5.14	10.92	6.85	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.56	12.82	0.42	11.35	0.56	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.56	15.38	1.46	12.81	1.94	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.56	17.95	0.83	13.64	1.10	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.56	20.51	1.10	14.74	1.46	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.56	23.08	3.69	18.42	4.91	24.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.56	25.64	0.03	18.45	0.05	24.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.56	28.21	0.65	17.81	0.86	23.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.56	30.77	1.71	16.10	2.28	21.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.56	33.33	0.18	15.92	0.24	21.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.56	35.90	2.54	18.45	3.38	24.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.56	38.46	0.01	18.46	0.01	24.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.56	41.03	1.80	16.66	2.40	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.56	43.59	3.94	20.60	5.25	27.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	24	17.95	61.54	15.30	35.90	20.37	47.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	25	2.56	64.10	2.89	38.79	3.85	51.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	29	10.26	74.36	22.99	61.78	30.61	82.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	34	12.82	87.18	8.65	70.43	11.51	93.79	1	1	50.00	50.00	21.21	21.21	27.92	27.92	245.32	30.12
20	500,000	UP		5	39	12.82	100.00	4.66	75.09	6.21	100.00	1	2	50.00	100.00	54.77	75.98	72.08	100.00	1174.43	101.18
				39				75.09				2				75.98					101.18



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2431 MIXED PROCESSES (SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	2.22	2.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.22	4.44	16.59	16.59	4.23	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.22	6.67	17.28	33.87	4.41	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.22	8.89	20.47	54.33	5.22	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	4.44	13.33	36.62	90.96	9.34	23.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	2.22	15.56	2.51	93.47	0.64	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	2.22	17.78	0.09	93.56	0.02	23.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	4.44	22.22	0.18	93.74	0.05	23.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	12	4.44	26.67	8.52	102.26	2.17	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	2.22	28.89	0.39	102.66	0.10	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	16	6.67	35.56	29.20	131.86	7.45	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	20	8.89	44.44	22.21	154.07	5.66	39.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	22	4.44	48.89	17.74	171.82	4.52	43.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	27	11.11	60.00	43.38	215.20	11.06	54.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	32	11.11	71.11	65.93	281.13	16.81	71.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	38	13.33	84.44	85.08	366.21	21.69	93.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	39	2.22	86.67	3.34	369.55	0.85	94.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	40	2.22	88.89	19.02	388.57	4.85	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	44	8.89	97.78	3.41	391.98	0.87	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	45	2.22	100.00	0.24	392.22	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				45				392.22					0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2432 MIXED PROCESSES (SPINNINGWEAVING) : VEGETABLE AND CELLULOSE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	5.23	5.23	12.58	12.58	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	23	1.10	6.34	19.32	31.89	1.61	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	26	0.83	7.16	9.81	41.70	0.82	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	28	0.55	7.71	0.28	41.98	0.02	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	31	0.83	8.54	2.62	44.60	0.22	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	36	1.38	9.92	2.13	46.73	0.18	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	38	0.55	10.47	1.48	48.22	0.12	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	42	1.10	11.57	8.65	56.87	0.72	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	59	4.68	16.25	13.26	70.13	1.10	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	74	4.13	20.39	8.50	78.63	0.71	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	81	1.93	22.31	18.08	96.72	1.51	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	90	2.48	24.79	4.83	101.55	0.40	8.46	3	3	50.00	50.00	161.32	161.32	9.58	9.58	3337.57	158.85			
13	4,000	5,000	4,500	15	105	4.13	28.93	5.13	106.68	0.43	8.88	1	4	16.67	66.67	222.16	383.48	13.19	22.76	4334.63	359.48			
14	5,000	7,500	6,250	10	115	2.75	31.68	15.42	122.09	1.28	10.17	0	4	0.00	66.67	0.00	383.48	0.00	22.76	0.00	314.08			
15	7,500	10,000	8,750	4	119	1.10	32.78	31.53	153.63	2.63	12.79	0	4	0.00	66.67	0.00	383.48	0.00	22.76	0.00	249.62			
16	10,000	20,000	15,000	38	157	10.47	43.25	111.68	265.31	9.30	22.09	1	5	16.67	83.33	1,267.85	1,651.33	75.26	98.03	1135.23	622.42			
17	20,000	50,000	35,000	78	235	21.49	64.74	382.55	647.86	31.85	53.94	1	6	16.67	100.00	33.23	1,684.56	1.97	100.00	8.69	260.02			
18	50,000	100,000	75,000	39	274	10.74	75.48	220.83	868.69	18.39	72.33	0	6	0.00	100.00	0.00	1,684.56	0.00	100.00	0.00	193.92			
19	100,000	500,000	300,000	60	334	16.53	92.01	255.18	1,123.87	21.25	93.58	0	6	0.00	100.00	0.00	1,684.56	0.00	100.00	0.00	149.89			
20	500,000	UP		29	363	7.99	100.00	77.14	1,201.02	6.42	100.00	0	6	0.00	100.00	0.00	1,684.56	0.00	100.00	0.00	140.26			
				363					1,201.02					6					1,684.56					140.26



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2433 MIXED PROCESSES (SPINNINGWEAVING): SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	157	157	10.55	10.55	55.20	55.20	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	160	0.20	10.75	8.98	64.17	0.20	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	170	0.67	11.42	64.11	128.28	1.45	2.91	1	1	2.22	2.22	1.20	1.20	0.00	0.00	1.88	0.94			
4	200	300	250	10	180	0.67	12.10	84.09	212.37	1.91	4.82	0	1	0.00	2.22	0.00	1.20	0.00	0.00	0.00	0.57			
5	300	500	400	7	187	0.47	12.57	36.54	248.91	0.83	5.64	0	1	0.00	2.22	0.00	1.20	0.00	0.00	0.00	0.48			
6	500	750	625	31	218	2.08	14.65	13.98	262.89	0.32	5.96	1	2	2.22	4.44	47.59	48.80	0.19	0.19	340.51	18.56			
7	750	1,000	875	25	243	1.68	16.33	8.49	271.38	0.19	6.15	1	3	2.22	6.67	17.79	66.58	0.07	0.27	209.47	24.54			
8	1,000	1,500	1,250	28	271	1.88	18.21	12.77	284.15	0.29	6.44	0	3	0.00	6.67	0.00	66.58	0.00	0.27	0.00	23.43			
9	1,500	2,000	1,750	18	289	1.21	19.42	80.28	364.43	1.82	8.26	0	3	0.00	6.67	0.00	66.58	0.00	0.27	0.00	18.27			
10	2,000	2,500	2,250	11	300	0.74	20.16	15.81	380.24	0.36	8.62	0	3	0.00	6.67	0.00	66.58	0.00	0.27	0.00	17.51			
11	2,500	3,000	2,750	15	315	1.01	21.17	20.56	400.80	0.47	9.09	0	3	0.00	6.67	0.00	66.58	0.00	0.27	0.00	16.61			
12	3,000	4,000	3,500	38	353	2.55	23.72	20.98	421.78	0.48	9.56	0	3	0.00	6.67	0.00	66.58	0.00	0.27	0.00	15.79			
13	4,000	5,000	4,500	28	381	1.88	25.60	8.88	430.66	0.20	9.77	0	3	0.00	6.67	0.00	66.58	0.00	0.27	0.00	15.46			
14	5,000	7,500	6,250	54	435	3.63	29.23	82.38	513.04	1.87	11.63	2	5	4.44	11.11	84.23	150.82	0.34	0.60	102.25	29.40			
15	7,500	10,000	8,750	30	465	2.02	31.25	52.51	565.55	1.19	12.83	0	5	0.00	11.11	0.00	150.82	0.00	0.60	0.00	26.67			
16	10,000	20,000	15,000	159	624	10.69	41.94	580.40	1,145.95	13.16	25.99	2	7	4.44	15.56	60.48	211.30	0.24	0.84	10.42	18.44			
17	20,000	50,000	35,000	236	860	15.86	57.80	981.24	2,127.18	22.25	48.24	4	11	8.89	24.44	331.03	542.32	1.32	2.17	33.74	25.49			
18	50,000	100,000	75,000	165	1,025	11.09	68.88	893.78	3,020.97	20.27	68.51	3	14	6.67	31.11	4,246.78	4,789.11	16.96	19.12	475.15	158.53			
19	100,000	500,000	300,000	293	1,318	19.69	88.58	962.38	3,983.34	21.82	90.33	5	19	11.11	42.22	2,338.83	7,127.93	9.34	28.46	243.03	178.94			
20	500,000	UP		170	1,488	11.42	100.00	426.27	4,409.61	9.67	100.00	26	45	57.78	100.00	17,916.27	25,044.21	71.54	100.00	4203.03	567.95			
				1,488					4,409.61					45					25,044.21					567.95



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2438

MIXED PROCESSES (SPINNINGWEAVING DRES.&FINIS.): MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	111	111	10.54	10.54	22.23	22.23	0.50	0.50	2	2	6.67	6.67	3.01	3.01	0.34	0.34	13.52	13.52	
2	50	100	75	31	142	2.94	13.49	19.98	42.21	0.45	0.95	0	2	0.00	6.67	0.00	3.01	0.00	0.34	0.00	7.12	7.12
3	100	200	150	21	163	1.99	15.48	36.46	78.67	0.82	1.77	0	2	0.00	6.67	0.00	3.01	0.00	0.34	0.00	3.82	3.82
4	200	300	250	20	183	1.90	17.38	27.84	106.51	0.63	2.40	1	3	3.33	10.00	18.85	21.85	2.15	2.49	67.71	20.52	
5	300	500	400	26	209	2.47	19.85	51.96	158.47	1.17	3.57	0	3	0.00	10.00	0.00	21.85	0.00	2.49	0.00	13.79	13.79
6	500	750	625	24	233	2.28	22.13	6.77	165.23	0.15	3.72	0	3	0.00	10.00	0.00	21.85	0.00	2.49	0.00	13.23	13.23
7	750	1,000	875	25	258	2.37	24.50	53.80	219.03	1.21	4.93	0	3	0.00	10.00	0.00	21.85	0.00	2.49	0.00	9.98	9.98
8	1,000	1,500	1,250	32	290	3.04	27.54	64.15	283.18	1.44	6.38	0	3	0.00	10.00	0.00	21.85	0.00	2.49	0.00	7.72	7.72
9	1,500	2,000	1,750	28	318	2.66	30.20	49.28	332.46	1.11	7.49	0	3	0.00	10.00	0.00	21.85	0.00	2.49	0.00	6.57	6.57
10	2,000	2,500	2,250	23	341	2.18	32.38	52.53	384.99	1.18	8.67	0	3	0.00	10.00	0.00	21.85	0.00	2.49	0.00	5.68	5.68
11	2,500	3,000	2,750	17	358	1.61	34.00	61.25	446.24	1.38	10.05	0	3	0.00	10.00	0.00	21.85	0.00	2.49	0.00	4.90	4.90
12	3,000	4,000	3,500	40	398	3.80	37.80	138.12	584.36	3.11	13.16	0	3	0.00	10.00	0.00	21.85	0.00	2.49	0.00	3.74	3.74
13	4,000	5,000	4,500	26	424	2.47	40.27	71.95	656.31	1.62	14.78	0	3	0.00	10.00	0.00	21.85	0.00	2.49	0.00	3.33	3.33
14	5,000	7,500	6,250	50	474	4.75	45.01	294.89	951.20	6.64	21.42	0	3	0.00	10.00	0.00	21.85	0.00	2.49	0.00	2.30	2.30
15	7,500	10,000	8,750	42	516	3.99	49.00	344.47	1,295.67	7.76	29.18	1	4	3.33	13.33	15.40	37.25	1.75	4.24	4.47	2.87	2.87
16	10,000	20,000	15,000	107	623	10.16	59.16	448.95	1,744.62	10.11	39.30	2	6	6.67	20.00	53.51	90.76	6.09	10.34	11.92	5.20	5.20
17	20,000	50,000	35,000	128	751	12.16	71.32	990.25	2,734.87	22.30	61.60	6	12	20.00	40.00	69.05	159.81	7.86	18.20	6.97	5.84	5.84
18	50,000	100,000	75,000	98	849	9.31	80.63	593.75	3,328.62	13.37	74.97	5	17	16.67	56.67	106.80	266.61	12.16	30.37	17.99	8.01	8.01
19	100,000	500,000	300,000	128	977	12.16	92.78	602.37	3,930.99	13.57	88.54	2	19	6.67	63.33	11.11	277.72	1.27	31.63	1.84	7.06	7.06
20	500,000	UP		76	1,053	7.22	100.00	508.74	4,439.73	11.46	100.00	11	30	36.67	100.00	600.25	877.97	68.37	100.00	117.99	19.78	19.78
				1,053				4,439.73				30				877.97				19.78		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 244 PROCESSING OF TEXTILE WASTE AND NON WOVEN MATERIAL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	38.24	38.24	4.84	4.84	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	14	2.94	41.18	19.53	14.68	6.81	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	15	2.94	44.12	27.04	41.72	9.43	14.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	2.94	47.06	16.65	58.38	5.81	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	17	2.94	50.00	4.77	63.15	1.67	22.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	18	2.94	52.94	4.77	67.92	1.67	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	19	2.94	55.88	1.52	69.44	0.53	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	20	2.94	58.82	1.52	70.96	0.53	24.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	2.94	61.76	9.73	80.69	3.40	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	22	2.94	64.71	54.68	135.37	19.08	47.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	23	2.94	67.65	17.33	152.70	6.04	53.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	24	2.94	70.59	16.22	168.92	5.66	58.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	25	2.94	73.53	7.72	176.63	2.69	61.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	26	2.94	76.47	16.15	192.78	5.64	67.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	27	2.94	79.41	16.15	208.94	5.64	72.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	28	2.94	82.35	36.70	245.64	12.80	85.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	29	2.94	85.29	17.64	263.28	6.15	91.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	30	2.94	88.24	1.01	264.29	0.35	92.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	34	11.76	100.00	22.34	286.63	7.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	34	0.00	100.00	0.00	286.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				34					286.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	40.00	40.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	20.00	60.00	10.48	10.48	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	20.00	80.00	1.52	12.00	14.47	114.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	20.00	100.00	1.52	10.48	14.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	5	0.00	100.00	0.00	10.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				5					10.48					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2442 PROCESSING OF TEXTILE WASTE : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	9.50	9.50	8.43	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	57.00	66.50	50.59	59.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	16.13	82.63	14.32	73.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	4.50	87.13	3.99	77.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	6.04	93.17	5.36	82.69	1	1	100.00	100.00	631.04	631.04	100.00	100.00	10449.48	677.30	
7	750	1,000	875	1	6	16.67	100.00	19.51	112.68	17.31	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
20	500,000	UP		0	6	0.00	100.00	0.00	112.68	0.00	100.00	0	1	0.00	100.00	0.00	631.04	0.00	100.00	0.00	560.04	
				6					112.68					1					631.04			560.04



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	7.14	7.14	4.99	4.99	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.89	8.04	1.07	6.06	0.15	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.89	8.93	21.84	27.90	3.04	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.89	9.82	0.00	27.90	0.00	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	13	1.79	11.61	4.60	32.49	0.64	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	0.89	12.50	2.12	34.61	0.29	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	16	1.79	14.29	12.33	46.94	1.72	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	18	1.79	16.07	6.81	53.75	0.95	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	26	7.14	23.21	16.38	70.13	2.28	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	0.89	24.11	6.78	76.91	0.94	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	0.89	25.00	3.28	80.19	0.46	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	35	6.25	31.25	38.64	118.83	5.38	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	41	5.36	36.61	10.10	128.93	1.41	17.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	59	16.07	52.68	123.06	251.99	17.15	35.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	60	0.89	53.57	9.69	261.68	1.35	36.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	70	8.93	62.50	118.45	380.13	16.51	52.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	96	23.21	85.71	105.89	486.02	14.76	67.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	105	8.04	93.75	138.48	624.50	19.30	87.02	1	1	100.00	100.00	573.12	573.12	100.00	100.00	413.88	91.77
19	100,000	500,000	300,000	7	112	6.25	100.00	93.12	717.62	12.98	100.00	0	1	0.00	100.00	0.00	573.12	0.00	100.00	0.00	79.86
20	500,000	UP		0	112	0.00	100.00	0.00	717.62	0.00	100.00	0	1	0.00	100.00	0.00	573.12	0.00	100.00	0.00	79.86
				112				717.62		1						573.12					79.86



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2448

PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	5.95	5.95	9.58	9.58	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	2.38	8.33	0.54	10.11	0.11	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.19	9.52	1.13	11.24	0.24	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.19	10.71	1.35	12.59	0.29	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.19	11.90	1.71	14.30	0.37	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	13	3.57	15.48	0.59	14.89	0.13	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	17	4.76	20.24	11.26	26.14	2.41	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	22	5.95	26.19	14.07	40.21	3.01	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	27	5.95	32.14	14.84	55.06	3.18	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	29	2.38	34.52	13.06	68.12	2.80	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	33	4.76	39.29	25.45	93.57	5.45	20.02	2	2	50.00	50.00	3,687.54	3,687.54	39.12	39.12	14488.58	3940.83			
12	3,000	4,000	3,500	8	41	9.52	48.81	49.57	143.14	10.61	30.63	1	3	25.00	75.00	3,763.70	7,451.25	39.92	79.04	7592.94	5205.53			
13	4,000	5,000	4,500	12	53	14.29	63.10	65.75	208.90	14.07	44.70	0	3	0.00	75.00	14.07	7,451.25	0.00	79.04	0.00	3566.97			
14	5,000	7,500	6,250	7	60	8.33	71.43	72.15	281.04	15.44	60.13	1	4	25.00	100.00	1,976.02	9,427.27	20.96	100.00	2738.88	3354.39			
15	7,500	10,000	8,750	4	64	4.76	76.19	54.05	335.09	11.56	71.70	0	4	0.00	100.00	0.00	9,427.27	0.00	100.00	0.00	2813.33			
16	10,000	20,000	15,000	4	68	4.76	80.95	37.69	372.79	8.06	79.76	0	4	0.00	100.00	0.00	9,427.27	0.00	100.00	0.00	2528.87			
17	20,000	50,000	35,000	7	75	8.33	89.29	69.51	442.29	14.87	94.63	0	4	0.00	100.00	0.00	9,427.27	0.00	100.00	0.00	2131.44			
18	50,000	100,000	75,000	2	77	2.38	91.67	18.01	460.31	3.85	98.49	0	4	0.00	100.00	0.00	9,427.27	0.00	100.00	0.00	2048.05			
19	100,000	500,000	300,000	5	82	5.95	97.62	6.94	467.25	1.49	99.97	0	4	0.00	100.00	0.00	9,427.27	0.00	100.00	0.00	2017.61			
20	500,000	UP		2	84	2.38	100.00	0.13	467.38	0.03	100.00	0	4	0.00	100.00	0.00	9,427.27	0.00	100.00	0.00	2017.06			
				84					467.38					4					9,427.27					2017.06



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 245 ROPEMAKERS STRINGMAKER SACKMAKERS BLANKETS WEAVING MILLS CAR

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	3.35	3.35	24.91	24.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	2.48	5.83	18.46	43.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	3.24	9.07	24.09	67.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	4.38	13.45	32.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					13.45					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	7.58	7.58	11.60	11.60	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.76	8.33	3.75	15.35	0.40	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	15	3.03	11.36	5.68	21.03	0.61	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	0.76	12.12	0.44	21.47	0.05	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	21	3.79	15.91	35.60	57.06	3.83	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	26	3.79	19.70	16.72	73.78	1.80	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	28	1.52	21.21	4.37	78.16	0.47	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	34	4.55	25.76	18.21	96.37	1.96	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	42	6.06	31.82	24.81	121.18	2.67	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	44	1.52	33.33	9.92	131.09	1.07	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	47	2.27	35.61	14.09	145.18	1.52	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	52	3.79	39.39	29.60	174.79	3.18	18.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	55	2.27	41.67	23.68	198.47	2.55	21.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	58	2.27	43.94	20.56	219.03	2.21	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	63	3.79	47.73	28.44	247.47	3.06	26.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	87	18.18	65.91	227.29	474.75	24.45	51.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	33	120	25.00	90.91	389.41	864.17	41.89	92.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	131	8.33	99.24	57.45	921.62	6.18	99.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	132	0.76	100.00	7.97	929.59	0.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	132	0.00	100.00	0.00	929.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				132					929.59					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	7.46	7.46	15.93	15.93	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	32	2.09	9.55	27.96	43.89	1.87	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	35	0.90	10.45	0.71	44.60	0.05	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	43	2.39	12.84	4.24	48.84	0.28	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	49	1.79	14.63	7.18	56.02	0.48	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	56	2.09	16.72	9.92	65.94	0.66	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	63	2.09	18.81	8.44	74.38	0.56	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	72	2.69	21.49	15.45	89.83	1.03	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	77	1.49	22.99	10.09	99.92	0.67	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	79	0.60	23.58	4.49	104.41	0.30	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	83	1.19	24.78	3.30	107.70	0.22	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	97	4.18	28.96	32.93	140.63	2.20	9.39	2	2	40.00	40.00	529.17	529.17	8.58	8.58	1606.96	376.28			
13	4,000	5,000	4,500	5	102	1.49	30.45	15.27	155.91	1.02	10.41	0	2	0.00	40.00	0.00	529.17	0.00	8.58	0.00	339.42			
14	5,000	7,500	6,250	25	127	7.46	37.91	103.43	259.33	6.91	17.32	0	2	0.00	40.00	0.00	529.17	0.00	8.58	0.00	204.05			
15	7,500	10,000	8,750	7	134	2.09	40.00	62.38	321.72	4.17	21.48	0	2	0.00	40.00	0.00	529.17	0.00	8.58	0.00	164.48			
16	10,000	20,000	15,000	65	199	19.40	59.40	288.35	610.07	19.25	40.73	1	3	20.00	60.00	2,405.73	2,934.90	38.99	47.57	834.30	481.08			
17	20,000	50,000	35,000	61	260	18.21	77.61	335.54	945.61	22.40	63.14	0	3	0.00	60.00	0.00	2,934.90	0.00	47.57	0.00	310.37			
18	50,000	100,000	75,000	39	299	11.64	89.25	305.39	1,251.00	20.39	83.53	0	3	0.00	60.00	0.00	2,934.90	0.00	47.57	0.00	234.60			
19	100,000	500,000	300,000	33	332	9.85	99.10	215.63	1,466.63	14.40	97.93	0	3	0.00	60.00	0.00	2,934.90	0.00	47.57	0.00	200.11			
20	500,000	UP		3	335	0.90	100.00	31.03	1,497.67	2.07	100.00	2	5	40.00	100.00	3,235.34	6,170.24	52.43	100.00	10424.87	411.99			
				335					1,497.67					5					6,170.24					411.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	60.00	60.00	6.72	6.72	75.43	75.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	20.00	80.00	0.78	7.51	8.79	84.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	20.00	100.00	1.41	8.91	15.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	8.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					8.91					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	7.87	7.87	0.22	0.22	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	1.12	8.99	1.64	1.41	0.50	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	10	2.25	11.24	0.08	1.49	0.03	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	1.12	12.36	0.03	1.53	0.01	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	1.12	13.48	0.86	2.39	0.27	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	1.12	14.61	1.16	3.55	0.36	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	1.12	15.73	0.10	3.65	0.03	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	1.12	16.85	0.12	3.77	0.04	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	17	2.25	19.10	7.45	11.22	2.30	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	22	5.62	24.72	1.21	12.43	0.37	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	23	1.12	25.84	0.67	13.10	0.21	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	29	6.74	32.58	2.97	16.07	0.91	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	31	2.25	34.83	8.81	24.88	2.72	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	44	14.61	49.44	25.52	50.40	7.87	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	47	3.37	52.81	17.37	67.77	5.36	20.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	58	12.36	65.17	73.31	141.08	22.61	43.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	75	19.10	84.27	101.60	242.68	31.33	74.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	83	8.99	93.26	39.72	282.40	12.25	87.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	88	5.62	98.88	57.69	340.09	17.79	104.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	89	1.12	100.00	15.82	324.27	4.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				89					324.27					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2458 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.70	2.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.70	5.41	6.47	6.47	2.67	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	6	10.81	16.22	13.41	19.88	5.53	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.70	18.92	9.63	29.50	3.97	12.17	1	1	100.00	100.00	55.18	55.18	100.00	100.00	573.32	187.05
5	300	500	400	2	9	5.41	24.32	35.00	64.50	14.43	26.60	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	85.55
6	500	750	625	1	10	2.70	27.03	2.33	66.83	0.96	27.56	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	82.58
7	750	1,000	875	1	11	2.70	29.73	3.19	70.01	1.31	28.87	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	78.82
8	1,000	1,500	1,250	1	12	2.70	32.43	4.94	74.95	2.04	30.91	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	73.62
9	1,500	2,000	1,750	1	13	2.70	35.14	6.68	81.64	2.76	33.67	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	67.59
10	2,000	2,500	2,250	1	14	2.70	37.84	3.87	85.51	1.60	35.27	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	64.53
11	2,500	3,000	2,750	1	15	2.70	40.54	5.25	90.76	2.17	37.43	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	60.80
12	3,000	4,000	3,500	1	16	2.70	43.24	11.51	102.27	4.75	42.18	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	53.96
13	4,000	5,000	4,500	1	17	2.70	45.95	8.60	110.87	3.54	45.72	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	49.77
14	5,000	7,500	6,250	1	18	2.70	48.65	15.59	126.46	6.43	52.15	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	43.64
15	7,500	10,000	8,750	4	22	10.81	59.46	15.09	141.54	6.22	58.37	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	38.99
16	10,000	20,000	15,000	10	32	27.03	86.49	2.74	144.28	1.13	59.50	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	38.25
17	20,000	50,000	35,000	2	34	5.41	91.89	71.59	215.87	29.52	89.02	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	25.56
18	50,000	100,000	75,000	2	36	5.41	97.30	16.43	232.30	6.77	95.80	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	23.76
19	100,000	500,000	300,000	1	37	2.70	100.00	10.19	242.49	4.20	100.00	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	22.76
20	500,000	UP		0	37	0.00	100.00	0.00	242.49	0.00	100.00	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	22.76
				37				242.49		1						55.18					22.76



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 246

KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	12.73	12.73	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	1.82	14.55	3.56	3.56	1.37	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	10	3.64	18.18	1.87	5.43	0.72	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	14	7.27	25.45	30.53	35.96	11.73	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	1.82	27.27	1.76	37.72	0.68	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	1.82	29.09	2.81	40.53	1.08	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	1.82	30.91	21.52	62.05	8.27	23.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	1.82	32.73	6.04	68.09	2.32	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	1.82	34.55	3.02	65.07	1.16	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	1.82	36.36	0.00	65.07	0.00	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	1.82	38.18	2.45	67.52	0.94	25.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	24	5.45	43.64	12.84	80.36	4.93	30.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	27	5.45	49.09	31.10	111.46	11.95	42.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	32	9.09	58.18	10.15	121.61	3.90	46.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	33	1.82	60.00	2.58	124.20	0.99	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	34	1.82	61.82	2.25	126.45	0.86	48.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	44	18.18	80.00	63.71	190.16	24.48	73.06	1	1	100.00	100.00	5.97	5.97	100.00	100.00	9.37	3.14			
18	50,000	100,000	75,000	5	49	9.09	89.09	35.22	225.38	13.53	86.59	0	1	0.00	100.00	0.00	5.97	0.00	100.00	0.00	2.65			
19	100,000	500,000	300,000	6	55	10.91	100.00	34.91	260.28	13.41	100.00	0	1	0.00	100.00	0.00	5.97	0.00	100.00	0.00	2.29			
20	500,000	UP		0	55	0.00	100.00	0.00	260.28	0.00	100.00	0	1	0.00	100.00	0.00	5.97	0.00	100.00	0.00	2.29			
				55					260.28					1					5.97					2.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	164	164	8.04	8.04	7.28	7.28	0.05	0.05	3	3	5.00	5.00	17.14	17.14	0.46	0.46	235.35	235.35			
2	50	100	75	62	226	3.04	11.08	153.44	160.72	1.00	1.04	0	3	0.00	5.00	0.00	17.14	0.00	0.46	0.00	10.67			
3	100	200	150	51	277	2.50	13.58	235.62	396.34	1.53	2.57	0	3	0.00	5.00	0.00	17.14	0.00	0.46	0.00	4.33			
4	200	300	250	51	328	2.50	16.08	214.40	610.74	1.39	3.96	0	3	0.00	5.00	0.00	17.14	0.00	0.46	0.00	2.81			
5	300	500	400	85	413	4.17	20.25	280.35	891.09	1.82	5.78	1	4	1.67	6.67	55.19	72.33	1.47	1.92	19.69	8.12			
6	500	750	625	68	481	3.33	23.58	243.55	1,134.64	1.58	7.36	1	5	1.67	8.33	12.86	85.19	0.34	2.26	5.28	7.51			
7	750	1,000	875	64	545	3.14	26.72	221.33	1,355.97	1.44	8.79	0	5	0.00	8.33	0.00	85.19	0.00	2.26	0.00	6.28			
8	1,000	1,500	1,250	109	654	5.34	32.06	361.93	1,717.91	2.35	11.14	0	5	0.00	8.33	0.00	85.19	0.00	2.26	0.00	4.96			
9	1,500	2,000	1,750	94	748	4.61	36.67	414.01	2,131.92	2.69	13.83	0	5	0.00	8.33	0.00	85.19	0.00	2.26	0.00	4.00			
10	2,000	2,500	2,250	77	825	3.77	40.44	344.65	2,476.57	2.24	16.06	0	5	0.00	8.33	0.00	85.19	0.00	2.26	0.00	3.44			
11	2,500	3,000	2,750	74	899	3.63	44.07	437.38	2,913.95	2.84	18.90	1	6	1.67	10.00	0.00	85.19	0.00	2.26	0.00	2.92			
12	3,000	4,000	3,500	118	1,017	5.78	49.85	707.77	3,621.73	4.59	23.49	2	8	3.33	13.33	34.93	120.12	0.93	3.19	4.94	3.32			
13	4,000	5,000	4,500	111	1,128	5.44	55.29	1,002.22	4,623.95	6.50	29.99	0	8	0.00	13.33	0.00	120.12	0.00	3.19	0.00	2.60			
14	5,000	7,500	6,250	131	1,259	6.42	61.72	1,135.37	5,759.31	7.36	37.36	4	12	6.67	20.00	1.48	121.60	0.04	3.23	0.13	2.11			
15	7,500	10,000	8,750	124	1,383	6.08	67.79	1,273.29	7,032.61	8.26	45.61	0	12	0.00	20.00	0.00	121.60	0.00	3.23	0.00	1.73			
16	10,000	20,000	15,000	238	1,621	11.67	79.46	2,887.91	9,920.52	18.73	64.35	14	26	23.33	43.33	447.56	569.16	11.89	15.12	15.50	5.74			
17	20,000	50,000	35,000	191	1,812	9.36	88.82	2,404.02	12,324.54	15.59	79.94	7	33	11.67	55.00	1,934.33	2,503.49	51.40	66.52	80.46	20.31			
18	50,000	100,000	75,000	84	1,896	4.12	92.94	1,490.77	13,815.31	9.67	89.61	2	35	3.33	58.33	47.52	2,551.01	1.26	67.78	3.19	18.47			
19	100,000	500,000	300,000	99	1,995	4.85	97.79	1,264.36	15,079.68	8.20	97.81	25	60	41.67	100.00	1,212.49	3,763.50	32.22	100.00	95.90	24.96			
20	500,000	UP		45	2,040	2.21	100.00	337.92	15,417.60	2.19	100.00	0	60	0.00	100.00		3,763.50	0.00	100.00	0.00	24.41			
				2,040					15,417.60					60					3,763.50					24.41



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	139	139	7.70	7.70	69.36	69.36	1.13	1.13	1	1	4.55	4.55	1,105.26	1,105.26	5.12	5.12	1593.41	1593.41			
2	50	100	75	75	214	4.16	11.86	103.68	173.05	1.70	2.83	0	1	0.00	4.55	0.00	1,105.26	0.00	5.12	0.00	638.71			
3	100	200	150	142	356	7.87	19.72	126.13	299.18	2.06	4.89	1	2	4.55	9.09	183.57	1,288.84	0.85	5.97	145.54	430.79			
4	200	300	250	177	533	9.81	29.53	134.77	433.95	2.20	7.10	0	2	0.00	9.09	0.00	1,288.84	0.00	5.97	0.00	297.00			
5	300	500	400	173	706	9.58	39.11	182.77	616.72	2.99	10.08	0	2	0.00	9.09	0.00	1,288.84	0.00	5.97	0.00	208.98			
6	500	750	625	119	825	6.59	45.71	95.29	712.01	1.56	11.64	1	3	4.55	13.64	30.66	1,319.50	0.14	6.11	32.18	185.32			
7	750	1,000	875	74	899	4.10	49.81	142.44	854.46	2.33	13.97	0	3	0.00	13.64	0.00	1,319.50	0.00	6.11	0.00	154.43			
8	1,000	1,500	1,250	84	983	4.65	54.46	162.33	1,016.79	2.65	16.63	0	3	0.00	13.64	0.00	1,319.50	0.00	6.11	0.00	129.77			
9	1,500	2,000	1,750	50	1,033	2.77	57.23	154.39	1,171.18	2.52	19.15	0	3	0.00	13.64	0.00	1,319.50	0.00	6.11	0.00	112.66			
10	2,000	2,500	2,250	41	1,074	2.27	59.50	143.73	1,314.91	2.35	21.50	0	3	0.00	13.64	0.00	1,319.50	0.00	6.11	0.00	100.35			
11	2,500	3,000	2,750	34	1,108	1.88	61.39	106.94	1,421.85	1.75	23.25	0	3	0.00	13.64	0.00	1,319.50	0.00	6.11	0.00	92.80			
12	3,000	4,000	3,500	46	1,154	2.55	63.93	192.72	1,614.57	3.15	26.40	0	3	0.00	13.64	0.00	1,319.50	0.00	6.11	0.00	81.72			
13	4,000	5,000	4,500	29	1,183	1.61	65.54	190.46	1,805.03	3.11	29.51	1	4	4.55	18.18	1,653.04	2,972.54	7.66	13.77	867.91	164.68			
14	5,000	7,500	6,250	80	1,263	4.43	69.97	397.58	2,202.61	6.50	36.02	1	5	4.55	22.73	6.50	2,979.04	0.03	13.80	1.64	135.25			
15	7,500	10,000	8,750	31	1,294	1.72	71.69	267.92	2,470.53	4.38	40.40	0	5	0.00	22.73	0.00	2,979.04	0.00	13.80	0.00	120.58			
16	10,000	20,000	15,000	97	1,391	5.37	77.06	602.47	3,073.00	9.85	50.25	3	8	13.64	36.36	561.83	3,540.88	2.60	16.40	93.25	115.23			
17	20,000	50,000	35,000	186	1,577	10.30	87.37	1,321.45	4,394.45	21.61	71.86	3	11	13.64	50.00	1,187.50	4,728.37	5.50	21.90	89.86	107.60			
18	50,000	100,000	75,000	84	1,661	4.65	92.02	751.27	5,145.72	12.28	84.14	2	13	9.09	59.09	1,499.02	6,227.40	6.94	28.84	199.53	121.02			
19	100,000	500,000	300,000	135	1,796	7.48	99.50	818.86	5,964.58	13.39	97.53	9	22	40.91	100.00	15,365.89	21,593.28	71.16	100.00	1876.49	362.02			
20	500,000	UP		9	1,805	0.50	100.00	151.05	6,115.64	2.47	100.00	0	22	0.00	100.00	0.00	21,593.28	0.00	100.00	0.00	353.08			
				1,805					6,115.64					22					21,593.28					353.08



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	116	116	6.98	6.98	80.77	80.77	2.33	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	111	227	6.68	13.66	44.05	124.82	1.27	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	449	676	27.02	40.67	147.39	272.21	4.26	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	316	992	19.01	59.69	112.11	384.32	3.24	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	121	1,113	7.28	66.97	96.45	480.78	2.79	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	78	1,191	4.69	71.66	144.03	624.81	4.16	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	71	1,262	4.27	75.93	140.31	765.12	4.05	22.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	77	1,339	4.63	80.57	163.77	928.89	4.73	26.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	47	1,386	2.83	83.39	182.72	1,111.61	5.28	32.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	52	1,438	3.13	86.52	196.72	1,308.33	5.68	37.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	41	1,479	2.47	88.99	194.56	1,502.89	5.62	43.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	44	1,523	2.65	91.64	257.54	1,760.43	7.44	50.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	20	1,543	1.20	92.84	151.02	1,911.45	4.36	55.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	38	1,581	2.29	95.13	333.23	2,244.68	9.63	64.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	1,600	1.14	96.27	247.31	2,491.99	7.14	71.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	29	1,629	1.74	98.01	672.85	3,164.84	19.44	91.43	2	2	100.00	100.00	172.72	172.72	100.00	100.00	25.67	5.46	
17	20,000	50,000	35,000	9	1,638	0.54	98.56	111.64	3,276.48	3.23	94.66	0	2	0.00	100.00	0.00	172.72	0.00	100.00	0.00	5.27	
18	50,000	100,000	75,000	17	1,655	1.02	99.58	130.98	3,407.46	3.78	98.44	0	2	0.00	100.00	0.00	172.72	0.00	100.00	0.00	5.07	
19	100,000	500,000	300,000	7	1,662	0.42	100.00	54.04	3,461.50	1.56	100.00	0	2	0.00	100.00	0.00	172.72	0.00	100.00	0.00	4.99	
20	500,000	UP		0	1,662	0.00	100.00	0.00	3,461.50	0.00	100.00	0	2	0.00	100.00	0.00	172.72	0.00	100.00	0.00	4.99	
				1,662					3,461.50					2					172.72			4.99



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	24	24	12.12	12.12	27.13	27.13	4.95	4.95	1	1	50.00	50.00	29.81	29.81	75.06	75.06	109.87	109.87	
2	50	100	75	8	32	4.04	16.16	2.01	29.13	0.37	5.32	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	102.31	
3	100	200	150	10	42	5.05	21.21	2.64	31.78	0.48	5.80	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	93.79	
4	200	300	250	14	56	7.07	28.28	30.44	62.22	5.55	11.35	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	47.91	
5	300	500	400	17	73	8.59	36.87	10.44	72.66	1.91	13.26	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	41.02	
6	500	750	625	16	89	8.08	44.95	18.54	91.20	3.38	16.64	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	32.68	
7	750	1,000	875	17	106	8.59	53.54	33.17	124.37	6.05	22.69	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	23.97	
8	1,000	1,500	1,250	11	117	5.56	59.09	18.98	143.34	3.46	26.16	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	20.79	
9	1,500	2,000	1,750	10	127	5.05	64.14	24.51	167.86	4.47	30.63	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	17.76	
10	2,000	2,500	2,250	7	134	3.54	67.68	25.82	193.68	4.71	35.34	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	15.39	
11	2,500	3,000	2,750	5	139	2.53	70.20	18.96	212.64	3.46	38.80	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	14.02	
12	3,000	4,000	3,500	8	147	4.04	74.24	31.12	243.76	5.68	44.48	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	12.23	
13	4,000	5,000	4,500	9	156	4.55	78.79	53.72	297.48	9.80	54.28	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	10.02	
14	5,000	7,500	6,250	9	165	4.55	83.33	72.46	369.94	13.22	67.50	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	8.06	
15	7,500	10,000	8,750	8	173	4.04	87.37	49.84	419.78	9.09	76.60	0	1	0.00	50.00	0.00	29.81	0.00	75.06	0.00	7.10	
16	10,000	20,000	15,000	10	183	5.05	92.42	59.81	479.59	10.91	87.51	1	2	50.00	100.00	9.90	39.71	24.94	100.00	16.55	8.28	
17	20,000	50,000	35,000	12	195	6.06	98.48	52.99	532.59	9.67	97.18	0	2	0.00	100.00	0.00	39.71	0.00	100.00	0.00	7.46	
18	50,000	100,000	75,000	1	196	0.51	98.99	6.85	539.44	1.25	98.43	0	2	0.00	100.00	0.00	39.71	0.00	100.00	0.00	7.36	
19	100,000	500,000	300,000	2	198	1.01	100.00	8.58	548.02	1.57	100.00	0	2	0.00	100.00	0.00	39.71	0.00	100.00	0.00	7.25	
20	500,000	UP		0	198	0.00	100.00	0.00	548.02	0.00	100.00	0	2	0.00	100.00	0.00	39.71	0.00	100.00	0.00	7.25	
				198					548.02					2					39.71			7.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	0.06	0.06	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	19.25	19.31	52.09	52.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	17.65	36.96	47.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					36.96					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	11.86	11.86	3.63	3.63	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	10	5.08	16.95	3.45	7.07	1.41	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	16	10.17	27.12	6.72	13.80	2.75	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	18	3.39	30.51	3.74	17.53	1.53	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	21	5.08	35.59	2.66	20.19	1.09	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	28	11.86	47.46	3.79	23.99	1.55	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	30	3.39	50.85	4.56	28.54	1.87	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	37	11.86	62.71	8.82	37.36	3.61	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	38	1.69	64.41	0.97	38.33	0.40	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	41	5.08	69.49	5.68	44.01	2.32	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	42	1.69	71.19	4.80	48.81	1.96	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	46	6.78	77.97	36.67	85.48	15.02	35.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	49	5.08	83.05	23.01	108.49	9.42	44.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	50	1.69	84.75	9.18	117.67	3.76	48.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	52	3.39	88.14	3.07	120.74	1.26	49.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	56	6.78	94.92	88.81	209.55	36.37	85.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	58	3.39	98.31	30.90	240.46	12.66	98.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	59	1.69	100.00	3.74	244.20	1.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	59	0.00	100.00	0.00	244.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	59	0.00	100.00	0.00	244.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				59					244.20					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 24643 MIXED

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	16.67	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	16.67	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	16.67	66.67	3.70	3.70	13.81	13.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	16.67	83.33	4.19	7.88	15.64	29.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	16.67	100.00	18.88	26.76	70.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	26.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					26.76					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,299	1,299	10.82	10.82	701.40	701.40	1.33	1.33	4	4	4.17	4.17	22.22	22.22	0.08	0.08	3.17	3.17	
2	50	100	75	449	1,748	3.74	14.56	733.93	1,435.33	1.39	2.73	1	5	1.04	5.21	10.40	32.63	0.04	0.12	1.42	2.27	
3	100	200	150	757	2,505	6.30	20.86	1,223.39	2,658.72	2.32	5.05	2	7	2.08	7.29	104.60	137.23	0.38	0.50	8.55	5.16	
4	200	300	250	730	3,235	6.08	26.94	766.31	3,425.03	1.45	6.50	3	10	3.13	10.42	1,690.63	1,827.86	6.12	6.62	220.62	53.37	
5	300	500	400	1,161	4,396	9.67	36.61	1,757.60	5,182.64	3.34	9.84	3	13	3.13	13.54	926.64	2,754.49	3.36	9.98	52.72	53.15	
6	500	750	625	1,035	5,431	8.62	45.23	1,733.11	6,915.75	3.29	13.13	0	13	0.00	13.54	0.00	2,754.49	0.00	9.98	0.00	39.83	
7	750	1,000	875	937	6,368	7.80	53.04	1,806.19	8,721.93	3.43	16.56	0	13	0.00	13.54	0.00	2,754.49	0.00	9.98	0.00	31.58	
8	1,000	1,500	1,105	1,105	7,473	9.20	62.24	2,673.05	11,394.98	5.07	21.63	1	14	1.04	14.58	263.07	3,017.57	0.95	10.93	9.84	26.48	
9	1,500	2,000	1,750	739	8,212	6.15	68.39	2,749.89	14,144.87	5.22	26.86	3	17	3.13	17.71	2,083.18	5,100.75	7.54	18.47	75.76	36.06	
10	2,000	2,500	2,250	394	8,606	3.28	71.67	1,611.61	15,756.49	3.06	29.91	6	23	6.25	23.96	547.73	5,648.48	1.98	20.46	33.99	35.85	
11	2,500	3,000	2,750	367	8,973	3.06	74.73	1,701.01	17,457.50	3.23	33.14	2	25	2.08	26.04	566.38	6,214.86	2.05	22.51	33.30	35.60	
12	3,000	4,000	3,500	410	9,383	3.41	78.15	2,420.85	19,878.35	4.60	37.74	8	33	8.33	34.38	836.91	7,051.77	3.03	25.54	34.57	35.47	
13	4,000	5,000	4,500	312	9,695	2.60	80.74	2,055.58	21,933.93	3.90	41.64	3	36	3.13	37.50	14.55	7,066.32	0.05	25.59	0.71	32.22	
14	5,000	7,500	6,250	438	10,133	3.65	84.39	3,668.86	25,602.79	6.97	48.61	0	36	0.00	37.50	0.00	7,066.32	0.00	25.59	0.00	27.60	
15	7,500	10,000	8,750	269	10,402	2.24	86.63	2,732.03	28,334.82	5.19	53.80	6	42	6.25	43.75	205.43	7,271.75	0.74	26.34	7.52	25.66	
16	10,000	20,000	15,000	442	10,844	3.68	90.31	6,368.25	34,703.07	12.09	65.89	5	47	5.21	48.96	5,593.57	12,865.31	20.26	46.60	87.84	37.07	
17	20,000	50,000	35,000	527	11,371	4.39	94.70	8,209.29	42,912.36	15.59	81.47	15	62	15.63	64.58	8,703.34	21,568.65	31.52	78.12	106.02	50.26	
18	50,000	100,000	75,000	312	11,683	2.60	97.30	5,902.66	48,815.02	11.21	92.68	21	83	21.88	86.46	1,331.69	22,900.35	4.82	82.94	22.56	46.91	
19	100,000	500,000	300,000	301	11,984	2.51	99.81	3,841.01	52,656.04	7.29	99.97	13	96	13.54	100.00	4,710.34	27,610.69	17.06	100.00	122.63	52.44	
20	500,000	UP		23	12,007	0.19	100.00	15.03	52,671.07	0.03	100.00	0	96	0.00	100.00	0.00	27,610.69	0.00	100.00	0.00	52.42	
				12,007					52,671.07					96					27,610.69			52.42



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	2.74	2.74	3.96	3.96	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	4	2.74	5.48	4.59	8.56	0.73	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	6	2.74	8.22	1.74	10.30	0.28	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.37	9.59	1.03	11.33	0.16	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	1.37	10.96	1.57	12.90	0.25	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	1.37	12.33	2.52	15.42	0.40	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	13	5.48	17.81	7.60	23.01	1.21	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	20	9.59	27.40	11.08	34.09	1.76	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	27	9.59	36.99	6.91	41.00	1.10	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	28	1.37	38.36	50.39	91.39	8.00	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	32	5.48	43.84	23.06	114.45	3.66	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	34	2.74	46.58	14.26	128.71	2.26	20.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	36	2.74	49.32	25.48	154.19	4.04	24.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	37	1.37	50.68	12.37	166.56	1.96	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	38	1.37	52.05	39.44	205.99	6.26	32.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	41	4.11	56.16	123.32	329.31	19.57	52.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	43	2.74	58.90	98.37	427.68	15.61	67.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	45	2.74	61.64	18.19	445.88	2.89	70.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	49	5.48	67.12	7.78	453.65	1.23	71.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		24	73	32.88	100.00	176.55	630.20	28.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				73				630.20					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2468 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	7.28	7.28	5.87	5.87	1.19	1.19	1	1	5.00	5.00	2.69	2.69	0.16	0.16	45.88	45.88			
2	50	100	75	4	15	2.65	9.93	1.08	6.95	0.22	1.40	0	1	0.00	5.00	0.00	2.69	0.00	0.16	0.00	38.78	38.78		
3	100	200	150	4	19	2.65	12.58	1.43	8.38	0.29	1.69	0	1	0.00	5.00	0.00	2.69	0.00	0.16	0.00	32.15	32.15		
4	200	300	250	4	23	2.65	15.23	0.36	8.74	0.07	1.77	0	1	0.00	5.00	0.00	2.69	0.00	0.16	0.00	30.83	30.83		
5	300	500	400	5	28	3.31	18.54	2.83	11.57	0.57	2.34	0	1	0.00	5.00	0.00	2.69	0.00	0.16	0.00	23.28	23.28		
6	500	750	625	10	38	6.62	25.17	10.91	22.48	2.21	4.55	0	1	0.00	5.00	0.00	2.69	0.00	0.16	0.00	11.98	11.98		
7	750	1,000	875	13	51	8.61	33.77	19.23	41.71	3.89	8.43	0	1	0.00	5.00	0.00	2.69	0.00	0.16	0.00	6.46	6.46		
8	1,000	1,500	1,250	6	57	3.97	37.75	16.70	58.41	3.38	11.81	0	1	0.00	5.00	0.00	2.69	0.00	0.16	0.00	4.61	4.61		
9	1,500	2,000	1,750	14	71	9.27	47.02	23.49	81.91	4.75	16.56	0	1	0.00	5.00	0.00	2.69	0.00	0.16	0.00	3.29	3.29		
10	2,000	2,500	2,250	13	84	8.61	55.63	52.05	133.96	10.52	27.09	5	6	25.00	30.00	20.74	23.44	1.23	1.39	39.85	17.49			
11	2,500	3,000	2,750	7	91	4.64	60.26	5.02	138.98	1.02	28.10	0	6	0.00	30.00	0.00	23.44	0.00	1.39	0.00	16.86	16.86		
12	3,000	4,000	3,500	1	92	0.66	60.93	7.39	146.38	1.50	29.60	0	6	0.00	30.00	0.00	23.44	0.00	1.39	0.00	16.01	16.01		
13	4,000	5,000	4,500	3	95	1.99	62.91	18.06	164.44	3.65	33.25	0	6	0.00	30.00	0.00	23.44	0.00	1.39	0.00	14.25	14.25		
14	5,000	7,500	6,250	4	99	2.65	65.56	29.15	193.59	5.89	39.14	0	6	0.00	30.00	0.00	23.44	0.00	1.39	0.00	12.11	12.11		
15	7,500	10,000	8,750	1	100	0.66	66.23	18.53	212.11	3.75	42.89	0	6	0.00	30.00	0.00	23.44	0.00	1.39	0.00	11.05	11.05		
16	10,000	20,000	15,000	8	108	5.30	71.52	116.96	329.08	23.65	66.54	0	6	0.00	30.00	0.00	23.44	0.00	1.39	0.00	7.12	7.12		
17	20,000	50,000	35,000	15	123	9.93	81.46	124.56	453.64	25.19	91.72	7	13	35.00	65.00	32.01	55.44	1.90	3.28	25.70	12.22			
18	50,000	100,000	75,000	3	126	1.99	83.44	4.59	449.04	0.93	90.79	0	13	0.00	65.00	0.00	55.44	0.00	3.28	0.00	12.35	12.35		
19	100,000	500,000	300,000	25	151	16.56	100.00	45.53	494.57	9.21	100.00	7	20	35.00	100.00	1,633.35	1,688.80	96.72	100.00	3587.72	341.47			
20	500,000	UP		0	151	0.00	100.00	0.00	494.57	0.00	100.00	0	20	0.00	100.00	0.00	1,688.80	0.00	100.00	0.00	341.47	341.47		
				151					494.57					20					1,688.80					341.47



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	6.17	6.17	1.20	1.20	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	13	1.85	8.02	8.26	9.46	0.83	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	21	4.94	12.96	2.19	11.65	0.22	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	28	4.32	17.28	4.64	16.30	0.47	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	44	9.88	27.16	13.04	29.34	1.32	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	58	8.64	35.80	10.56	39.90	1.07	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	66	4.94	40.74	15.99	55.88	1.62	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	81	9.26	50.00	28.05	83.93	2.83	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	88	4.32	54.32	22.06	105.99	2.23	10.71	1	1	50.00	50.00	14.52	14.52	9.08	9.08	65.79	13.69			
10	2,000	2,500	2,250	8	96	4.94	59.26	44.93	150.92	4.54	15.25	0	1	0.00	50.00	0.00	14.52	0.00	9.08	0.00	9.62			
11	2,500	3,000	2,750	13	109	8.02	67.28	48.36	199.29	4.89	20.14	0	1	0.00	50.00	0.00	14.52	0.00	9.08	0.00	7.28			
12	3,000	4,000	3,500	3	112	1.85	69.14	18.25	217.53	1.84	21.98	0	1	0.00	50.00	0.00	14.52	0.00	9.08	0.00	6.67			
13	4,000	5,000	4,500	9	121	5.56	74.69	60.78	278.32	6.14	28.13	0	1	0.00	50.00	0.00	14.52	0.00	9.08	0.00	5.22			
14	5,000	7,500	6,250	6	127	3.70	78.40	76.15	354.47	7.70	35.82	0	1	0.00	50.00	0.00	14.52	0.00	9.08	0.00	4.09			
15	7,500	10,000	8,750	5	132	3.09	81.48	69.14	423.61	6.99	42.81	0	1	0.00	50.00	0.00	14.52	0.00	9.08	0.00	3.43			
16	10,000	20,000	15,000	7	139	4.32	85.80	175.98	599.59	17.78	60.60	1	2	50.00	100.00	145.26	159.78	90.92	100.00	82.55	26.65			
17	20,000	50,000	35,000	20	159	12.35	98.15	372.40	971.99	37.64	98.23	0	2	0.00	100.00	0.00	159.78	0.00	100.00	0.00	16.44			
18	50,000	100,000	75,000	3	162	1.85	100.00	17.51	989.50	1.77	100.00	0	2	0.00	100.00	0.00	159.78	0.00	100.00	0.00	16.15			
19	100,000	500,000	300,000	0	162	0.00	100.00	0.00	989.50	0.00	100.00	0	2	0.00	100.00	0.00	159.78	0.00	100.00	0.00	16.15			
20	500,000	UP		0	162	0.00	100.00	0.00	989.50	0.00	100.00	0	2	0.00	100.00	0.00	159.78	0.00	100.00	0.00	16.15			
				162					989.50					2					159.78					16.15



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	23.08	23.08	25.54	25.54	3.50	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	63	2.43	25.51	9.06	34.60	1.24	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	68	2.02	27.53	12.41	47.01	1.70	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	74	2.43	29.96	4.88	51.89	0.67	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	81	2.83	32.79	7.76	59.64	1.06	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	91	4.05	36.84	11.56	71.20	1.58	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	105	5.67	42.51	26.19	97.40	3.59	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	122	6.88	49.39	35.02	132.42	4.80	18.15	1	1	16.67	16.67	116.40	116.40	44.76	44.76	332.35	87.90
9	1,500	2,000	1,750	14	136	5.67	55.06	7.97	140.39	1.09	19.24	2	3	33.33	50.00	3.53	119.93	1.36	46.12	44.30	85.43
10	2,000	2,500	2,250	13	149	5.26	60.32	44.41	184.80	6.09	25.33	1	4	16.67	66.67	53.87	173.80	20.71	66.83	121.29	94.05
11	2,500	3,000	2,750	8	157	3.24	63.56	49.92	234.73	6.84	32.17	0	4	0.00	66.67	0.00	173.80	0.00	66.83	0.00	74.04
12	3,000	4,000	3,500	5	162	2.02	65.59	45.55	280.28	6.24	38.41	1	5	16.67	83.33	72.07	245.87	27.71	94.54	158.23	87.72
13	4,000	5,000	4,500	8	170	3.24	68.83	22.77	303.05	3.12	41.54	0	5	0.00	83.33	0.00	245.87	0.00	94.54	0.00	81.13
14	5,000	7,500	6,250	18	188	7.29	76.11	116.47	419.52	15.96	57.50	1	6	16.67	100.00	14.20	260.07	5.46	100.00	12.19	61.99
15	7,500	10,000	8,750	13	201	5.26	81.38	22.04	441.56	3.02	60.52	0	6	0.00	100.00	0.00	260.07	0.00	100.00	0.00	58.90
16	10,000	20,000	15,000	9	210	3.64	85.02	46.65	488.21	6.39	66.91	0	6	0.00	100.00	0.00	260.07	0.00	100.00	0.00	53.27
17	20,000	50,000	35,000	17	227	6.88	91.90	172.65	660.86	23.66	90.58	0	6	0.00	100.00	0.00	260.07	0.00	100.00	0.00	39.35
18	50,000	100,000	75,000	11	238	4.45	96.36	35.06	695.93	4.81	95.38	0	6	0.00	100.00	0.00	260.07	0.00	100.00	0.00	37.37
19	100,000	500,000	300,000	9	247	3.64	100.00	33.69	729.61	4.62	100.00	0	6	0.00	100.00	0.00	260.07	0.00	100.00	0.00	35.64
20	500,000	UP		0	247	0.00	100.00	0.00	729.61	0.00	100.00	0	6	0.00	100.00	0.00	260.07	0.00	100.00	0.00	35.64
				247				729.61				6				260.07					35.64



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 249 LAUNDRIES PRESSERS DRY (CHEMICAL) CLEANING CLEANING OF FEATH

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	8.00	8.00	0.49	0.49	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	4.00	12.00	0.34	0.82	0.26	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	4.00	16.00	0.56	1.38	0.43	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	6	8.00	24.00	0.67	0.71	0.52	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	9	12.00	36.00	2.71	3.43	2.10	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	11	8.00	44.00	3.29	6.72	2.55	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	13	8.00	52.00	4.47	11.19	3.45	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	4.00	56.00	5.09	16.28	3.93	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	4.00	60.00	15.40	31.68	11.90	24.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	4.00	64.00	7.87	39.54	6.08	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	4.00	68.00	0.00	39.54	0.00	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	4.00	72.00	30.26	69.80	23.39	53.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	4.00	76.00	3.61	73.42	2.79	56.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	20	4.00	80.00	5.33	78.75	4.12	60.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	21	4.00	84.00	2.33	81.08	1.80	62.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	22	4.00	88.00	6.90	87.98	5.33	67.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	23	4.00	92.00	1.20	89.18	0.93	68.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	24	4.00	96.00	38.35	127.53	29.64	98.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	25	4.00	100.00	1.87	129.40	1.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	129.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					129.40					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	91	91	10.17	10.17	32.83	32.83	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	58	149	6.48	16.65	57.98	90.81	1.69	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	95	244	10.61	27.26	73.77	164.59	2.14	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	62	306	6.93	34.19	58.20	222.78	1.69	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	103	409	11.51	45.70	131.04	353.82	3.81	10.28	1	1	50.00	50.00	35.18	35.18	21.60	21.60	26.85	9.94			
6	500	750	625	112	521	12.51	58.21	229.70	583.52	6.68	16.96	0	1	0.00	50.00	0.00	35.18	0.00	21.60	0.00	6.03			
7	750	1,000	875	80	601	8.94	67.15	213.11	796.63	6.19	23.15	1	2	50.00	100.00	127.67	162.85	78.40	100.00	59.91	20.44			
8	1,000	1,500	1,250	70	671	7.82	74.97	252.50	1,049.12	7.34	30.49	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	15.52			
9	1,500	2,000	1,750	48	719	5.36	80.34	228.53	1,277.66	6.64	37.14	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	12.75			
10	2,000	2,500	2,250	25	744	2.79	83.13	132.49	1,410.15	3.85	40.99	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	11.55			
11	2,500	3,000	2,750	18	762	2.01	85.14	137.82	1,547.97	4.01	44.99	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	10.52			
12	3,000	4,000	3,500	40	802	4.47	89.61	300.32	1,848.28	8.73	53.72	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	8.81			
13	4,000	5,000	4,500	21	823	2.35	91.96	214.31	2,062.59	6.23	59.95	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	7.90			
14	5,000	7,500	6,250	37	860	4.13	96.09	568.35	2,630.94	16.52	76.47	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	6.19			
15	7,500	10,000	8,750	13	873	1.45	97.54	244.88	2,875.81	7.12	83.59	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	5.66			
16	10,000	20,000	15,000	12	885	1.34	98.88	357.48	3,233.29	10.39	93.98	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	5.04			
17	20,000	50,000	35,000	7	892	0.78	99.66	189.56	3,422.85	5.51	99.49	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.76			
18	50,000	100,000	75,000	1	893	0.11	99.78	3.27	3,419.58	0.10	99.39	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.76			
19	100,000	500,000	300,000	1	894	0.11	99.89	1.80	3,417.78	0.05	99.34	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.76			
20	500,000	UP		1	895	0.11	100.00	22.78	3,440.56	0.66	100.00	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.73			
				895					3,440.56					2					162.85					4.73



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.35	4.35	4.71	4.71	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.35	8.70	0.79	5.50	0.21	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	8.70	17.39	12.00	17.50	3.12	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	8.70	26.09	24.33	41.83	6.32	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	4.35	30.43	1.18	43.01	0.31	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	10	13.04	43.48	4.64	47.65	1.21	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	12	8.70	52.17	1.88	49.53	0.49	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	4.35	56.52	3.31	52.84	0.86	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	4.35	60.87	0.00	52.84	0.00	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	16	8.70	69.57	18.72	71.55	4.86	18.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	18	8.70	78.26	17.15	88.70	4.46	23.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	4.35	82.61	19.48	108.19	5.06	28.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	20	4.35	86.96	17.71	125.90	4.60	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	21	4.35	91.30	0.00	125.90	0.00	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	22	4.35	95.65	194.26	320.17	50.47	83.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	23	4.35	100.00	64.75	384.91	16.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	384.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	384.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	384.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	384.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					384.91					0					0.00					0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.23	0.23	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	14.80	15.03	98.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	15.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					15.03					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2498 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	7.32	7.32	0.93	0.93	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.22	8.54	0.23	1.16	0.07	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	10	3.66	12.20	0.99	2.15	0.30	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	21	13.41	25.61	5.22	7.36	1.59	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	30	10.98	36.59	6.45	13.81	1.96	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	31	1.22	37.80	1.43	15.24	0.44	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	40	10.98	48.78	16.50	31.75	5.02	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	57	20.73	69.51	49.89	81.64	15.18	24.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	59	2.44	71.95	9.82	91.46	2.99	27.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	63	4.88	76.83	19.61	111.07	5.97	33.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	65	2.44	79.27	7.26	118.33	2.21	36.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	66	1.22	80.49	7.53	125.86	2.29	38.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	71	6.10	86.59	47.06	172.92	14.32	52.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	76	6.10	92.68	55.93	228.85	17.02	69.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	80	4.88	97.56	40.34	269.19	12.28	81.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	82	2.44	100.00	59.43	328.62	18.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	82	0.00	100.00	0.00	328.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	82	0.00	100.00	0.00	328.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	82	0.00	100.00	0.00	328.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	82	0.00	100.00	0.00	328.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				82					328.62					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.41	5.41	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.70	8.11	0.22	0.22	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.70	10.81	0.21	0.43	0.12	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.70	13.51	0.24	0.67	0.14	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.70	16.22	1.14	1.82	0.65	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.70	18.92	1.40	3.22	0.79	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	10	8.11	27.03	3.41	6.62	1.93	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	18	21.62	48.65	12.86	19.48	7.29	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	20	5.41	54.05	2.03	21.51	1.15	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	23	8.11	62.16	27.16	48.67	15.40	27.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	24	2.70	64.86	4.48	53.16	2.54	30.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	25	2.70	67.57	8.15	61.30	4.62	34.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	26	2.70	70.27	7.30	68.60	4.14	38.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	27	2.70	72.97	0.65	69.26	0.37	39.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	32	13.51	86.49	20.95	90.20	11.87	51.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	36	10.81	97.30	74.16	164.36	42.04	93.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	37	2.70	100.00	12.06	176.42	6.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	176.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	176.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	37	0.00	100.00	0.00	176.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				37					176.42					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 250 WOOD PULP CELLULOSE BASED ON WOOD PULP AND LINO FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7.14	21.43	5.10	5.10	3.86	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7.14	28.57	1.73	3.38	1.31	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7.14	35.71	34.67	38.05	26.22	28.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7.14	42.86	42.84	80.88	32.40	61.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7.14	50.00	10.06	90.94	7.61	68.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7.14	57.14	8.63	82.31	6.53	62.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7.14	64.29	2.43	84.74	1.84	64.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	7.14	71.43	0.00	84.74	0.00	64.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	7.14	78.57	20.46	105.20	15.48	79.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	7.14	85.71	7.79	112.99	5.89	85.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	7.14	92.86	13.06	126.05	9.88	95.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	7.14	100.00	6.17	132.22	4.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	0.00	100.00	0.00	132.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	0.00	100.00	0.00	132.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	0.00	100.00	0.00	132.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	0.00	100.00	0.00	132.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	0.00	100.00	0.00	132.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	0.00	100.00	0.00	132.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	0.00	100.00	0.00	132.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14					132.22					0					0.00			0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.64	1.64	0.10	0.10	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.64	3.28	0.01	0.11	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.64	4.92	4.48	4.58	1.43	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.64	6.56	6.51	11.09	2.08	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.64	8.20	0.02	11.07	0.01	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.64	9.84	7.13	18.20	2.28	5.82	1	1	10.00	10.00	2,721.54	2,721.54	32.52	32.52	38169.93	14955.23			
8	1,000	1,500	1,250	1	7	1.64	11.48	23.53	41.73	7.53	13.36	0	1	0.00	10.00	0.00	2,721.54	0.00	32.52	0.00	6521.92			
9	1,500	2,000	1,750	1	8	1.64	13.11	0.05	41.78	0.01	13.37	0	1	0.00	10.00	0.00	2,721.54	0.00	32.52	0.00	6514.63			
10	2,000	2,500	2,250	1	9	1.64	14.75	16.13	57.90	5.16	18.53	0	1	0.00	10.00	0.00	2,721.54	0.00	32.52	0.00	4700.33			
11	2,500	3,000	2,750	1	10	1.64	16.39	16.13	74.03	5.16	23.69	0	1	0.00	10.00	0.00	2,721.54	0.00	32.52	0.00	3676.46			
12	3,000	4,000	3,500	1	11	1.64	18.03	0.06	73.97	0.02	23.67	0	1	0.00	10.00	0.00	2,721.54	0.00	32.52	0.00	3679.23			
13	4,000	5,000	4,500	1	12	1.64	19.67	0.06	74.03	0.02	23.69	0	1	0.00	10.00	0.00	2,721.54	0.00	32.52	0.00	3676.46			
14	5,000	7,500	6,250	3	15	4.92	24.59	30.45	104.48	9.75	33.44	0	1	0.00	10.00	0.00	2,721.54	0.00	32.52	0.00	2604.94			
15	7,500	10,000	8,750	1	16	1.64	26.23	4.85	99.62	1.55	31.89	0	1	0.00	10.00	0.00	2,721.54	0.00	32.52	0.00	2731.80			
16	10,000	20,000	15,000	8	24	13.11	39.34	23.00	122.63	7.36	39.25	6	7	60.00	70.00	1,666.79	4,388.33	19.92	52.44	7246.25	3578.61			
17	20,000	50,000	35,000	11	35	18.03	57.38	85.09	207.72	27.23	66.48	0	7	0.00	70.00	0.00	4,388.33	0.00	52.44	0.00	2112.67			
18	50,000	100,000	75,000	4	39	6.56	63.93	1.17	208.88	0.37	66.85	0	7	0.00	70.00	0.00	4,388.33	0.00	52.44	0.00	2100.87			
19	100,000	500,000	300,000	10	49	16.39	80.33	57.46	266.34	18.39	85.24	3	10	30.00	100.00	3,979.53	8,367.86	47.56	100.00	6926.33	3141.84			
20	500,000	UP		12	61	19.67	100.00	46.11	312.44	14.76	100.00	0	10	0.00	100.00	0.00	8,367.86	0.00	100.00	0.00	2678.20			
				61					312.44					10					8,367.86					2678.20



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2508 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	10.03	10.03	26.74	26.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	10.03	20.06	26.74	53.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	17.45	37.51	46.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	37.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					37.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	9.09	9.09	2.01	2.01	4.77	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	9.09	18.18	0.18	2.20	0.43	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	9.09	27.27	0.19	2.38	0.44	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	9.09	36.36	0.20	2.59	0.48	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	9.09	45.45	10.26	12.85	24.31	30.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	9.09	54.55	2.18	15.03	5.17	35.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	9.09	63.64	12.84	27.87	30.41	66.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	9.09	72.73	6.00	33.87	14.21	80.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	9.09	81.82	2.51	36.38	5.93	86.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	9.09	90.91	2.74	39.12	6.50	92.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	9.09	100.00	3.10	42.23	7.34	100.00	1	1	100.00	100.00	1.56	1.56	100.00	100.00	50.21	3.69	
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	42.23	0.00	100.00	0	1	0.00	100.00	0.00	1.56	0.00	100.00	0.00	3.69	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	42.23	0.00	100.00	0	1	0.00	100.00	0.00	1.56	0.00	100.00	0.00	3.69	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	42.23	0.00	100.00	0	1	0.00	100.00	0.00	1.56	0.00	100.00	0.00	3.69	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	42.23	0.00	100.00	0	1	0.00	100.00	0.00	1.56	0.00	100.00	0.00	3.69	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	42.23	0.00	100.00	0	1	0.00	100.00	0.00	1.56	0.00	100.00	0.00	3.69	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	42.23	0.00	100.00	0	1	0.00	100.00	0.00	1.56	0.00	100.00	0.00	3.69	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	42.23	0.00	100.00	0	1	0.00	100.00	0.00	1.56	0.00	100.00	0.00	3.69	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	42.23	0.00	100.00	0	1	0.00	100.00	0.00	1.56	0.00	100.00	0.00	3.69	
20	500,000	UP		0	11	0.00	100.00	0.00	42.23	0.00	100.00	0	1	0.00	100.00	0.00	1.56	0.00	100.00	0.00	3.69	
				11					42.23					1					1.56			3.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	257	257	17.04	17.04	77.14	77.14	1.60	1.60	2	2	4.00	4.00	44.52	44.52	0.51	0.51	57.72	57.72			
2	50	100	75	17	274	1.13	18.17	31.04	108.17	0.64	2.24	1	3	2.00	6.00	65.14	109.66	0.74	1.25	209.86	101.37			
3	100	200	150	31	305	2.06	20.23	74.54	182.72	1.55	3.79	0	3	0.00	6.00	0.00	109.66	0.00	1.25	0.00	60.01			
4	200	300	250	18	323	1.19	21.42	58.38	241.10	1.21	5.00	0	3	0.00	6.00	0.00	109.66	0.00	1.25	0.00	45.48			
5	300	500	400	16	339	1.06	22.48	9.24	250.34	0.19	5.19	0	3	0.00	6.00	0.00	109.66	0.00	1.25	0.00	43.80			
6	500	750	625	20	359	1.33	23.81	33.99	284.32	0.71	5.90	0	3	0.00	6.00	0.00	109.66	0.00	1.25	0.00	38.57			
7	750	1,000	875	27	386	1.79	25.60	17.74	302.07	0.37	6.27	1	4	2.00	8.00	15.00	124.66	0.17	1.42	84.55	41.27			
8	1,000	1,500	1,250	30	416	1.99	27.59	64.34	366.41	1.34	7.60	0	4	0.00	8.00	0.00	124.66	0.00	1.42	0.00	34.02			
9	1,500	2,000	1,750	29	445	1.92	29.51	83.55	449.96	1.73	9.34	2	6	4.00	12.00	465.77	590.43	5.30	6.72	557.47	131.22			
10	2,000	2,500	2,250	13	458	0.86	30.37	25.83	475.80	0.54	9.87	1	7	2.00	14.00	2,182.59	2,773.02	24.83	31.55	8448.42	582.82			
11	2,500	3,000	2,750	19	477	1.26	31.63	78.74	554.53	1.63	11.51	0	7	0.00	14.00	0.00	2,773.02	0.00	31.55	0.00	500.06			
12	3,000	4,000	3,500	24	501	1.59	33.22	86.26	640.79	1.79	13.30	0	7	0.00	14.00	0.00	2,773.02	0.00	31.55	0.00	432.75			
13	4,000	5,000	4,500	31	532	2.06	35.28	86.61	727.40	1.80	15.09	0	7	0.00	14.00	0.00	2,773.02	0.00	31.55	0.00	381.22			
14	5,000	7,500	6,250	49	581	3.25	38.53	213.95	941.35	4.44	19.53	1	8	2.00	16.00	521.09	3,294.11	5.93	37.48	243.56	349.93			
15	7,500	10,000	8,750	55	636	3.65	42.18	215.55	1,156.90	4.47	24.00	3	11	6.00	22.00	24.27	3,318.38	0.28	37.75	11.26	286.83			
16	10,000	20,000	15,000	97	733	6.43	48.61	668.22	1,825.12	13.86	37.87	2	13	4.00	26.00	248.86	3,567.24	2.83	40.59	37.24	195.45			
17	20,000	50,000	35,000	123	856	8.16	56.76	439.53	2,264.65	9.12	46.99	9	22	18.00	44.00	957.23	4,524.48	10.89	51.48	217.79	199.79			
18	50,000	100,000	75,000	141	997	9.35	66.11	727.48	2,992.13	15.09	62.08	10	32	20.00	64.00	2,077.69	6,602.17	23.64	75.12	285.60	220.65			
19	100,000	500,000	300,000	317	1,314	21.02	87.14	1,152.56	4,144.69	23.91	86.00	8	40	16.00	80.00	1,112.12	7,714.29	12.65	87.77	96.49	186.12			
20	500,000	UP		194	1,508	12.86	100.00	674.95	4,819.65	14.00	100.00	10	50	20.00	100.00	1,075.09	8,789.38	12.23	100.00	159.28	182.37			
				1,508					4,819.65					50					8,789.38					182.37



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	14.12	14.12	6.53	6.53	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	14	2.35	16.47	1.78	8.31	0.32	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	17	3.53	20.00	19.53	27.83	3.56	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	23	7.06	27.06	32.35	60.18	5.89	10.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	24	1.18	28.24	2.49	62.68	0.45	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	28	4.71	32.94	64.43	127.11	11.74	23.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	29	1.18	34.12	0.00	127.11	0.00	23.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	33	4.71	38.82	3.58	130.68	0.65	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	34	1.18	40.00	6.42	137.11	1.17	24.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	36	2.35	42.35	3.14	140.25	0.57	25.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	43	8.24	50.59	16.42	156.67	2.99	28.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	44	1.18	51.76	48.02	204.69	8.75	37.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	45	1.18	52.94	2.48	207.18	0.45	37.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	49	4.71	57.65	26.92	234.10	4.90	42.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	50	1.18	58.82	1.24	235.34	0.23	42.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	53	3.53	62.35	30.60	265.95	5.58	48.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	68	17.65	80.00	92.49	358.44	16.85	65.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	71	3.53	83.53	134.11	492.55	24.43	89.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	84	15.29	98.82	55.52	548.07	10.11	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	85	1.18	100.00	0.86	548.93	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				85					548.93					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2518 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	10.34	10.34	4.37	4.37	3.10	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	3.45	13.79	0.74	5.10	0.52	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	3.45	17.24	0.41	5.51	0.29	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	3.45	20.69	1.62	7.13	1.15	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.45	24.14	0.63	7.75	0.45	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	3.45	27.59	1.36	9.11	0.96	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	3.45	31.03	0.74	9.85	0.52	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	3.45	34.48	1.22	11.07	0.87	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	3.45	37.93	1.45	12.52	1.03	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	3.45	41.38	1.65	14.18	1.17	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	3.45	44.83	0.35	14.53	0.25	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	3.45	48.28	7.42	21.95	5.27	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	3.45	51.72	8.59	30.54	6.09	21.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	3.45	55.17	1.02	31.56	0.73	22.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	3.45	58.62	1.25	32.81	0.88	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	20	10.34	68.97	10.34	43.15	7.33	30.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	28	27.59	96.55	65.17	108.31	46.23	76.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	29	3.45	100.00	32.65	140.96	23.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	140.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	29	0.00	100.00	0.00	140.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					140.96					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 252 CARTON AND PAPER GOODS FACTORIES BOOKBINDERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	40.00	40.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	10.00	50.00	4.49	4.49	15.63	15.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	10.00	60.00	13.45	17.94	46.79	62.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	10.00	70.00	2.53	20.47	8.79	71.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	10.00	80.00	3.21	23.68	11.16	82.37	1	1	100.00	100.00	11.78	11.78	100.00	100.00	367.36	49.76
6	500	750	625	1	9	10.00	90.00	3.86	27.54	13.42	95.79	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	42.79
7	750	1,000	875	1	10	10.00	100.00	1.21	28.75	4.21	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
8	1,000	1,500	1,250	0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
20	500,000	UP		0	10	0.00	100.00	0.00	28.75	0.00	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	40.99
				10				28.75		1						11.78				40.99	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	11.99	11.99	6.63	6.63	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	65	1.22	13.21	36.77	43.39	1.11	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	74	1.83	15.04	28.42	71.82	0.86	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	79	1.02	16.06	6.47	78.28	0.19	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	93	2.85	18.90	7.06	85.35	0.21	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	109	3.25	22.15	211.53	296.87	6.38	8.95	1	1	12.50	12.50	30.55	30.55	3.81	3.81	14.44	10.29			
7	750	1,000	875	12	121	2.44	24.59	29.84	326.71	0.90	9.85	0	1	0.00	12.50	0.00	30.55	0.00	3.81	0.00	9.35			
8	1,000	1,500	1,250	17	138	3.46	28.05	101.07	427.78	3.05	12.90	0	1	0.00	12.50	0.00	30.55	0.00	3.81	0.00	7.14			
9	1,500	2,000	1,750	17	155	3.46	31.50	67.77	495.55	2.04	14.94	0	1	0.00	12.50	0.00	30.55	0.00	3.81	0.00	6.17			
10	2,000	2,500	2,250	12	167	2.44	33.94	65.41	560.97	1.97	16.91	0	1	0.00	12.50	0.00	30.55	0.00	3.81	0.00	5.45			
11	2,500	3,000	2,750	8	175	1.63	35.57	36.69	597.66	1.11	18.02	0	1	0.00	12.50	0.00	30.55	0.00	3.81	0.00	5.11			
12	3,000	4,000	3,500	23	198	4.67	40.24	170.42	768.07	5.14	23.16	0	1	0.00	12.50	0.00	30.55	0.00	3.81	0.00	3.98			
13	4,000	5,000	4,500	15	213	3.05	43.29	120.31	888.38	3.63	26.78	0	1	0.00	12.50	0.00	30.55	0.00	3.81	0.00	3.44			
14	5,000	7,500	6,250	20	233	4.07	47.36	179.98	1,068.36	5.43	32.21	0	1	0.00	12.50	0.00	30.55	0.00	3.81	0.00	2.86			
15	7,500	10,000	8,750	10	243	2.03	49.39	136.18	1,204.54	4.11	36.32	0	1	0.00	12.50	0.00	30.55	0.00	3.81	0.00	2.54			
16	10,000	20,000	15,000	44	287	8.94	58.33	511.99	1,716.53	15.44	51.75	2	3	25.00	37.50	449.59	480.14	56.02	59.82	87.81	27.97			
17	20,000	50,000	35,000	65	352	13.21	71.54	534.04	2,250.57	16.10	67.85	4	7	50.00	87.50	84.80	564.94	10.57	70.39	15.88	25.10			
18	50,000	100,000	75,000	57	409	11.59	83.13	659.54	2,910.11	19.88	87.74	0	7	0.00	87.50	0.00	564.94	0.00	70.39	0.00	19.41			
19	100,000	500,000	300,000	46	455	9.35	92.48	312.52	3,222.62	9.42	97.16	1	8	12.50	100.00	237.65	802.59	29.61	100.00	76.04	24.90			
20	500,000	UP		37	492	7.52	100.00	94.16	3,316.78	2.84	100.00	0	8	0.00	100.00	0.00	802.59	0.00	100.00	0.00	24.20			
				492					3,316.78					8					802.59					24.20



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	198	198	8.48	8.48	109.32	109.32	0.85	0.85	5	5	6.76	6.76	142.89	142.89	1.08	1.08	130.70	130.70			
2	50	100	75	48	246	2.05	10.53	209.49	318.82	1.64	2.49	2	7	2.70	9.46	104.03	246.91	0.79	1.87	49.66	77.45			
3	100	200	150	51	297	2.18	12.71	411.88	730.69	3.22	5.71	2	9	2.70	12.16	120.94	367.85	0.91	2.78	29.36	50.34			
4	200	300	250	41	338	1.76	14.47	223.36	954.06	1.75	7.46	1	10	1.35	13.51	237.40	605.25	1.80	4.58	106.29	63.44			
5	300	500	400	54	392	2.31	16.78	145.97	1,100.02	1.14	8.60	2	12	2.70	16.22	2,587.71	3,192.96	19.57	24.15	1772.82	290.26			
6	500	750	625	55	447	2.35	19.14	272.20	1,372.22	2.13	10.73	2	14	2.70	18.92	201.40	3,394.36	1.52	25.67	73.99	247.36			
7	750	1,000	875	94	541	4.02	23.16	127.61	1,499.83	1.00	11.73	1	15	1.35	20.27	25.33	3,419.69	0.19	25.86	19.85	228.01			
8	1,000	1,500	1,250	79	620	3.38	26.54	243.53	1,743.36	1.90	13.63	0	15	0.00	20.27	0.00	3,419.69	0.00	25.86	0.00	196.16			
9	1,500	2,000	1,750	107	727	4.58	31.12	246.11	1,989.46	1.92	15.56	2	17	2.70	22.97	472.22	3,891.91	3.57	29.43	191.88	195.63			
10	2,000	2,500	2,250	62	789	2.65	33.78	304.97	2,294.43	2.38	17.94	0	17	0.00	22.97	0.00	3,891.91	0.00	29.43	0.00	169.62			
11	2,500	3,000	2,750	45	834	1.93	35.70	302.52	2,596.95	2.37	20.31	1	18	1.35	24.32	2.13	3,894.04	0.02	29.45	0.70	149.95			
12	3,000	4,000	3,500	77	911	3.30	39.00	559.06	3,156.01	4.37	24.68	2	20	2.70	27.03	3,094.81	6,988.85	23.41	52.85	553.57	221.45			
13	4,000	5,000	4,500	99	1,010	4.24	43.24	321.85	3,477.86	2.52	27.20	3	23	4.05	31.08	52.02	7,040.87	0.39	53.25	16.16	202.45			
14	5,000	7,500	6,250	138	1,148	5.91	49.14	1,009.37	4,487.24	7.89	35.09	1	24	1.35	32.43	124.24	7,165.12	0.94	54.19	12.31	159.68			
15	7,500	10,000	8,750	128	1,276	5.48	54.62	674.31	5,161.54	5.27	40.37	3	27	4.05	36.49	718.35	7,883.47	5.43	59.62	106.53	152.73			
16	10,000	20,000	15,000	271	1,547	11.60	66.22	2,390.32	7,551.86	18.69	59.06	14	41	18.92	55.41	1,936.33	9,819.80	14.64	74.26	81.01	130.03			
17	20,000	50,000	35,000	300	1,847	12.84	79.07	2,407.69	9,959.55	18.83	77.89	4	45	5.41	60.81	123.39	9,943.19	0.93	75.20	5.12	99.84			
18	50,000	100,000	75,000	221	2,068	9.46	88.53	1,189.33	11,148.88	9.30	87.19	13	58	17.57	78.38	1,530.75	11,473.94	11.58	86.77	128.71	102.92			
19	100,000	500,000	300,000	195	2,263	8.35	96.88	1,270.35	12,419.23	9.93	97.12	9	67	12.16	90.54	1,028.19	12,502.14	7.78	94.55	80.94	100.67			
20	500,000	UP		73	2,336	3.13	100.00	367.84	12,787.07	2.88	100.00	7	74	9.46	100.00	720.67	13,222.81	5.45	100.00	195.92	103.41			
				2,336					12,787.07					74					13,222.81					103.41



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	9.23	9.23	7.33	7.33	0.54	0.54	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	8	39	2.38	11.61	26.54	19.21	1.96	1.42	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	12	51	3.57	15.18	4.10	23.31	0.30	1.72	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	14	65	4.17	19.35	28.93	52.25	2.14	3.86	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	18	83	5.36	24.70	43.78	96.03	3.24	7.10	1	1	25	25.00	25.00	20.99	20.99	95.01	95.01	47.95	21.86		
6	500	750	625	18	101	5.36	30.06	128.46	224.49	9.50	16.60	0	1	0	0.00	25.00	0.00	20.99	0.00	95.01	0.00	9.35		
7	750	1,000	875	10	111	2.98	33.04	11.92	236.41	0.88	17.48	0	1	0	0.00	25.00	0.00	20.99	0.00	95.01	0.00	8.88		
8	1,000	1,500	1,250	23	134	6.85	39.88	45.47	281.88	3.36	20.84	0	1	0	0.00	25.00	0.00	20.99	0.00	95.01	0.00	7.45		
9	1,500	2,000	1,750	13	147	3.87	43.75	25.12	307.00	1.86	22.70	0	1	0	0.00	25.00	0.00	20.99	0.00	95.01	0.00	6.84		
10	2,000	2,500	2,250	13	160	3.87	47.62	24.67	331.67	1.82	24.52	0	1	0	0.00	25.00	0.00	20.99	0.00	95.01	0.00	6.33		
11	2,500	3,000	2,750	7	167	2.08	49.70	16.82	348.50	1.24	25.76	0	1	0	0.00	25.00	0.00	20.99	0.00	95.01	0.00	6.02		
12	3,000	4,000	3,500	23	190	6.85	56.55	63.75	412.25	4.71	30.48	0	1	0	0.00	25.00	0.00	20.99	0.00	95.01	0.00	5.09		
13	4,000	5,000	4,500	15	205	4.46	61.01	42.27	454.52	3.12	33.60	0	1	0	0.00	25.00	0.00	20.99	0.00	95.01	0.00	4.62		
14	5,000	7,500	6,250	31	236	9.23	70.24	104.87	559.39	7.75	41.35	0	1	0	0.00	25.00	0.00	20.99	0.00	95.01	0.00	3.75		
15	7,500	10,000	8,750	10	246	2.98	73.21	61.86	621.25	4.57	45.93	0	1	0	0.00	25.00	0.00	20.99	0.00	95.01	0.00	3.38		
16	10,000	20,000	15,000	37	283	11.01	84.23	231.64	852.89	17.12	63.05	0	1	0	0.00	25.00	0.00	20.99	0.00	95.01	0.00	2.46		
17	20,000	50,000	35,000	35	318	10.42	94.64	330.18	1,183.07	24.41	87.46	3	4	75	75.00	100.00	1.10	22.09	4.99	100.00	0.33	1.87		
18	50,000	100,000	75,000	15	333	4.46	99.11	105.04	1,288.11	7.77	95.22	0	4	0	0.00	100.00	0.00	22.09	0.00	100.00	0.00	1.72		
19	100,000	500,000	300,000	2	335	0.60	99.70	60.51	1,348.62	4.47	99.70	0	4	0	0.00	100.00	0.00	22.09	0.00	100.00	0.00	1.64		
20	500,000	UP		1	336	0.30	100.00	4.10	1,352.72	0.30	100.00	0	4	0	0.00	100.00	0.00	22.09	0.00	100.00	0.00	1.63		
				336					1,352.72					4					22.09					1.63



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2528 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	11.11	11.11	1.62	1.62	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.93	12.04	0.25	1.36	0.04	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	17	3.70	15.74	2.11	0.75	0.37	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	0.93	16.67	0.01	0.76	0.00	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	23	4.63	21.30	6.60	7.36	1.17	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	24	0.93	22.22	27.56	34.92	4.87	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	25	0.93	23.15	4.35	39.26	0.77	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	30	4.63	27.78	27.13	66.39	4.80	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	32	1.85	29.63	10.17	76.56	1.80	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	0.93	30.56	17.90	58.66	3.17	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	37	3.70	34.26	10.00	68.66	1.77	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	38	0.93	35.19	16.17	84.83	2.86	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	39	0.93	36.11	20.05	104.88	3.55	18.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	56	15.74	51.85	92.13	197.01	16.29	34.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	57	0.93	52.78	54.94	251.94	9.71	44.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	61	3.70	56.48	73.87	325.81	13.06	57.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	63	1.85	58.33	66.73	392.54	11.80	69.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	81	16.67	75.00	20.62	413.15	3.65	73.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	25	106	23.15	98.15	154.77	567.93	27.37	100.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	108	1.85	100.00	2.43	565.50	0.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				108					565.50					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 253

NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	12.24	12.24	5.58	5.58	2.89	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	9	6.12	18.37	10.41	15.99	5.39	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	13	8.16	26.53	17.84	33.83	9.24	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	14	2.04	28.57	1.41	35.23	0.73	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	20	12.24	40.82	3.36	38.59	1.74	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	26	12.24	53.06	14.60	53.19	7.56	27.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	28	4.08	57.14	4.34	57.53	2.25	29.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	29	2.04	59.18	0.01	57.54	0.00	29.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	33	8.16	67.35	6.49	64.03	3.36	33.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	36	6.12	73.47	4.65	68.68	2.41	35.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	37	2.04	75.51	4.70	73.38	2.44	38.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	38	2.04	77.55	12.25	85.63	6.34	44.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	40	4.08	81.63	1.31	86.95	0.68	45.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	43	6.12	87.76	14.92	101.87	7.73	52.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	44	2.04	89.80	15.51	117.38	8.03	60.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	45	2.04	91.84	5.49	122.87	2.84	63.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	46	2.04	93.88	10.56	133.43	5.47	69.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	47	2.04	95.92	1.87	135.29	0.97	70.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	48	2.04	97.96	10.11	145.40	5.24	75.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	49	2.04	100.00	47.70	193.11	193.11	24.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				49				193.11					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	4.91	4.91	40.65	40.65	1.85	1.85	1	1	7.69	7.69	1.39	1.39	0.11	0.11	3.41	3.41			
2	50	100	75	12	59	1.25	6.17	10.77	29.88	0.49	1.36	0	1	0.00	7.69	0.00	1.39	0.00	0.11	0.00	4.64			
3	100	200	150	32	91	3.34	9.51	8.04	21.84	0.37	1.00	0	1	0.00	7.69	0.00	1.39	0.00	0.11	0.00	6.35			
4	200	300	250	19	110	1.99	11.49	43.17	21.33	1.97	0.97	0	1	0.00	7.69	0.00	1.39	0.00	0.11	0.00	6.51			
5	300	500	400	54	164	5.64	17.14	72.91	94.23	3.32	4.30	0	1	0.00	7.69	0.00	1.39	0.00	0.11	0.00	1.47			
6	500	750	625	30	194	3.13	20.27	17.40	111.64	0.79	5.09	0	1	0.00	7.69	0.00	1.39	0.00	0.11	0.00	1.24			
7	750	1,000	875	32	226	3.34	23.62	32.91	144.54	1.50	6.59	0	1	0.00	7.69	0.00	1.39	0.00	0.11	0.00	0.96			
8	1,000	1,500	1,250	75	301	7.84	31.45	39.96	184.50	1.82	8.41	0	1	0.00	7.69	0.00	1.39	0.00	0.11	0.00	0.75			
9	1,500	2,000	1,750	41	342	4.28	35.74	69.73	254.23	3.18	11.59	0	1	0.00	7.69	0.00	1.39	0.00	0.11	0.00	0.55			
10	2,000	2,500	2,250	30	372	3.13	38.87	61.84	316.07	2.82	14.41	0	1	0.00	7.69	0.00	1.39	0.00	0.11	0.00	0.44			
11	2,500	3,000	2,750	34	406	3.55	42.42	53.97	370.04	2.46	16.87	0	1	0.00	7.69	0.00	1.39	0.00	0.11	0.00	0.37			
12	3,000	4,000	3,500	119	525	12.43	54.86	235.85	605.89	10.75	27.62	0	1	0.00	7.69	0.00	1.39	0.00	0.11	0.00	0.23			
13	4,000	5,000	4,500	62	587	6.48	61.34	131.58	737.47	6.00	33.61	0	1	0.00	7.69	0.00	1.39	0.00	0.11	0.00	0.19			
14	5,000	7,500	6,250	117	704	12.23	73.56	265.81	1,003.29	12.12	45.73	1	2	7.69	15.38	120.12	121.51	9.47	9.58	45.19	12.11			
15	7,500	10,000	8,750	55	759	5.75	79.31	253.07	1,256.35	11.53	57.26	2	4	15.38	30.77	222.45	343.96	17.53	27.11	87.90	27.38			
16	10,000	20,000	15,000	106	865	11.08	90.39	532.20	1,788.55	24.26	81.52	1	5	7.69	38.46	142.96	486.92	11.27	38.38	26.86	27.22			
17	20,000	50,000	35,000	53	918	5.54	95.92	215.64	2,004.19	9.83	91.35	2	7	15.38	53.85	105.00	591.92	8.28	46.66	48.69	29.53			
18	50,000	100,000	75,000	24	942	2.51	98.43	137.97	2,142.16	6.29	97.64	6	13	46.15	100.00	676.71	1,268.63	53.34	100.00	490.47	59.22			
19	100,000	500,000	300,000	14	956	1.46	99.90	51.31	2,193.47	2.34	99.98	0	13	0.00	100.00	0.00	1,268.63	0.00	100.00	0.00	57.84			
20	500,000	UP		1	957	0.10	100.00	0.55	2,194.02	0.02	100.00	0	13	0.00	100.00	0.00	1,268.63	0.00	100.00	0.00	57.82			
				957					2,194.02					13					1,268.63					57.82



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	907	907	9.14	9.14	417.51	417.51	1.36	1.36	2	2	3.17	3.17	8.33	8.33	0.00	0.00	1.99	1.99			
2	50	100	75	326	1,233	3.28	12.42	405.20	822.71	1.32	2.68	0	2	0.00	3.17	0.00	8.33	0.00	0.00	0.00	1.01			
3	100	200	150	556	1,789	5.60	18.02	711.28	1,533.98	2.32	5.00	1	3	1.59	4.76	60.92	69.25	0.02	0.02	8.56	4.51			
4	200	300	250	548	2,337	5.52	23.54	643.20	2,177.18	2.10	7.10	2	5	3.17	7.94	4.85	74.09	0.00	0.02	0.75	3.40			
5	300	500	400	820	3,157	8.26	31.81	73.73	2,103.45	0.24	6.86	2	7	3.17	11.11	412.50	486.59	0.10	0.12	559.44	23.13			
6	500	750	625	681	3,838	6.86	38.67	718.80	2,822.25	2.34	9.20	2	9	3.17	14.29	40.16	526.75	0.01	0.13	5.59	18.66			
7	750	1,000	875	626	4,464	6.31	44.97	919.77	3,742.02	3.00	12.20	0	9	0.00	14.29	0.00	526.75	0.00	0.13	0.00	14.08			
8	1,000	1,500	1,250	830	5,294	8.36	53.33	1,407.62	5,149.64	4.59	16.78	1	10	1.59	15.87	0.34	527.09	0.00	0.13	0.02	10.24			
9	1,500	2,000	1,750	617	5,911	6.22	59.55	1,401.61	6,551.25	4.57	21.35	3	13	4.76	20.63	154.43	681.52	0.04	0.17	11.02	10.40			
10	2,000	2,500	2,250	481	6,392	4.85	64.40	1,394.03	7,945.28	4.54	25.90	2	15	3.17	23.81	4,822.72	5,504.24	1.19	1.36	345.96	69.28			
11	2,500	3,000	2,750	306	6,698	3.08	67.48	1,084.91	9,030.20	3.54	29.43	1	16	1.59	25.40	11.83	5,516.07	0.00	1.37	1.09	61.08			
12	3,000	4,000	3,500	426	7,124	4.29	71.77	1,802.64	10,832.84	5.88	35.31	3	19	4.76	30.16	809.33	6,325.40	0.20	1.57	44.90	58.39			
13	4,000	5,000	4,500	306	7,430	3.08	74.85	1,529.47	12,362.31	4.98	40.29	3	22	4.76	34.92	290.47	6,615.87	0.07	1.64	18.99	53.52			
14	5,000	7,500	6,250	522	7,952	5.26	80.11	2,937.01	15,299.32	9.57	49.86	0	22	0.00	34.92	0.00	6,615.87	0.00	1.64	0.00	43.24			
15	7,500	10,000	8,750	332	8,284	3.34	83.46	2,424.18	17,723.50	7.90	57.77	2	24	3.17	38.10	550.11	7,165.98	0.14	1.77	22.69	40.43			
16	10,000	20,000	15,000	610	8,894	6.15	89.60	4,652.60	22,376.10	15.16	72.93	10	34	15.87	53.97	22,636.78	29,802.76	5.60	7.38	486.54	133.19			
17	20,000	50,000	35,000	507	9,401	5.11	94.71	3,855.49	26,231.59	12.57	85.50	13	47	20.63	74.60	82,143.14	111,945.89	20.34	27.71	2130.55	426.76			
18	50,000	100,000	75,000	253	9,654	2.55	97.26	1,455.00	27,686.59	4.74	90.24	9	56	14.29	88.89	43,825.00	155,770.89	10.85	38.56	3012.02	562.62			
19	100,000	500,000	300,000	201	9,855	2.02	99.28	703.68	28,390.27	2.29	92.53	7	63	11.11	100.00	248,159.95	403,930.84	61.44	100.00	35266.13	1422.78			
20	500,000	UP		71	9,926	0.72	100.00	2,291.46	30,681.73	7.47	100.00	0	63	0.00	100.00	0.00	403,930.84	0.00	100.00	0.00	1316.52			
				9,926					30,681.73					63					403,930.84					1316.52



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	5.00	5.00	0.21	0.21	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.50	7.50	15.92	16.13	6.20	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.50	10.00	3.12	19.25	1.21	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.50	12.50	0.67	19.92	0.26	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	13	20.00	32.50	11.55	31.47	4.49	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	16	7.50	40.00	4.69	36.16	1.83	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	18	5.00	45.00	6.20	42.36	2.41	16.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	27	22.50	67.50	28.03	70.40	10.91	27.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	28	2.50	70.00	3.13	73.52	1.22	28.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	30	5.00	75.00	9.25	82.77	3.60	32.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	31	2.50	77.50	5.48	88.25	2.13	34.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	33	5.00	82.50	14.59	102.85	5.68	40.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	34	2.50	85.00	11.34	114.18	4.41	44.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	37	7.50	92.50	36.12	150.30	14.05	58.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	38	2.50	95.00	11.38	161.68	4.43	62.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	39	2.50	97.50	48.04	209.72	18.69	81.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	40	2.50	100.00	47.28	257.00	18.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	257.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	257.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	40	0.00	100.00	0.00	257.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				40					257.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	8.68	8.68	11.56	11.56	1.47	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	35	5.79	14.46	22.73	34.29	2.90	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	68	13.64	28.10	48.04	82.33	6.13	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	74	2.48	30.58	4.15	86.48	0.53	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	98	9.92	40.50	71.19	157.66	9.08	20.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	112	5.79	46.28	18.29	175.96	2.33	22.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	126	5.79	52.07	26.51	202.46	3.38	25.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	146	8.26	60.33	38.81	241.28	4.95	30.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	159	5.37	65.70	50.29	291.57	6.42	37.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	169	4.13	69.83	43.95	335.52	5.61	42.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	179	4.13	73.97	63.38	398.90	8.09	50.89	1	1	100.00	100.00	0.04	0.04	100.00	100.00	0.06	0.01			
12	3,000	4,000	3,500	5	184	2.07	76.03	30.77	429.67	3.93	54.81	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.01			
13	4,000	5,000	4,500	6	190	2.48	78.51	41.65	471.32	5.31	60.13	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.01			
14	5,000	7,500	6,250	7	197	2.89	81.40	29.69	501.01	3.79	63.92	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.01			
15	7,500	10,000	8,750	2	199	0.83	82.23	20.91	521.92	2.67	66.58	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.01			
16	10,000	20,000	15,000	8	207	3.31	85.54	132.01	653.94	16.84	83.42	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.01			
17	20,000	50,000	35,000	27	234	11.16	96.69	80.25	734.19	10.24	93.66	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.01			
18	50,000	100,000	75,000	1	235	0.41	97.11	2.39	736.58	0.31	93.97	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.01			
19	100,000	500,000	300,000	7	242	2.89	100.00	47.29	783.87	6.03	100.00	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.01			
20	500,000	UP		0	242	0.00	100.00	0.00	783.87	0.00	100.00	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.01			
				242					783.87					1					0.04					0.01



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2538 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	7.03	7.03	18.21	18.21	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	31	2.88	9.90	8.20	26.41	0.46	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	44	4.15	14.06	32.75	59.16	1.85	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	65	6.71	20.77	44.06	103.22	2.49	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	94	9.27	30.03	42.61	145.83	2.41	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	126	10.22	40.26	42.91	188.74	2.43	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	147	6.71	46.96	42.56	231.30	2.41	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	163	5.11	52.08	46.94	278.24	2.65	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	183	6.39	58.47	77.76	355.99	4.40	20.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	198	4.79	63.26	51.02	407.02	2.89	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	204	1.92	65.18	37.20	444.21	2.10	25.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	211	2.24	67.41	54.79	499.00	3.10	28.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	220	2.88	70.29	51.65	550.65	2.92	31.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	234	4.47	74.76	112.03	662.68	6.34	37.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	250	5.11	79.87	200.93	863.61	11.36	48.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	275	7.99	87.86	382.18	1,245.80	21.62	70.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	299	7.67	95.53	193.97	1,439.77	10.97	81.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	308	2.88	98.40	176.18	1,615.95	9.96	91.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	312	1.28	99.68	155.98	1,771.93	8.82	100.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	313	0.32	100.00	3.87	1,768.06	0.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				313					1,768.06					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	13.01	13.01	0.57	0.57	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	20	3.25	16.26	6.91	7.49	1.45	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	24	3.25	19.51	3.71	11.20	0.78	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	35	8.94	28.46	38.94	50.14	8.14	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	44	7.32	35.77	11.74	61.88	2.46	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	49	4.07	39.84	7.45	69.34	1.56	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	54	4.07	43.90	17.28	86.62	3.61	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	56	1.63	45.53	2.78	89.40	0.58	18.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	62	4.88	50.41	40.10	129.50	8.39	27.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	68	4.88	55.28	22.26	151.76	4.66	31.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	77	7.32	62.60	17.74	169.50	3.71	35.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	80	2.44	65.04	26.05	195.55	5.45	40.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	82	1.63	66.67	24.57	220.12	5.14	46.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	95	10.57	77.24	50.55	270.67	10.57	56.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	96	0.81	78.05	18.06	288.72	3.78	60.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	110	11.38	89.43	165.91	454.63	34.70	95.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	121	8.94	98.37	17.48	472.11	3.66	98.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	123	1.63	100.00	6.05	478.16	1.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	123	0.00	100.00	0.00	478.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	123	0.00	100.00	0.00	478.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				123					478.16					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.74	0.74	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.74		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	6.21	6.21	12.67	12.67	0.95	0.95	1	1	12.50	12.50	2.27	2.27	3.18	3.18	17.91	17.91			
2	50	100	75	7	25	2.41	8.62	31.94	44.61	2.41	3.36	0	1	0.00	12.50	0.00	2.27	0.00	3.18	0.00	5.09			
3	100	200	150	3	28	1.03	9.66	20.67	65.29	1.56	4.92	0	1	0.00	12.50	0.00	2.27	0.00	3.18	0.00	3.48			
4	200	300	250	4	32	1.38	11.03	1.28	66.57	0.10	5.02	0	1	0.00	12.50	0.00	2.27	0.00	3.18	0.00	3.41			
5	300	500	400	8	40	2.76	13.79	3.59	70.16	0.27	5.29	0	1	0.00	12.50	0.00	2.27	0.00	3.18	0.00	3.23			
6	500	750	625	6	46	2.07	15.86	7.97	78.13	0.60	5.89	0	1	0.00	12.50	0.00	2.27	0.00	3.18	0.00	2.90			
7	750	1,000	875	13	59	4.48	20.34	10.12	88.25	0.76	6.65	0	1	0.00	12.50	0.00	2.27	0.00	3.18	0.00	2.57			
8	1,000	1,500	1,250	16	75	5.52	25.86	21.58	109.83	1.63	8.28	0	1	0.00	12.50	0.00	2.27	0.00	3.18	0.00	2.07			
9	1,500	2,000	1,750	9	84	3.10	28.97	18.54	128.37	1.40	9.68	0	1	0.00	12.50	0.00	2.27	0.00	3.18	0.00	1.77			
10	2,000	2,500	2,250	10	94	3.45	32.41	31.35	159.72	2.36	12.04	0	1	0.00	12.50	0.00	2.27	0.00	3.18	0.00	1.42			
11	2,500	3,000	2,750	3	97	1.03	33.45	14.84	174.57	1.12	13.16	0	1	0.00	12.50	0.00	2.27	0.00	3.18	0.00	1.30			
12	3,000	4,000	3,500	14	111	4.83	38.28	35.53	210.10	2.68	15.84	0	1	0.00	12.50	0.00	2.27	0.00	3.18	0.00	1.08			
13	4,000	5,000	4,500	16	127	5.52	43.79	45.98	256.08	3.47	19.30	1	2	12.50	25.00	30.75	33.02	43.02	46.20	66.88	12.89			
14	5,000	7,500	6,250	18	145	6.21	50.00	84.86	340.93	6.40	25.70	1	3	12.50	37.50	11.35	44.37	15.88	62.08	13.37	13.01			
15	7,500	10,000	8,750	38	183	13.10	63.10	133.07	474.00	10.03	35.73	0	3	0.00	37.50	0.00	44.37	0.00	62.08	0.00	9.36			
16	10,000	20,000	15,000	48	231	16.55	79.66	361.42	835.42	27.24	62.97	0	3	0.00	37.50	0.00	44.37	0.00	62.08	0.00	5.31			
17	20,000	50,000	35,000	32	263	11.03	90.69	361.45	1,196.87	27.25	90.22	5	8	62.50	100.00	27.10	71.47	37.92	100.00	7.50	5.97			
18	50,000	100,000	75,000	17	280	5.86	96.55	97.91	1,294.78	7.38	97.60	0	8	0.00	100.00	0.00	71.47	0.00	100.00	0.00	5.52			
19	100,000	500,000	300,000	4	284	1.38	97.93	31.03	1,325.82	2.34	99.94	0	8	0.00	100.00	0.00	71.47	0.00	100.00	0.00	5.39			
20	500,000	UP		6	290	2.07	100.00	0.79	1,326.61	0.06	100.00	0	8	0.00	100.00	0.00	71.47	0.00	100.00	0.00	5.39			
				290					1,326.61					8					71.47					5.39



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	7.55	7.55	3.26	3.26	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.63	8.18	0.47	3.73	0.06	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	42	18.24	26.42	5.47	9.20	0.69	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	49	4.40	30.82	31.04	40.24	3.94	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	59	6.29	37.11	26.35	66.59	3.34	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	67	5.03	42.14	62.66	129.25	7.95	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	78	6.92	49.06	18.25	147.50	2.31	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	88	6.29	55.35	27.27	174.77	3.46	22.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	93	3.14	58.49	1.12	175.89	0.14	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	94	0.63	59.12	0.00	175.89	0.00	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	98	2.52	61.64	27.33	203.22	3.47	25.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	107	5.66	67.30	28.24	231.46	3.58	29.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	116	5.66	72.96	136.50	367.95	17.31	46.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	122	3.77	76.73	19.88	387.84	2.52	49.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	126	2.52	79.25	13.02	400.85	1.65	50.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	131	3.14	82.39	108.89	509.74	13.81	64.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	142	6.92	89.31	166.57	676.32	21.13	85.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	148	3.77	93.08	66.80	743.12	8.47	94.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	157	5.66	98.74	34.06	777.18	4.32	98.58	1	1	50.00	50.00	8.45	8.45	100.00	100.00	24.82	1.09			
20	500,000	UP		2	159	1.26	100.00	11.19	788.36	1.42	100.00	1	2	50.00	100.00	0.00	8.45	0.00	100.00	0.00	1.07			
				159					788.36					2					8.45					1.07



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2571 LEATHER

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	8.92	8.92	25.54	25.54	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	61	2.66	11.57	45.00	70.54	0.88	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	83	4.17	15.75	18.50	89.04	0.36	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	97	2.66	18.41	43.24	132.27	0.84	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	126	5.50	23.91	95.05	227.32	1.85	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	156	5.69	29.60	117.37	344.69	2.29	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	24	180	4.55	34.16	108.77	453.45	2.12	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	216	6.83	40.99	201.29	654.75	3.93	12.77	1	1	33.33	33.33	50.00	50.00	71.55	71.55	24.84	7.64			
9	1,500	2,000	1,750	14	230	2.66	43.64	101.78	756.53	1.98	14.75	0	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	6.61			
10	2,000	2,500	2,250	19	249	3.61	47.25	89.48	846.01	1.75	16.50	0	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	5.91			
11	2,500	3,000	2,750	22	271	4.17	51.42	187.14	1,033.15	3.65	20.15	0	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	4.84			
12	3,000	4,000	3,500	27	298	5.12	56.55	334.94	1,368.09	6.53	26.68	0	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	3.65			
13	4,000	5,000	4,500	16	314	3.04	59.58	140.59	1,508.68	2.74	29.42	0	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	3.31			
14	5,000	7,500	6,250	33	347	6.26	65.84	379.48	1,888.16	7.40	36.82	0	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	2.65			
15	7,500	10,000	8,750	22	369	4.17	70.02	213.45	2,101.62	4.16	40.99	0	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	2.38			
16	10,000	20,000	15,000	51	420	9.68	79.70	1,133.81	3,235.43	22.11	63.10	0	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	1.55			
17	20,000	50,000	35,000	66	486	12.52	92.22	1,072.44	4,307.87	20.91	84.01	1	2	33.33	66.67	15.29	65.29	21.88	93.44	1.43	1.52			
18	50,000	100,000	75,000	18	504	3.42	95.64	456.48	4,764.35	8.90	92.91	0	2	0.00	66.67	0.00	65.29	0.00	93.44	0.00	1.37			
19	100,000	500,000	300,000	22	526	4.17	99.81	363.38	5,127.73	7.09	100.00	1	3	33.33	100.00	4.59	69.88	6.56	100.00	1.26	1.36			
20	500,000	UP		1	527	0.19	100.00	0.00	5,127.73	0.00	100.00	0	3	0.00	100.00	0.00	69.88	0.00	100.00	0.00	1.36			
				527					5,127.73					3					69.88					1.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	92	92	8.53	8.53	45.22	45.22	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	18	110	1.67	10.20	84.68	129.91	0.88	1.35	1	1	4.00	4.00	0.75	0.75	0.02	0.02	0.89	0.58	
3	100	200	150	20	130	1.86	12.06	99.93	229.84	1.04	2.38	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.33	
4	200	300	250	14	144	1.30	13.36	132.55	362.39	1.37	3.76	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.21	
5	300	500	400	29	173	2.69	16.05	97.91	460.30	1.02	4.77	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.16	
6	500	750	625	31	204	2.88	18.92	123.05	583.35	1.28	6.05	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.13	
7	750	1,000	875	26	230	2.41	21.34	94.51	677.86	0.98	7.03	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.11	
8	1,000	1,500	1,250	42	272	3.90	25.23	214.92	892.78	2.23	9.26	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.08	
9	1,500	2,000	1,750	36	308	3.34	28.57	126.09	1,018.87	1.31	10.57	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.07	
10	2,000	2,500	2,250	23	331	2.13	30.71	165.70	1,184.57	1.72	12.29	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.06	
11	2,500	3,000	2,750	35	366	3.25	33.95	157.84	1,342.42	1.64	13.92	1	2	4.00	8.00	1.07	1.82	0.03	0.05	0.68	0.14	
12	3,000	4,000	3,500	63	429	5.84	39.80	448.03	1,790.45	4.65	18.57	0	2	0.00	8.00	0.00	1.82	0.00	0.05	0.00	0.10	
13	4,000	5,000	4,500	48	477	4.45	44.25	474.16	2,264.61	4.92	23.49	2	4	8.00	16.00	60.79	62.62	1.68	1.73	12.82	2.76	
14	5,000	7,500	6,250	76	553	7.05	51.30	720.82	2,985.44	7.48	30.97	5	9	20.00	36.00	256.79	319.41	7.11	8.84	35.62	10.70	
15	7,500	10,000	8,750	22	575	2.04	53.34	231.19	3,216.62	2.40	33.37	1	10	4.00	40.00	2.22	321.63	0.06	8.91	0.96	10.00	
16	10,000	20,000	15,000	104	679	9.65	62.99	762.00	3,978.63	7.90	41.27	5	15	20.00	60.00	1,546.70	1,868.33	42.83	51.73	202.98	46.96	
17	20,000	50,000	35,000	115	794	10.67	73.65	2,043.92	6,022.55	21.20	62.47	4	19	16.00	76.00	687.27	2,555.60	19.03	70.76	33.63	42.43	
18	50,000	100,000	75,000	102	896	9.46	83.12	1,280.52	7,303.07	13.28	75.75	1	20	4.00	80.00	13.57	2,569.16	0.38	71.14	1.06	35.18	
19	100,000	500,000	300,000	128	1,024	11.87	94.99	1,720.15	9,023.22	17.84	93.60	3	23	12.00	92.00	440.45	3,009.61	12.20	83.33	25.61	33.35	
20	500,000	UP		54	1,078	5.01	100.00	617.32	9,640.54	6.40	100.00	2	25	8.00	100.00	601.89	3,611.50	16.67	100.00	97.50	37.46	
				1,078					9,640.54					25					3,611.50			37.46



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2578

OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	27	27	4.06	4.06	18.57	18.57	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	24	51	3.61	7.67	62.97	81.53	0.95	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	21	72	3.16	10.83	58.65	22.88	0.89	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	79	1.05	11.88	12.23	35.11	0.19	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	40	119	6.02	17.89	89.12	124.23	1.35	1.88	0	0	0.00	0.00	1.35	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12	131	1.80	19.70	37.92	162.16	0.57	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	17	148	2.56	22.26	80.31	242.47	1.22	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	55	203	8.27	30.53	161.99	404.45	2.45	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	34	237	5.11	35.64	205.97	610.42	3.12	9.24	0	0	0.00	0.00	3.12	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	16	253	2.41	38.05	160.39	770.81	2.43	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	19	272	2.86	40.90	122.00	892.80	1.85	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	16	288	2.41	43.31	117.71	1,010.51	1.78	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	298	1.50	44.81	120.19	1,130.70	1.82	17.12	0	0	0.00	0.00	1.82	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	62	360	9.32	54.14	377.83	1,508.53	5.72	22.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	51	411	7.67	61.80	331.65	1,840.18	5.02	27.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	80	491	12.03	73.83	1,446.66	3,286.85	21.91	49.78	5	5	50.00	50.00	1,637.87	1,637.87	60.91	60.91	113.22	49.83	
17	20,000	50,000	35,000	103	594	15.49	89.32	1,758.70	5,045.55	26.64	76.41	4	9	40.00	90.00	989.93	2,627.81	36.82	97.73	56.29	52.08	
18	50,000	100,000	75,000	48	642	7.22	96.54	700.40	5,745.96	10.61	87.02	0	9	0.00	90.00	0.00	2,627.81	0.00	97.73	0.00	45.73	
19	100,000	500,000	300,000	20	662	3.01	99.55	771.73	6,517.69	11.69	98.71	1	10	10.00	100.00	61.02	2,688.83	2.27	100.00	7.91	41.25	
20	500,000	UP		3	665	0.45	100.00	85.28	6,602.97	1.29	100.00	0	10	0.00	100.00	0.00	2,688.83	0.00	100.00	0.00	40.72	
				665					6,602.97					10					2,688.83			40.72



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 258 LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	18.62	18.62	53.31	53.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	16.31	34.92	46.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	34.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					34.92					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	11	11	7.80	7.80	4.38	4.38	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	12	0.71	8.51	0.28	4.66	0.04	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	17	3.55	12.06	0.61	5.27	0.09	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	23	4.26	16.31	1.76	7.03	0.27	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	31	5.67	21.99	4.87	11.90	0.74	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	42	7.80	29.79	8.16	20.06	1.25	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	48	4.26	34.04	5.95	26.01	0.91	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	58	7.09	41.13	10.42	36.43	1.59	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	69	7.80	48.94	28.92	65.36	4.42	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	74	3.55	52.48	10.27	75.62	1.57	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	13	87	9.22	61.70	17.31	92.93	2.65	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	90	2.13	63.83	13.32	106.25	2.04	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	92	1.42	65.25	11.99	118.24	1.83	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	98	4.26	69.50	42.45	160.69	6.49	24.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	113	10.64	80.14	77.53	238.22	11.85	36.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	128	10.64	90.78	217.29	455.51	33.21	69.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	135	4.96	95.74	145.79	601.30	22.28	91.90	1	1	100.00	100.00	61.97	61.97	100.00	100.00	42.50	10.31	
18	50,000	100,000	75,000	5	140	3.55	99.29	38.02	639.31	5.81	97.71	0	1	0.00	100.00	0.00	61.97	0.00	100.00	0.00	9.69	
19	100,000	500,000	300,000	1	141	0.71	100.00	14.99	654.30	2.29	100.00	0	1	0.00	100.00	0.00	61.97	0.00	100.00	0.00	9.47	
20	500,000	UP		0	141	0.00	100.00	0.00	654.30	0.00	100.00	0	1	0.00	100.00	0.00	61.97	0.00	100.00	0.00	9.47	
				141					654.30					1					61.97			9.47



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	9.69	9.69	15.67	15.67	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	27	4.08	13.78	12.75	2.92	1.07	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	33	3.06	16.84	3.63	0.71	0.30	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	40	3.57	20.41	5.80	6.51	0.48	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	54	7.14	27.55	64.10	70.61	5.36	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	61	3.57	31.12	17.93	88.53	1.50	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	73	6.12	37.24	50.60	139.14	4.23	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	88	7.65	44.90	52.46	191.60	4.39	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	98	5.10	50.00	31.01	222.61	2.59	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	105	3.57	53.57	46.36	268.98	3.88	22.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	109	2.04	55.61	28.26	297.24	2.36	24.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	121	6.12	61.73	110.51	407.75	9.24	34.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	125	2.04	63.78	53.23	460.99	4.45	38.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	131	3.06	66.84	58.65	519.64	4.90	43.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	134	1.53	68.37	47.16	566.80	3.94	47.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	159	12.76	81.12	125.30	692.10	10.48	57.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	175	8.16	89.29	143.43	835.53	11.99	69.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	179	2.04	91.33	101.79	937.32	8.51	78.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	196	8.67	100.00	258.68	1,196.01	21.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	196	0.00	100.00	0.00	1,196.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				196					1,196.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2588 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	4.29	4.29	4.47	4.47	0.32	0.32	1	1	50.00	50.00	8.39	8.39	70.90	70.90	187.87	187.87			
2	50	100	75	11	18	6.75	11.04	9.31	13.78	0.66	0.98	0	1	0.00	50.00	0.00	8.39	0.00	70.90	0.00	60.92			
3	100	200	150	13	31	7.98	19.02	18.81	32.59	1.33	2.31	0	1	0.00	50.00	0.00	8.39	0.00	70.90	0.00	25.76			
4	200	300	250	6	37	3.68	22.70	27.88	60.47	1.98	4.29	0	1	0.00	50.00	0.00	8.39	0.00	70.90	0.00	13.88			
5	300	500	400	11	48	6.75	29.45	47.15	107.62	3.34	7.63	0	1	0.00	50.00	0.00	8.39	0.00	70.90	0.00	7.80			
6	500	750	625	7	55	4.29	33.74	7.85	115.47	0.56	8.19	0	1	0.00	50.00	0.00	8.39	0.00	70.90	0.00	7.27			
7	750	1,000	875	7	62	4.29	38.04	40.22	155.69	2.85	11.04	1	2	50.00	100.00	3.45	11.84	29.10	100.00	8.57	7.60			
8	1,000	1,500	1,250	18	80	11.04	49.08	150.99	306.68	10.71	21.75	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	3.86			
9	1,500	2,000	1,750	12	92	7.36	56.44	12.54	319.22	0.89	22.64	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	3.71			
10	2,000	2,500	2,250	5	97	3.07	59.51	2.85	322.07	0.20	22.84	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	3.68			
11	2,500	3,000	2,750	7	104	4.29	63.80	41.73	363.80	2.96	25.80	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	3.25			
12	3,000	4,000	3,500	2	106	1.23	65.03	25.75	389.55	1.83	27.63	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	3.04			
13	4,000	5,000	4,500	7	113	4.29	69.33	110.75	500.30	7.85	35.48	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	2.37			
14	5,000	7,500	6,250	12	125	7.36	76.69	163.64	663.94	11.61	47.09	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	1.78			
15	7,500	10,000	8,750	14	139	8.59	85.28	100.44	764.38	7.12	54.21	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	1.55			
16	10,000	20,000	15,000	15	154	9.20	94.48	165.42	929.81	11.73	65.94	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	1.27			
17	20,000	50,000	35,000	6	160	3.68	98.16	210.02	1,139.82	14.89	80.84	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	1.04			
18	50,000	100,000	75,000	2	162	1.23	99.39	246.92	1,386.75	17.51	98.35	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	0.85			
19	100,000	500,000	300,000	1	163	0.61	100.00	23.29	1,410.04	1.65	100.00	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	0.84			
20	500,000	UP		0	163	0.00	100.00	0.00	1,410.04	0.00	100.00	0	2	0.00	100.00	0.00	11.84	0.00	100.00	0.00	0.84			
				163					1,410.04					2					11.84					0.84



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 259 RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	9.52	9.52	0.99	0.99	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.76	14.29	13.76	14.76	7.50	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.76	19.05	14.84	29.59	8.09	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.76	23.81	0.84	28.75	0.46	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.76	28.57	0.85	29.60	0.46	16.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.76	33.33	1.28	30.88	0.70	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.76	38.10	4.18	35.06	2.28	19.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.76	42.86	0.77	35.83	0.42	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.76	47.62	6.36	42.19	3.47	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.76	52.38	20.86	63.05	11.37	34.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.76	57.14	10.44	73.49	5.69	40.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	4.76	61.90	19.15	92.64	10.44	50.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	4.76	66.67	2.68	89.96	1.46	49.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	4.76	71.43	30.11	120.07	16.41	65.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	4.76	76.19	32.45	152.52	17.69	83.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	4.76	80.95	34.97	117.56	19.06	64.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	21	19.05	100.00	65.89	183.45	35.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	183.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	183.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	183.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					183.45					0					0.00					0.00



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 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64	64	5.57	5.57	24.87	24.87	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	73	0.78	6.35	47.86	72.74	0.47	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	86	1.13	7.48	47.51	120.25	0.47	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	108	1.91	9.40	132.43	252.67	1.31	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	134	2.26	11.66	66.72	319.39	0.66	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	166	2.79	14.45	89.72	409.11	0.89	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	63	229	5.48	19.93	70.36	479.47	0.70	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	79	308	6.88	26.81	148.16	627.63	1.47	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	40	348	3.48	30.29	214.72	842.34	2.13	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	37	385	3.22	33.51	106.68	949.02	1.06	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	406	1.83	35.34	120.02	1,069.04	1.19	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	65	471	5.66	40.99	357.65	1,426.69	3.55	14.14	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	38	509	3.31	44.30	289.07	1,715.76	2.87	17.01	4	5	22.22	27.78	2,336.88	2,336.88	75.53	75.53	808.42	136.20			
14	5,000	7,500	6,250	97	606	8.44	52.74	808.49	2,524.24	8.02	25.03	2	7	11.11	38.89	335.65	2,672.53	10.85	86.38	41.52	105.87			
15	7,500	10,000	8,750	54	660	4.70	57.44	625.39	3,149.63	6.20	31.23	1	8	5.56	44.44	6.24	2,678.77	0.20	86.58	1.00	85.05			
16	10,000	20,000	15,000	138	798	12.01	69.45	1,508.22	4,657.85	14.95	46.18	0	8	0.00	44.44	0.00	2,678.77	0.00	86.58	0.00	57.51			
17	20,000	50,000	35,000	162	960	14.10	83.55	2,156.92	6,814.77	21.38	67.56	2	10	11.11	55.56	28.97	2,707.74	0.94	87.51	1.34	39.73			
18	50,000	100,000	75,000	76	1,036	6.61	90.17	1,468.27	8,283.04	14.56	82.12	1	11	5.56	61.11	69.10	2,776.84	2.23	89.75	4.71	33.52			
19	100,000	500,000	300,000	85	1,121	7.40	97.56	1,457.79	9,740.83	14.45	96.57	7	18	38.89	100.00	317.25	3,094.09	10.25	100.00	21.76	31.76			
20	500,000	UP		28	1,149	2.44	100.00	345.88	10,086.71	3.43	100.00	0	18	0.00	100.00	0.00	3,094.09	0.00	100.00	0.00	30.67			
				1,149					10,086.71					18					3,094.09					30.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	6.25	6.25	8.95	8.95	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	19	1.67	7.92	13.39	22.34	0.42	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	25	2.50	10.42	35.31	57.65	1.12	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	26	0.42	10.83	0.60	58.26	0.02	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	45	7.92	18.75	51.87	110.12	1.64	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	63	7.50	26.25	133.45	243.58	4.22	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	69	2.50	28.75	21.49	265.07	0.68	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	76	2.92	31.67	64.15	329.22	2.03	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	89	5.42	37.08	158.28	487.50	5.01	15.43	1	1	20.00	20.00	1,272.76	1,272.76	33.39	33.39	804.10	261.08			
10	2,000	2,500	2,250	8	97	3.33	40.42	205.63	693.13	6.51	21.93	1	2	20.00	40.00	0.95	1,273.71	0.02	33.42	0.46	183.76			
11	2,500	3,000	2,750	12	109	5.00	45.42	99.04	792.17	3.13	25.07	0	2	0.00	40.00	0.00	1,273.71	0.00	33.42	0.00	160.79			
12	3,000	4,000	3,500	36	145	15.00	60.42	428.62	1,220.79	13.56	38.63	1	3	20.00	60.00	2,515.95	3,789.67	66.00	99.42	586.99	310.43			
13	4,000	5,000	4,500	15	160	6.25	66.67	101.56	1,322.35	3.21	41.84	0	3	0.00	60.00	0.00	3,789.67	0.00	99.42	0.00	286.59			
14	5,000	7,500	6,250	14	174	5.83	72.50	399.22	1,721.57	12.63	54.48	0	3	0.00	60.00	0.00	3,789.67	0.00	99.42	0.00	220.13			
15	7,500	10,000	8,750	7	181	2.92	75.42	118.60	1,840.17	3.75	58.23	0	3	0.00	60.00	0.00	3,789.67	0.00	99.42	0.00	205.94			
16	10,000	20,000	15,000	25	206	10.42	85.83	428.31	2,268.48	13.55	71.78	1	4	20.00	80.00	15.86	3,805.53	0.42	99.84	3.70	167.76			
17	20,000	50,000	35,000	28	234	11.67	97.50	687.68	2,956.16	21.76	93.55	1	5	20.00	100.00	6.24	3,811.77	0.16	100.00	0.91	128.94			
18	50,000	100,000	75,000	1	235	0.42	97.92	50.13	3,006.30	1.59	95.13	0	5	0.00	100.00	0.00	3,811.77	0.00	100.00	0.00	126.79			
19	100,000	500,000	300,000	5	240	2.08	100.00	153.84	3,160.13	4.87	100.00	0	5	0.00	100.00	0.00	3,811.77	0.00	100.00	0.00	120.62			
20	500,000	UP		0	240	0.00	100.00	0.00	3,160.13	0.00	100.00	0	5	0.00	100.00	0.00	3,811.77	0.00	100.00	0.00	120.62			
				240					3,160.13					5					3,811.77					120.62



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	7.59	7.59	13.62	13.62	0.60	0.60	1	1	4.76	4.76	1.50	1.50	0.03	0.03	11.01	11.01			
2	50	100	75	9	45	1.90	9.49	19.88	33.50	0.88	1.49	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	4.48	4.48		
3	100	200	150	11	56	2.32	11.81	10.91	44.41	0.48	1.97	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	3.38	3.38		
4	200	300	250	14	70	2.95	14.77	17.43	61.84	0.77	2.75	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	2.43	2.43		
5	300	500	400	24	94	5.06	19.83	15.26	77.10	0.68	3.42	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	1.95	1.95		
6	500	750	625	33	127	6.96	26.79	42.30	119.40	1.88	5.30	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	1.26	1.26		
7	750	1,000	875	14	141	2.95	29.75	14.23	133.63	0.63	5.93	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	1.12	1.12		
8	1,000	1,500	1,250	27	168	5.70	35.44	45.52	179.15	2.02	7.95	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	0.84	0.84		
9	1,500	2,000	1,750	24	192	5.06	40.51	62.81	241.96	2.79	10.74	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	0.62	0.62		
10	2,000	2,500	2,250	11	203	2.32	42.83	18.95	260.91	0.84	11.58	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	0.57	0.57		
11	2,500	3,000	2,750	13	216	2.74	45.57	68.30	329.21	3.03	14.62	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	0.46	0.46		
12	3,000	4,000	3,500	17	233	3.59	49.16	86.57	415.78	3.84	18.46	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	0.36	0.36		
13	4,000	5,000	4,500	17	250	3.59	52.74	88.03	503.81	3.91	22.37	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	0.30	0.30		
14	5,000	7,500	6,250	13	263	2.74	55.49	80.90	584.71	3.59	25.96	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	0.26	0.26		
15	7,500	10,000	8,750	19	282	4.01	59.49	113.66	698.37	5.05	31.01	0	1	0.00	4.76	0.00	1.50	0.00	0.03	0.00	0.21	0.21		
16	10,000	20,000	15,000	37	319	7.81	67.30	338.92	1,037.29	15.05	46.06	1	2	4.76	9.52	68.11	69.61	1.16	1.18	20.10	6.71			
17	20,000	50,000	35,000	45	364	9.49	76.79	512.70	1,549.99	22.76	68.82	0	2	0.00	9.52	0.00	69.61	0.00	1.18	0.00	4.49	4.49		
18	50,000	100,000	75,000	11	375	2.32	79.11	102.40	1,652.39	4.55	73.37	0	2	0.00	9.52	0.00	69.61	0.00	1.18	0.00	4.21	4.21		
19	100,000	500,000	300,000	28	403	5.91	85.02	160.29	1,812.68	7.12	80.48	1	3	4.76	14.29	4.80	74.41	0.08	1.27	2.99	4.11	4.11		
20	500,000	UP		71	474	14.98	100.00	439.59	2,252.27	19.52	100.00	18	21	85.71	100.00	5,805.32	5,879.73	98.73	100.00	1320.63	261.06	261.06		
				474					2,252.27					21					5,879.73					261.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 25931 TYRE CORD MANUFACTURERS (USING TYRE YARN AS BASIC MATERIAL)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.64	0.64	2.28	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	1.69	2.33	5.99	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	4.70	7.03	16.66	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	21.15	28.18	74.99	99.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.01	28.19	0.02	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.01	28.20	0.04	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	0.01	28.21	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	28.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	28.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	28.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	28.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	28.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	28.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	28.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	28.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	28.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	28.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	28.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	28.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				28.21		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.84	4.84	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	8	8.06	12.90	0.64	0.64	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	1.61	14.52	0.82	1.46	0.21	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	1.61	16.13	1.47	2.93	0.37	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	1.61	17.74	0.30	3.23	0.08	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	13	3.23	20.97	3.22	6.46	0.81	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	15	3.23	24.19	2.95	9.40	0.74	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	23	12.90	37.10	33.51	42.91	8.41	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	29	9.68	46.77	15.84	58.75	3.98	14.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	30	1.61	48.39	3.41	62.16	0.85	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	31	1.61	50.00	8.51	70.67	2.14	17.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	37	9.68	59.68	17.74	88.41	4.45	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	39	3.23	62.90	17.15	105.56	4.30	26.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	42	4.84	67.74	25.38	130.94	6.37	32.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	45	4.84	72.58	46.93	177.87	11.78	44.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	54	14.52	87.10	164.81	342.67	41.36	86.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	60	9.68	96.77	34.93	377.60	8.77	94.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	61	1.61	98.39	10.70	388.30	2.69	97.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	62	1.61	100.00	10.15	398.46	2.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	62	0.00	100.00	0.00	398.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				62					398.46					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.44	2.44	0.11	0.11	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.44	4.88	0.04	0.15	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.44	7.32	8.05	8.20	1.00	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	4.88	12.20	8.88	17.08	1.10	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.44	14.63	60.74	77.82	7.54	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.44	17.07	19.87	97.69	2.47	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	13	14.63	31.71	56.68	154.37	7.04	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	17	9.76	41.46	24.96	179.33	3.10	22.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	2.44	43.90	1.35	180.68	0.17	22.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	2.44	46.34	0.49	181.17	0.06	22.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	23	9.76	56.10	5.89	187.06	0.73	23.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	35	29.27	85.37	16.44	203.51	2.04	25.27	1	1	100.00	100.00	135.14	135.14	100.00	100.00	821.85	66.41	66.41	66.41
14	5,000	7,500	6,250	1	36	2.44	87.80	1.18	204.68	0.15	25.42	0	1	0.00	100.00	0.00	135.14	0.00	100.00	0.00	0.00	66.02	66.02
15	7,500	10,000	8,750	1	37	2.44	90.24	3.19	207.87	0.40	25.81	0	1	0.00	100.00	0.00	135.14	0.00	100.00	0.00	0.00	65.01	65.01
16	10,000	20,000	15,000	4	41	9.76	100.00	597.44	805.31	74.19	100.00	0	1	0.00	100.00	0.00	135.14	0.00	100.00	0.00	0.00	16.78	16.78
17	20,000	50,000	35,000	0	41	0.00	100.00	0.00	805.31	0.00	100.00	0	1	0.00	100.00	0.00	135.14	0.00	100.00	0.00	0.00	16.78	16.78
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	805.31	0.00	100.00	0	1	0.00	100.00	0.00	135.14	0.00	100.00	0.00	0.00	16.78	16.78
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	805.31	0.00	100.00	0	1	0.00	100.00	0.00	135.14	0.00	100.00	0.00	0.00	16.78	16.78
20	500,000	UP		0	41	0.00	100.00	0.00	805.31	0.00	100.00	0	1	0.00	100.00	0.00	135.14	0.00	100.00	0.00	0.00	16.78	16.78
				41				805.31		1						135.14						16.78	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	135	135	7.69	7.69	80.51	80.51	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	163	1.59	9.28	58.99	21.52	0.52	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	188	1.42	10.71	229.44	207.91	2.01	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	26	214	1.48	12.19	142.95	350.86	1.25	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	61	275	3.47	15.66	295.22	646.08	2.59	5.66	1	1	2.78	2.78	90.56	90.56	0.21	0.21	30.68	14.02			
6	500	750	625	18	293	1.03	16.69	69.50	715.58	0.61	6.27	0	1	0.00	2.78	0.00	90.56	0.00	0.21	0.00	12.66			
7	750	1,000	875	43	336	2.45	19.13	16.28	731.86	0.14	6.41	0	1	0.00	2.78	0.00	90.56	0.00	0.21	0.00	12.37			
8	1,000	1,500	1,250	68	404	3.87	23.01	79.00	810.86	0.69	7.10	2	3	5.56	8.33	22.91	113.48	0.05	0.27	29.00	13.99			
9	1,500	2,000	1,750	21	425	1.20	24.20	42.22	853.08	0.37	7.47	2	5	5.56	13.89	6.70	120.18	0.02	0.28	15.88	14.09			
10	2,000	2,500	2,250	17	442	0.97	25.17	59.25	912.33	0.52	7.99	0	5	0.00	13.89	0.00	120.18	0.00	0.28	0.00	13.17			
11	2,500	3,000	2,750	21	463	1.20	26.37	40.27	952.60	0.35	8.35	0	5	0.00	13.89	0.00	120.18	0.00	0.28	0.00	12.62			
12	3,000	4,000	3,500	45	508	2.56	28.93	100.59	1,053.19	0.88	9.23	0	5	0.00	13.89	0.00	120.18	0.00	0.28	0.00	11.41			
13	4,000	5,000	4,500	32	540	1.82	30.75	173.01	1,226.20	1.52	10.74	0	5	0.00	13.89	0.00	120.18	0.00	0.28	0.00	9.80			
14	5,000	7,500	6,250	77	617	4.38	35.14	432.57	1,658.77	3.79	14.53	5	10	13.89	27.78	79.78	199.96	0.19	0.47	18.44	12.05			
15	7,500	10,000	8,750	62	679	3.53	38.67	458.75	2,117.53	4.02	18.55	0	10	0.00	27.78	0.00	199.96	0.00	0.47	0.00	9.44			
16	10,000	20,000	15,000	225	904	12.81	51.48	1,712.60	3,830.12	15.00	33.56	2	12	5.56	33.33	6.53	206.49	0.02	0.49	0.38	5.39			
17	20,000	50,000	35,000	352	1,256	20.05	71.53	3,322.62	7,152.74	29.11	62.66	4	16	11.11	44.44	2,273.88	2,480.36	5.36	5.85	68.44	34.68			
18	50,000	100,000	75,000	236	1,492	13.44	84.97	1,714.12	8,866.86	15.02	77.68	2	18	5.56	50.00	24.32	2,504.68	0.06	5.90	1.42	28.25			
19	100,000	500,000	300,000	233	1,725	13.27	98.23	2,457.39	11,324.25	21.53	99.21	10	28	27.78	77.78	24,760.07	27,264.75	58.36	64.26	1007.58	240.76			
20	500,000	UP		31	1,756	1.77	100.00	90.02	11,414.27	0.79	100.00	8	36	22.22	100.00	15,161.43	42,426.18	35.74	100.00	16842.40	371.69			
				1,756					11,414.27					36					42,426.18					371.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2598 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	5.71	5.71	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.86	8.57	13.02	13.09	2.21	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	2.86	11.43	0.84	13.93	0.14	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	2.86	14.29	1.80	15.73	0.31	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	7	5.71	20.00	5.47	21.20	0.93	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	2.86	22.86	3.76	24.96	0.64	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	2.86	25.71	8.19	33.15	1.39	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	11	5.71	31.43	126.91	160.06	21.54	27.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	19	22.86	54.29	18.31	178.37	3.11	30.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	21	5.71	60.00	26.15	204.52	4.44	34.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	22	2.86	62.86	6.73	211.25	1.14	35.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	23	2.86	65.71	2.69	213.94	0.46	36.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	24	2.86	68.57	18.24	232.19	3.10	39.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	25	2.86	71.43	57.52	289.71	9.76	49.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	27	5.71	77.14	6.51	296.22	1.11	50.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	29	5.71	82.86	94.92	391.14	16.11	66.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	32	8.57	91.43	26.45	364.69	4.49	61.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	33	2.86	94.29	34.62	399.30	5.88	67.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	35	5.71	100.00	189.86	589.16	32.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	35	0.00	100.00	0.00	589.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				35				589.16					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	6.78	6.78	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.69	8.47	1.73	1.73	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.69	10.17	2.28	4.02	0.56	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.69	11.86	2.26	6.28	0.55	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.69	13.56	3.84	10.12	0.94	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.69	15.25	0.18	10.30	0.04	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	14	8.47	23.73	11.34	21.64	2.77	5.29	1	1	33.33	33.33	58.59	58.59	12.39	12.39	516.83	270.79			
8	1,000	1,500	1,250	9	23	15.25	38.98	35.66	57.31	8.72	14.00	0	1	0.00	33.33	0.00	58.59	0.00	12.39	0.00	102.23			
9	1,500	2,000	1,750	4	27	6.78	45.76	11.89	69.21	2.91	16.91	1	2	33.33	66.67	387.23	445.82	81.89	94.28	3256.06	644.20			
10	2,000	2,500	2,250	3	30	5.08	50.85	8.11	77.31	1.98	18.89	0	2	0.00	66.67	0.00	445.82	0.00	94.28	0.00	576.66			
11	2,500	3,000	2,750	2	32	3.39	54.24	15.20	92.51	3.71	22.60	0	2	0.00	66.67	0.00	445.82	0.00	94.28	0.00	481.93			
12	3,000	4,000	3,500	5	37	8.47	62.71	34.79	127.30	8.50	31.10	0	2	0.00	66.67	0.00	445.82	0.00	94.28	0.00	350.22			
13	4,000	5,000	4,500	3	40	5.08	67.80	13.81	141.11	3.37	34.48	0	2	0.00	66.67	0.00	445.82	0.00	94.28	0.00	315.94			
14	5,000	7,500	6,250	6	46	10.17	77.97	28.78	169.89	7.03	41.51	1	3	33.33	100.00	27.05	472.87	5.72	100.00	93.98	278.33			
15	7,500	10,000	8,750	3	49	5.08	83.05	33.67	203.56	8.23	49.73	0	3	0.00	100.00	0.00	472.87	0.00	100.00	0.00	232.30			
16	10,000	20,000	15,000	6	55	10.17	93.22	36.73	240.30	8.97	58.71	0	3	0.00	100.00	0.00	472.87	0.00	100.00	0.00	196.79			
17	20,000	50,000	35,000	2	57	3.39	96.61	158.75	399.04	38.78	97.49	0	3	0.00	100.00	0.00	472.87	0.00	100.00	0.00	118.50			
18	50,000	100,000	75,000	1	58	1.69	98.31	10.27	409.31	2.51	100.00	0	3	0.00	100.00	0.00	472.87	0.00	100.00	0.00	115.53			
19	100,000	500,000	300,000	1	59	1.69	100.00	0.00	409.31	0.00	100.00	0	3	0.00	100.00	0.00	472.87	0.00	100.00	0.00	115.53			
20	500,000	UP		0	59	0.00	100.00	0.00	409.31	0.00	100.00	0	3	0.00	100.00	0.00	472.87	0.00	100.00	0.00	115.53			
				59					409.31					3					472.87					115.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	8.57	8.57	0.34	0.34	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.86	11.43	1.76	2.10	0.66	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.86	14.29	2.12	4.21	0.79	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	2.86	17.14	1.15	5.36	0.43	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	2.86	20.00	0.91	4.45	0.34	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	2.86	22.86	4.90	9.35	1.83	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	2.86	25.71	4.89	14.24	1.83	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	2.86	28.57	6.03	20.27	2.26	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	2.86	31.43	2.10	22.36	0.78	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	2.86	34.29	3.73	26.09	1.39	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	2.86	37.14	7.45	33.54	2.79	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	18	14.29	51.43	29.69	63.23	11.11	23.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	2.86	54.29	3.86	67.09	1.44	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	21	5.71	60.00	19.78	86.87	7.40	32.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	25	11.43	71.43	6.17	93.04	2.31	34.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	28	8.57	80.00	40.62	133.66	15.20	50.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	33	14.29	94.29	116.85	250.51	43.73	93.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	35	5.71	100.00	16.70	267.22	6.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	35	0.00	100.00	0.00	267.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	35	0.00	100.00	0.00	267.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					267.22					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2601 SAWMILLS PANGLONG (SAW MILLS WITH MANUAL MANUFACTURE ONLY)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	228	228	15.83	15.83	81.12	81.12	0.78	0.78	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	133	361	9.24	25.07	97.35	178.47	0.93	1.71	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	122	483	8.47	33.54	238.74	417.21	2.29	4.00	1	1	4	4.00	4.00	50.00	50.00	0.57	0.57	20.94			
4	200	300	250	95	578	6.60	40.14	276.85	694.06	2.65	6.65	0	1	0	0.00	4.00	0.00	50.00	0.00	0.57	0.00			
5	300	500	400	118	696	8.19	48.33	556.77	1,250.82	5.34	11.99	2	3	8	8.00	12.00	257.32	307.32	2.94	3.51	46.22			
6	500	750	625	63	759	4.38	52.71	290.94	1,541.76	2.79	14.78	2	5	8	8.00	20.00	319.20	626.52	3.65	7.16	109.72			
7	750	1,000	875	65	824	4.51	57.22	484.91	2,026.67	4.65	19.43	2	7	8	8.00	28.00	181.62	808.15	2.08	9.24	37.46			
8	1,000	1,500	1,250	72	896	5.00	62.22	526.11	2,552.77	5.04	24.48	1	8	4	4.00	32.00	67.34	875.49	0.77	10.01	12.80			
9	1,500	2,000	1,750	74	970	5.14	67.36	572.17	3,124.94	5.49	29.96	2	10	8	8.00	40.00	1,161.70	2,037.19	13.28	23.29	203.04			
10	2,000	2,500	2,250	50	1,020	3.47	70.83	467.61	3,592.55	4.48	34.45	1	11	4	4.00	44.00	72.82	2,110.01	0.83	24.12	15.57			
11	2,500	3,000	2,750	17	1,037	1.18	72.01	285.44	3,877.99	2.74	37.18	0	11	0	0.00	44.00	0.00	2,110.01	0.00	24.12	0.00			
12	3,000	4,000	3,500	60	1,097	4.17	76.18	699.97	4,577.97	6.71	43.90	1	12	4	4.00	48.00	62.12	2,172.12	0.71	24.83	8.87			
13	4,000	5,000	4,500	38	1,135	2.64	78.82	545.56	5,123.52	5.23	49.13	0	12	0	0.00	48.00	0.00	2,172.12	0.00	24.83	0.00			
14	5,000	7,500	6,250	36	1,171	2.50	81.32	458.59	5,582.12	4.40	53.52	1	13	4	4.00	52.00	13.41	2,185.53	0.15	24.98	2.92			
15	7,500	10,000	8,750	46	1,217	3.19	84.51	679.04	6,261.16	6.51	60.03	0	13	0	0.00	52.00	0.00	2,185.53	0.00	24.98	0.00			
16	10,000	20,000	15,000	88	1,305	6.11	90.63	1,849.41	8,110.57	17.73	77.77	10	23	40	40.00	92.00	5,445.77	7,631.30	62.25	87.23	294.46			
17	20,000	50,000	35,000	113	1,418	7.85	98.47	1,932.57	10,043.15	18.53	96.30	2	25	8	8.00	100.00	1,117.13	8,748.43	12.77	100.00	57.81			
18	50,000	100,000	75,000	20	1,438	1.39	99.86	370.74	10,413.89	3.55	99.85	0	25	0	0.00	100.00	0.00	8,748.43	0.00	100.00	0.00			
19	100,000	500,000	300,000	1	1,439	0.07	99.93	10.92	10,424.81	0.10	99.96	0	25	0	0.00	100.00	0.00	8,748.43	0.00	100.00	0.00			
20	500,000	UP		1	1,440	0.07	100.00	4.44	10,429.25	0.04	100.00	0	25	0	0.00	100.00	0.00	8,748.43	0.00	100.00	0.00			
				1,440					10,429.25					25					8,748.43					83.88



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	70	70	7.61	7.61	65.92	65.92	1.22	1.22	1	1	3.85	3.85	0.98	0.98	0.07	0.07	1.49	1.49			
2	50	100	75	40	110	4.35	11.96	98.86	32.94	1.82	0.61	0	1	0.00	3.85	0.00	0.98	0.00	0.07	0.00	2.98			
3	100	200	150	30	140	3.26	15.22	98.54	131.48	1.82	2.43	3	4	11.54	15.38	158.82	159.81	10.68	10.75	161.18	121.55			
4	200	300	250	16	156	1.74	16.96	177.21	308.68	3.27	5.70	0	4	0.00	15.38	0.00	159.81	0.00	10.75	0.00	51.77			
5	300	500	400	33	189	3.59	20.54	178.72	487.41	3.30	8.99	0	4	0.00	15.38	0.00	159.81	0.00	10.75	0.00	32.79			
6	500	750	625	26	215	2.83	23.37	147.70	635.11	2.73	11.72	0	4	0.00	15.38	0.00	159.81	0.00	10.75	0.00	25.16			
7	750	1,000	875	38	253	4.13	27.50	81.87	716.98	1.51	13.23	0	4	0.00	15.38	0.00	159.81	0.00	10.75	0.00	22.29			
8	1,000	1,500	1,250	45	298	4.89	32.39	469.83	1,186.81	8.67	21.90	1	5	3.85	19.23	0.98	160.79	0.07	10.81	0.21	13.55			
9	1,500	2,000	1,750	66	364	7.17	39.57	137.11	1,323.92	2.53	24.43	0	5	0.00	19.23	0.00	160.79	0.00	10.81	0.00	12.14			
10	2,000	2,500	2,250	23	387	2.50	42.07	107.89	1,431.81	1.99	26.42	0	5	0.00	19.23	0.00	160.79	0.00	10.81	0.00	11.23			
11	2,500	3,000	2,750	19	406	2.07	44.13	125.54	1,557.35	2.32	28.74	0	5	0.00	19.23	0.00	160.79	0.00	10.81	0.00	10.32			
12	3,000	4,000	3,500	59	465	6.41	50.54	182.45	1,739.80	3.37	32.11	0	5	0.00	19.23	0.00	160.79	0.00	10.81	0.00	9.24			
13	4,000	5,000	4,500	40	505	4.35	54.89	225.26	1,965.06	4.16	36.26	2	7	7.69	26.92	81.59	242.38	5.49	16.30	36.22	12.33			
14	5,000	7,500	6,250	62	567	6.74	61.63	403.81	2,368.87	7.45	43.71	3	10	11.54	38.46	480.50	722.87	32.32	48.62	118.99	30.52			
15	7,500	10,000	8,750	40	607	4.35	65.98	408.27	2,777.14	7.53	51.25	2	12	7.69	46.15	4.41	727.29	0.30	48.92	1.08	26.19			
16	10,000	20,000	15,000	119	726	12.93	78.91	1,494.23	4,271.37	27.57	78.82	3	15	11.54	57.69	654.12	1,381.40	44.00	92.92	43.78	32.34			
17	20,000	50,000	35,000	83	809	9.02	87.93	509.37	4,780.74	9.40	88.22	3	18	11.54	69.23	71.02	1,452.42	4.78	97.69	13.94	30.38			
18	50,000	100,000	75,000	64	873	6.96	94.89	338.51	5,119.25	6.25	94.47	8	26	30.77	100.00	34.31	1,486.73	2.31	100.00	10.13	29.04			
19	100,000	500,000	300,000	30	903	3.26	98.15	237.55	5,356.80	4.38	98.85	0	26	0.00	100.00	0.00	1,486.73	0.00	100.00	0.00	27.75			
20	500,000	UP		17	920	1.85	100.00	62.18	5,418.98	1.15	100.00	0	26	0.00	100.00	0.00	1,486.73	0.00	100.00	0.00	27.44			
				920					5,418.98					26					1,486.73					27.44



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.23	0.23	2.09	2.09	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	1.29	1.53	11.58	13.67	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	20.00	50.00	1.95	3.48	17.46	31.12	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	7	20.00	70.00	4.66	8.14	41.76	72.88	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	10.00	80.00	1.25	9.39	11.17	84.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	20.00	100.00	1.78	11.17	15.95	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	11.17	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	11.17	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	11.17	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	11.17	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	11.17	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	11.17	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	11.17	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	11.17	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	11.17	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	11.17	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	11.17	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	11.17	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10					11.17					0					0.00			0.00	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2604 OBAT NYAMUK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.80	0.80	3.07	3.07	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.80	1.60	0.79	3.87	0.06	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.80	2.40	21.58	25.45	1.75	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	2.40	4.80	4.49	29.94	0.36	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	2.40	7.20	39.20	69.14	3.18	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	12	2.40	9.60	8.81	77.95	0.71	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	14	1.60	11.20	3.40	81.35	0.28	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	16	1.60	12.80	11.07	92.42	0.90	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	18	1.60	14.40	14.30	106.72	1.16	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	21	2.40	16.80	15.15	121.87	1.23	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	34	10.40	27.20	39.92	161.80	3.23	13.11	1	1	16.67	16.67	111.26	111.26	10.04	10.04	278.70	68.77
12	3,000	4,000	3,500	6	40	4.80	32.00	28.62	190.42	2.32	15.43	0	1	0.00	16.67	0.00	111.26	0.00	10.04	0.00	58.43
13	4,000	5,000	4,500	6	46	4.80	36.80	52.61	243.02	4.26	19.69	0	1	0.00	16.67	0.00	111.26	0.00	10.04	0.00	45.78
14	5,000	7,500	6,250	15	61	12.00	48.80	80.37	323.40	6.51	26.20	0	1	0.00	16.67	0.00	111.26	0.00	10.04	0.00	34.40
15	7,500	10,000	8,750	11	72	8.80	57.60	158.56	481.96	12.84	39.04	0	1	0.00	16.67	0.00	111.26	0.00	10.04	0.00	23.09
16	10,000	20,000	15,000	21	93	16.80	74.40	367.37	849.32	29.76	68.80	0	1	0.00	16.67	0.00	111.26	0.00	10.04	0.00	13.10
17	20,000	50,000	35,000	21	114	16.80	91.20	189.64	1,038.97	15.36	84.17	4	5	66.67	83.33	960.42	1,071.69	86.66	96.70	506.44	103.15
18	50,000	100,000	75,000	1	115	0.80	92.00	17.30	1,056.27	1.40	85.57	0	5	0.00	83.33	0.00	1,071.69	0.00	96.70	0.00	101.46
19	100,000	500,000	300,000	10	125	8.00	100.00	178.16	1,234.42	14.43	100.00	1	6	16.67	100.00	36.59	1,108.28	3.30	100.00	20.54	89.78
20	500,000	UP		0	125	0.00	100.00	0.00	1,234.42	0.00	100.00	0	6	0.00	100.00	0.00	1,108.28	0.00	100.00	0.00	89.78
				125				1,234.42		6						1,108.28					89.78



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	7.14	7.14	0.78	0.78	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	7.14	14.29	0.97	1.75	0.52	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	14.29	28.57	2.88	4.63	1.54	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	7.14	35.71	3.90	8.53	2.08	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	7.14	42.86	5.46	13.99	2.92	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	7.14	50.00	12.80	26.79	6.83	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	7.14	57.14	76.74	103.53	40.97	55.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	7.14	64.29	15.61	119.13	8.33	63.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	7.14	71.43	22.03	141.17	11.76	75.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	7.14	78.57	16.55	157.71	8.83	84.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	7.14	85.71	4.14	161.85	2.21	86.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	7.14	92.86	14.48	176.33	7.73	94.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	7.14	100.00	10.96	187.29	5.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	187.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	187.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	187.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	187.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	187.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	187.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	187.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					187.29					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	6.33	6.33	5.60	5.60	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	7	2.53	8.86	0.48	6.08	0.13	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	13	7.59	16.46	5.98	12.05	1.60	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	17	5.06	21.52	5.57	17.63	1.49	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	23	7.59	29.11	9.85	27.48	2.63	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	27	5.06	34.18	14.04	41.52	3.75	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	35	10.13	44.30	20.20	61.72	5.40	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	39	5.06	49.37	20.64	82.36	5.51	22.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	40	1.27	50.63	0.00	82.36	0.00	22.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	48	10.13	60.76	30.50	112.86	8.15	30.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	54	7.59	68.35	4.06	116.92	1.08	31.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	61	8.86	77.22	59.96	176.88	16.02	47.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	65	5.06	82.28	61.59	238.48	16.45	63.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	76	13.92	96.20	75.76	314.23	20.24	83.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	77	1.27	97.47	15.66	329.90	4.18	88.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	78	1.27	98.73	34.82	364.72	9.30	97.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	79	1.27	100.00	9.60	374.32	2.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	79	0.00	100.00	0.00	374.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	79	0.00	100.00	0.00	374.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	79	0.00	100.00	0.00	374.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				79					374.32					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2608 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	1.95	1.95	17.94	17.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	1.01	0.94	9.27	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	0.10	1.04	0.93	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	0.74	0.30	6.80	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	0.11	0.42	1.02	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	0.35	0.76	3.21	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	3.49	2.73	32.08	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	1.43	1.29	13.19	11.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	9.59	10.88	88.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					10.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 261 FURNITURE MANUFACTURE CABINETMAKERS WOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	697	697	10.30	10.30	324.73	324.73	0.80	0.80	3	3	2.34	2.34	26.60	26.60	0.09	0.09	8.19	8.19			
2	50	100	75	256	953	3.78	14.08	501.84	826.57	1.24	2.05	1	4	0.78	3.13	58.95	85.55	0.20	0.29	11.75	10.35			
3	100	200	150	351	1,304	5.19	19.27	576.11	1,402.68	1.43	3.47	6	10	4.69	7.81	415.30	500.85	1.43	1.72	72.09	35.71			
4	200	300	250	273	1,577	4.03	23.30	577.98	1,980.66	1.43	4.90	6	16	4.69	12.50	610.53	1,111.37	2.10	3.82	105.63	56.11			
5	300	500	400	399	1,976	5.90	29.20	1,550.55	3,531.21	3.84	8.74	3	19	2.34	14.84	547.12	1,658.49	1.88	5.69	35.29	46.97			
6	500	750	625	375	2,351	5.54	34.74	1,254.73	4,785.94	3.11	11.85	4	23	3.13	17.97	654.02	2,312.50	2.25	7.94	52.12	48.32			
7	750	1,000	875	348	2,699	5.14	39.88	1,293.92	6,079.86	3.20	15.05	8	31	6.25	24.22	2,516.74	4,829.24	8.64	16.58	194.51	79.43			
8	1,000	1,500	1,250	442	3,141	6.53	46.41	1,637.23	7,717.09	4.05	19.11	6	37	4.69	28.91	917.66	5,746.90	3.15	19.73	56.05	74.47			
9	1,500	2,000	1,750	328	3,469	4.85	51.26	1,680.60	9,397.69	4.16	23.27	5	42	3.91	32.81	823.99	6,570.89	2.83	22.56	49.03	69.92			
10	2,000	2,500	2,250	227	3,696	3.35	54.61	1,282.54	10,680.23	3.18	26.44	2	44	1.56	34.38	1,438.91	8,009.80	4.94	27.50	112.19	75.00			
11	2,500	3,000	2,750	232	3,928	3.43	58.04	1,384.08	12,064.31	3.43	29.87	4	48	3.13	37.50	19.42	8,029.22	0.07	27.56	1.40	66.55			
12	3,000	4,000	3,500	355	4,283	5.25	63.28	2,297.47	14,361.78	5.69	35.56	3	51	2.34	39.84	33.99	8,063.21	0.12	27.68	1.48	56.14			
13	4,000	5,000	4,500	254	4,537	3.75	67.04	2,252.91	16,614.68	5.58	41.14	4	55	3.13	42.97	1,145.63	9,208.84	3.93	31.61	50.85	55.43			
14	5,000	7,500	6,250	433	4,970	6.40	73.43	3,458.54	20,073.23	8.56	49.70	8	63	6.25	49.22	630.73	9,839.56	2.17	33.78	18.24	49.02			
15	7,500	10,000	8,750	298	5,268	4.40	77.84	2,443.78	22,517.01	6.05	55.75	19	82	14.84	64.06	2,849.30	12,688.86	9.78	43.56	116.59	56.35			
16	10,000	20,000	15,000	589	5,857	8.70	86.54	7,141.37	29,658.38	17.68	73.44	25	107	19.53	83.59	9,712.32	22,401.19	33.34	76.90	136.00	75.53			
17	20,000	50,000	35,000	498	6,355	7.36	93.90	6,638.34	36,296.72	16.44	89.87	11	118	8.59	92.19	4,330.64	26,731.83	14.87	91.77	65.24	73.65			
18	50,000	100,000	75,000	203	6,558	3.00	96.90	2,351.06	38,647.78	5.82	95.69	3	121	2.34	94.53	1,524.09	28,255.92	5.23	97.00	64.83	73.11			
19	100,000	500,000	300,000	190	6,748	2.81	99.70	1,646.06	40,293.84	4.08	99.77	7	128	5.47	100.00	873.02	29,128.94	3.00	100.00	53.04	72.29			
20	500,000	UP		20	6,768	0.30	100.00	92.93	40,386.76	0.23	100.00	0	128	0.00	100.00	0.00	29,128.94	0.00	100.00	0.00	72.12			
				6,768					40,386.76					128					29,128.94					72.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 262 MANUFACTURE OF WOOD FIBREBOARD / HARDBOARD / MASONITE WOOD C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.75	0.75	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.00	10.00	0.35	1.11	0.24	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.00	15.00	0.12	1.23	0.08	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.00	20.00	9.77	11.00	6.55	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.00	25.00	0.00	11.00	0.00	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.00	30.00	3.45	14.45	2.32	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.00	35.00	9.32	23.77	6.26	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.00	40.00	26.60	50.37	17.85	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.00	45.00	0.00	50.37	0.00	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.00	50.00	4.79	55.16	3.21	37.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.00	55.00	0.40	55.56	0.27	37.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.00	60.00	2.03	57.59	1.36	38.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.00	65.00	36.44	94.02	24.46	63.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.00	70.00	2.31	96.34	1.55	64.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	16	10.00	80.00	27.81	124.15	18.67	83.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	18	10.00	90.00	19.26	143.40	12.92	96.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	5.00	95.00	3.96	147.36	2.66	98.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	20	5.00	100.00	1.63	148.99	1.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	148.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				148.99		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	6.54	6.54	6.24	6.24	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	0.47	7.01	8.70	14.94	1.06	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	19	1.87	8.88	49.94	64.88	6.09	7.92	1	1	33.33	33.33	37.85	37.85	52.36	52.36	75.80	58.34			
4	200	300	250	2	21	0.93	9.81	6.06	70.94	0.74	8.66	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	53.36			
5	300	500	400	2	23	0.93	10.75	14.66	85.60	1.79	10.45	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	44.22			
6	500	750	625	2	25	0.93	11.68	2.08	87.68	0.25	10.70	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	43.17			
7	750	1,000	875	2	27	0.93	12.62	0.15	87.83	0.02	10.72	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	43.09			
8	1,000	1,500	1,250	9	36	4.21	16.82	5.66	93.49	0.69	11.41	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	40.48			
9	1,500	2,000	1,750	11	47	5.14	21.96	20.69	114.19	2.53	13.93	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	33.15			
10	2,000	2,500	2,250	5	52	2.34	24.30	22.08	136.27	2.69	16.63	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	27.78			
11	2,500	3,000	2,750	4	56	1.87	26.17	14.73	151.00	1.80	18.43	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	25.07			
12	3,000	4,000	3,500	4	60	1.87	28.04	5.60	156.60	0.68	19.11	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	24.17			
13	4,000	5,000	4,500	3	63	1.40	29.44	8.71	165.31	1.06	20.17	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	22.90			
14	5,000	7,500	6,250	13	76	6.07	35.51	37.05	202.36	4.52	24.70	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	18.70			
15	7,500	10,000	8,750	6	82	2.80	38.32	17.80	220.16	2.17	26.87	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	17.19			
16	10,000	20,000	15,000	18	100	8.41	46.73	73.89	294.05	9.02	35.88	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	12.87			
17	20,000	50,000	35,000	24	124	11.21	57.94	208.87	502.91	25.49	61.37	0	1	0.00	33.33	0.00	37.85	0.00	52.36	0.00	7.53			
18	50,000	100,000	75,000	31	155	14.49	72.43	107.07	609.99	13.07	74.44	1	2	33.33	66.67	34.44	72.29	47.64	100.00	32.16	11.85			
19	100,000	500,000	300,000	53	208	24.77	97.20	173.04	783.02	21.12	95.56	1	3	33.33	100.00	0.00	72.29	0.00	100.00	0.00	9.23			
20	500,000	UP		6	214	2.80	100.00	36.41	819.44	4.44	100.00	0	3	0.00	100.00	0.00	72.29	0.00	100.00	0.00	8.82			
				214					819.44					3					72.29					8.82



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	8.86	8.86	19.06	19.06	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	32	1.27	10.13	18.92	37.98	1.01	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	38	1.90	12.03	40.77	78.75	2.19	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	52	4.43	16.46	55.79	134.54	2.99	7.22	1	1	10.00	10.00	155.97	155.97	12.15	12.15	279.58	115.93			
5	300	500	400	14	66	4.43	20.89	72.86	207.40	3.91	11.12	0	1	0.00	10.00	0.00	155.97	0.00	12.15	0.00	75.21			
6	500	750	625	13	79	4.11	25.00	16.46	223.86	0.88	12.01	0	1	0.00	10.00	0.00	155.97	0.00	12.15	0.00	69.67			
7	750	1,000	875	7	86	2.22	27.22	39.98	263.84	2.14	14.15	0	1	0.00	10.00	0.00	155.97	0.00	12.15	0.00	59.12			
8	1,000	1,500	1,250	14	100	4.43	31.65	31.69	295.53	1.70	15.85	0	1	0.00	10.00	0.00	155.97	0.00	12.15	0.00	52.78			
9	1,500	2,000	1,750	13	113	4.11	35.76	41.76	337.29	2.24	18.09	0	1	0.00	10.00	0.00	155.97	0.00	12.15	0.00	46.24			
10	2,000	2,500	2,250	4	117	1.27	37.03	12.63	349.93	0.68	18.77	0	1	0.00	10.00	0.00	155.97	0.00	12.15	0.00	44.57			
11	2,500	3,000	2,750	7	124	2.22	39.24	50.06	399.99	2.68	21.45	0	1	0.00	10.00	0.00	155.97	0.00	12.15	0.00	38.99			
12	3,000	4,000	3,500	8	132	2.53	41.77	61.94	461.93	3.32	24.77	1	2	10.00	20.00	103.16	259.14	8.04	20.18	166.54	56.10			
13	4,000	5,000	4,500	9	141	2.85	44.62	41.40	503.33	2.22	26.99	0	2	0.00	20.00	0.00	259.14	0.00	20.18	0.00	51.48			
14	5,000	7,500	6,250	19	160	6.01	50.63	157.78	661.11	8.46	35.45	2	4	20.00	40.00	24.91	284.05	1.94	22.13	15.79	42.97			
15	7,500	10,000	8,750	12	172	3.80	54.43	119.54	780.65	6.41	41.87	4	8	40.00	80.00	331.48	615.52	25.82	47.94	277.29	78.85			
16	10,000	20,000	15,000	45	217	14.24	68.67	414.11	1,194.76	22.21	64.07	0	8	0.00	80.00	0.00	615.52	0.00	47.94	0.00	51.52			
17	20,000	50,000	35,000	42	259	13.29	81.96	316.18	1,510.94	16.96	81.03	0	8	0.00	80.00	0.00	615.52	0.00	47.94	0.00	40.74			
18	50,000	100,000	75,000	26	285	8.23	90.19	92.78	1,603.72	4.98	86.01	0	8	0.00	80.00	0.00	615.52	0.00	47.94	0.00	38.38			
19	100,000	500,000	300,000	28	313	8.86	99.05	188.57	1,792.29	10.11	96.12	2	10	20.00	100.00	668.29	1,283.81	52.06	100.00	354.40	71.63			
20	500,000	UP		3	316	0.95	100.00	72.37	1,864.66	3.88	100.00	0	10	0.00	100.00	0.00	1,283.81	0.00	100.00	0.00	68.85			
				316					1,864.66					10					1,283.81					68.85



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	3.79	3.79	18.88	18.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	0.60	4.39	2.99	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	5.42	9.81	26.97	48.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	10.28	20.09	51.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	20.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					20.09					0					0.00					0.00		



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	2.42	2.42	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	7.37	9.79	4.76	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	3.28	13.07	2.12	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	16.40	3.33	10.59	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	22.96	19.63	14.82	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	16.40	36.03	10.59	23.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	2.42	38.45	1.56	24.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	75.15	113.59	48.51	73.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	41.31	154.90	26.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	154.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	154.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	154.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	154.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	154.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	154.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	154.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	154.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	154.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	154.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					154.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2623

MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	274	274	9.56	9.56	55.45	55.45	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	308	1.19	10.75	182.25	237.71	0.87	1.13	2	2	1.92	1.92	100.69	100.69	0.48	0.48	55.25	42.36			
3	100	200	150	53	361	1.85	12.60	369.82	607.53	1.76	2.89	1	3	0.96	2.88	124.23	224.93	0.59	1.07	33.59	37.02			
4	200	300	250	35	396	1.22	13.82	227.93	835.46	1.08	3.97	2	5	1.92	4.81	540.13	765.06	2.56	3.63	236.97	91.57			
5	300	500	400	66	462	2.30	16.12	414.33	1,249.78	1.97	5.95	3	8	2.88	7.69	758.71	1,523.77	3.60	7.23	183.12	121.92			
6	500	750	625	71	533	2.48	18.60	215.99	1,465.78	1.03	6.97	3	11	2.88	10.58	467.77	1,991.54	2.22	9.45	216.57	135.87			
7	750	1,000	875	76	609	2.65	21.25	398.92	1,864.70	1.90	8.87	0	11	0.00	10.58	0.00	1,991.54	0.00	9.45	0.00	106.80			
8	1,000	1,500	1,250	72	681	2.51	23.76	275.03	2,139.73	1.31	10.18	1	12	0.96	11.54	1.08	1,992.62	0.01	9.45	0.39	93.12			
9	1,500	2,000	1,750	75	756	2.62	26.38	473.89	2,613.63	2.25	12.43	1	13	0.96	12.50	1.50	1,994.12	0.01	9.46	0.32	76.30			
10	2,000	2,500	2,250	78	834	2.72	29.10	432.16	3,045.79	2.06	14.49	0	13	0.00	12.50	0.00	1,994.12	0.00	9.46	0.00	65.47			
11	2,500	3,000	2,750	53	887	1.85	30.95	297.35	3,343.14	1.41	15.90	0	13	0.00	12.50	0.00	1,994.12	0.00	9.46	0.00	59.65			
12	3,000	4,000	3,500	77	964	2.69	33.64	501.35	3,844.49	2.38	18.29	0	13	0.00	12.50	0.00	1,994.12	0.00	9.46	0.00	51.87			
13	4,000	5,000	4,500	122	1,086	4.26	37.89	670.84	4,515.33	3.19	21.48	2	15	1.92	14.42	43.49	2,037.61	0.21	9.67	6.48	45.13			
14	5,000	7,500	6,250	131	1,217	4.57	42.46	1,161.07	5,676.40	5.52	27.00	9	24	8.65	23.08	309.26	2,346.87	1.47	11.13	26.64	41.34			
15	7,500	10,000	8,750	123	1,340	4.29	46.76	1,318.13	6,994.53	6.27	33.27	2	26	1.92	25.00	354.46	2,701.34	1.68	12.81	26.89	38.62			
16	10,000	20,000	15,000	386	1,726	13.47	60.22	666.69	7,661.22	3.17	36.44	6	32	5.77	30.77	1,257.06	3,958.40	5.96	18.78	188.55	51.67			
17	20,000	50,000	35,000	482	2,208	16.82	77.04	9,281.97	16,943.20	44.15	80.60	24	56	23.08	53.85	8,621.79	12,580.19	40.90	59.68	92.89	74.25			
18	50,000	100,000	75,000	265	2,473	9.25	86.29	2,122.12	19,065.32	10.09	90.69	23	79	22.12	75.96	2,889.39	15,469.58	13.71	73.39	136.16	81.14			
19	100,000	500,000	300,000	318	2,791	11.10	97.38	2,595.42	21,660.74	12.35	103.04	22	101	21.15	97.12	5,007.69	20,477.27	23.76	97.14	192.94	94.54			
20	500,000	UP		75	2,866	2.62	100.00	639.18	21,021.56	3.04	100.00	3	104	2.88	100.00	602.63	21,079.90	2.86	100.00	94.28	100.28			
				2,866					21,021.56					104					21,079.90					100.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	11.54	11.54	0.28	0.28	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	7.69	19.23	0.93	1.21	1.76	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	3.85	23.08	0.58	1.79	1.10	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	8	7.69	30.77	1.79	3.58	3.38	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	12	15.38	46.15	5.20	8.78	9.80	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	3.85	50.00	1.08	9.85	2.03	18.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	3.85	53.85	4.27	14.13	8.06	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	16	7.69	61.54	12.23	26.36	23.08	49.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	3.85	65.38	13.29	39.65	25.06	74.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	3.85	69.23	0.07	39.71	0.13	74.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	3.85	73.08	0.67	39.05	1.26	73.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	3.85	76.92	5.01	44.05	9.44	83.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	3.85	80.77	5.31	49.37	10.03	93.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	23	7.69	88.46	0.27	49.10	0.50	92.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	24	3.85	92.31	5.99	55.09	11.30	103.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	26	7.69	100.00	2.08	53.01	3.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	53.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	53.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	53.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	53.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					53.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	67	67	9.05	9.05	39.64	39.64	2.15	2.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	77	1.35	10.41	15.44	55.08	0.84	2.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	99	2.97	13.38	35.08	90.16	1.90	4.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	116	2.30	15.68	4.46	94.62	0.24	5.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	35	151	4.73	20.41	19.31	113.93	1.05	6.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	24	175	3.24	23.65	3.38	117.31	0.18	6.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	187	1.62	25.27	13.48	130.80	0.73	7.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	41	228	5.54	30.81	27.44	158.24	1.49	8.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	47	275	6.35	37.16	33.51	191.74	1.82	10.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	294	2.57	39.73	11.31	203.05	0.61	11.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	316	2.97	42.70	45.16	248.21	2.45	13.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	38	354	5.14	47.84	71.76	319.97	3.89	17.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	39	393	5.27	53.11	62.77	382.74	3.40	20.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	63	456	8.51	61.62	216.93	599.67	11.76	32.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	475	2.57	64.19	5.17	594.50	0.28	32.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	64	539	8.65	72.84	343.49	937.99	18.62	50.84	1	1	100.00	100.00	1,059.43	1,059.43	100.00	100.00	308.43	112.95			
17	20,000	50,000	35,000	92	631	12.43	85.27	328.48	1,266.47	17.81	68.65	0	1	0.00	100.00	0.00	1,059.43	0.00	100.00	0.00	83.65			
18	50,000	100,000	75,000	52	683	7.03	92.30	191.07	1,457.54	10.36	79.00	0	1	0.00	100.00	0.00	1,059.43	0.00	100.00	0.00	72.69			
19	100,000	500,000	300,000	42	725	5.68	97.97	373.72	1,831.25	20.26	99.26	0	1	0.00	100.00	0.00	1,059.43	0.00	100.00	0.00	57.85			
20	500,000	UP		15	740	2.03	100.00	13.62	1,844.87	0.74	100.00	0	1	0.00	100.00	0.00	1,059.43	0.00	100.00	0.00	57.43			
				740					1,844.87					1					1,059.43					57.43



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 264 WICKER WORK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.78	1.78	6.49	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	3.20	4.98	11.70	18.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.70	5.68	2.56	20.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	21.69	27.37	79.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	27.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				27.37		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 265 CORK GOODS FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	14.29	14.29	0.97	0.97	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	14.29	28.57	1.30	2.27	1.14	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	14.29	42.86	2.32	4.59	2.05	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	7.14	50.00	1.22	5.81	1.07	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	7.14	57.14	2.49	8.30	2.19	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	10	14.29	71.43	8.25	16.56	7.27	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	7.14	78.57	6.71	23.26	5.90	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	7.14	85.71	10.55	33.81	9.29	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	7.14	92.86	14.04	47.85	12.36	42.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	14	7.14	100.00	65.71	113.56	57.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					113.56					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 266 BROOMBRUSH AND PAINTBRUSH FACTORIES (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	4.48	4.48	1.31	1.31	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	0.75	5.22	0.01	1.32	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	11	2.99	8.21	0.04	1.36	0.01	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	15	2.99	11.19	1.50	2.86	0.31	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	17	1.49	12.69	12.52	15.38	2.55	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	23	4.48	17.16	56.53	71.90	11.53	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	30	5.22	22.39	5.30	77.21	1.08	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	40	7.46	29.85	16.44	93.64	3.35	19.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	48	5.97	35.82	17.51	111.15	3.57	22.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	50	1.49	37.31	6.54	117.69	1.33	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	54	2.99	40.30	22.20	139.89	4.53	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	58	2.99	43.28	25.25	165.15	5.15	33.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	62	2.99	46.27	28.12	193.27	5.74	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	73	8.21	54.48	54.82	248.08	11.18	50.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	92	14.18	68.66	33.12	281.21	6.76	57.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	20	112	14.93	83.58	98.89	380.10	20.17	77.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	116	2.99	86.57	43.82	423.92	8.94	86.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	18	134	13.43	100.00	66.37	490.30	13.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	134	0.00	100.00	0.00	490.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	134	0.00	100.00	0.00	490.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				134					490.30					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	2	22.22	22.22	0.17	0.17	1.62	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11.11	33.33	0.00	0.17	0.00	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11.11	44.44	1.15	1.32	10.76	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11.11	55.56	1.38	2.71	12.91	25.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11.11	66.67	1.92	4.62	17.94	43.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11.11	77.78	2.90	7.52	27.08	70.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11.11	88.89	3.17	10.69	29.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11.11	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	0.00	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	0.00	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	0.00	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	0.00	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	0.00	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	0.00	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	0.00	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	0.00	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	0.00	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	0.00	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	0.00	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	0.00	100.00	0.00	10.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					10.69					0					0.00				



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	13.33	13.33	15.57	15.57	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	19	2.50	15.83	1.33	16.90	0.07	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	21	1.67	17.50	1.00	17.90	0.05	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	22	0.83	18.33	1.05	18.95	0.06	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	23	0.83	19.17	1.20	20.15	0.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	24	0.83	20.00	62.00	82.15	3.27	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	27	2.50	22.50	6.48	88.63	0.34	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	33	5.00	27.50	15.48	104.12	0.82	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	35	1.67	29.17	19.92	124.03	1.05	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	41	5.00	34.17	17.89	141.93	0.94	7.49	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	43	1.67	35.83	7.23	149.16	0.38	7.87	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	44	0.83	36.67	0.00	149.16	0.00	7.87	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	46	1.67	38.33	18.00	167.16	0.95	8.82	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	50	3.33	41.67	49.67	216.83	2.62	11.45	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	53	2.50	44.17	74.74	291.57	3.95	15.39	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	64	9.17	53.33	240.20	531.77	12.68	28.07	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	77	10.83	64.17	183.33	715.11	9.68	37.75	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	101	20.00	84.17	487.36	1,202.47	25.72	63.47	1	2	33.33	66.67	6,071.52	6,071.52	79.43	79.43	1245.80	504.92			
19	100,000	500,000	300,000	15	116	12.50	96.67	528.48	1,730.94	27.90	91.37	1	3	33.33	100.00	1,571.93	7,643.44	20.57	100.00	297.44	441.58			
20	500,000	UP		4	120	3.33	100.00	163.58	1,894.52	8.63	100.00	0	3	0.00	100.00	0.00	7,643.44	0.00	100.00	0.00	403.45			
				120					1,894.52					3					7,643.44					403.45



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 269 CHARCOAL PRODUCERS (DISCOUNT/ LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	14.58	14.58	5.49	5.49	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	2.08	16.67	0.53	6.02	0.14	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	13	10.42	27.08	31.18	37.19	8.49	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	15	4.17	31.25	1.74	38.94	0.47	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	20	10.42	41.67	39.35	78.29	10.71	21.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	22	4.17	45.83	2.97	81.25	0.81	22.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	24	4.17	50.00	2.73	83.98	0.74	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	25	2.08	52.08	1.47	85.46	0.40	23.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	26	2.08	54.17	5.20	90.66	1.42	24.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	2.08	56.25	8.55	99.20	2.33	27.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	2.08	58.33	22.31	121.52	6.07	33.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	2.08	60.42	1.22	122.74	0.33	33.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	36	14.58	75.00	21.75	144.49	5.92	39.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	37	2.08	77.08	10.39	134.09	2.83	36.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	38	2.08	79.17	0.00	134.09	0.00	36.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	42	8.33	87.50	70.82	204.91	19.28	55.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	43	2.08	89.58	73.36	278.27	19.97	75.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	46	6.25	95.83	86.77	365.04	23.62	99.36	1	1	100.00	100.00	10.60	10.60	100.00	100.00	12.22	2.90
19	100,000	500,000	300,000	2	48	4.17	100.00	2.34	367.38	0.64	100.00	0	1	0.00	100.00	0.00	10.60	0.00	100.00	0.00	2.89
20	500,000	UP		0	48	0.00	100.00	0.00	367.38	0.00	100.00	0	1	0.00	100.00	0.00	10.60	0.00	100.00	0.00	2.89
				48				367.38		1						10.60				2.89	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2699

OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	25	25	9.58	9.58	26.22	26.22	1.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	32	2.68	12.26	15.81	42.02	0.77	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	38	2.30	14.56	30.07	72.10	1.46	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	42	1.53	16.09	13.20	85.30	0.64	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	52	3.83	19.92	1.42	86.72	0.07	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	60	3.07	22.99	71.56	158.28	3.46	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	76	6.13	29.12	68.36	226.64	3.31	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	89	4.98	34.10	189.52	416.16	9.17	20.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	93	1.53	35.63	13.22	429.39	0.64	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	105	4.60	40.23	22.91	452.29	1.11	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	119	5.36	45.59	96.94	549.23	4.69	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	132	4.98	50.57	75.82	625.05	3.67	30.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	140	3.07	53.64	68.50	693.55	3.32	33.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	162	8.43	62.07	125.49	819.03	6.07	39.64	1	1	14.29	14.29	10.80	10.80	0.58	0.58	8.61	1.32			
15	7,500	10,000	8,750	23	185	8.81	70.88	134.29	953.32	6.50	46.14	2	3	28.57	42.86	1,169.65	1,180.45	62.88	63.47	871.02	123.83			
16	10,000	20,000	15,000	31	216	11.88	82.76	531.87	1,485.19	25.74	71.89	0	3	0.00	42.86	0.00	1,180.45	0.00	63.47	0.00	79.48			
17	20,000	50,000	35,000	20	236	7.66	90.42	269.12	1,754.31	13.03	84.91	1	4	14.29	57.14	16.93	1,197.38	0.91	64.38	6.29	68.25			
18	50,000	100,000	75,000	15	251	5.75	96.17	114.10	1,868.42	5.52	90.44	3	7	42.86	100.00	662.62	1,859.99	35.62	100.00	580.71	99.55			
19	100,000	500,000	300,000	10	261	3.83	100.00	197.62	2,066.04	9.56	100.00	0	7	0.00	100.00	0.00	1,859.99	0.00	100.00	0.00	90.03			
20	500,000	UP		0	261	0.00	100.00	0.00	2,066.04	0.00	100.00	0	7	0.00	100.00	0.00	1,859.99	0.00	100.00	0.00	90.03			
				261					2,066.04					7					1,859.99					90.03



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	0.95	0.95	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	0.95	1.90	0.20	0.20	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	0.95	2.86	0.03	0.23	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	0.95	3.81	0.03	0.25	0.01	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	0.95	4.76	0.04	0.29	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	10	4.76	9.52	2.22	2.51	0.71	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	16	26	15.24	24.76	13.53	16.04	4.35	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	32	5.71	30.48	3.70	19.75	1.19	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	42	9.52	40.00	18.17	37.91	5.83	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	51	8.57	48.57	4.78	42.69	1.53	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	56	4.76	53.33	13.01	55.70	4.18	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	59	2.86	56.19	2.16	57.85	0.69	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	61	1.90	58.10	5.78	63.63	1.86	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	77	15.24	73.33	23.91	87.54	7.68	28.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	81	3.81	77.14	17.59	105.12	5.65	33.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	96	14.29	91.43	179.41	284.53	57.61	91.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	100	3.81	95.24	21.58	306.12	6.93	98.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	101	0.95	96.19	3.90	310.01	1.25	99.55	1	1	100.00	100.00	19.07	19.07	100.00	100.00	489.48	6.15	
19	100,000	500,000	300,000	2	103	1.90	98.10	0.26	310.27	0.08	99.64	0	1	0.00	100.00	0.00	19.07	0.00	100.00	0.00	6.15	
20	500,000	UP		2	105	1.90	100.00	1.13	311.40	0.36	100.00	0	1	0.00	100.00	0.00	19.07	0.00	100.00	0.00	6.12	
				105					311.40					1					19.07			6.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	29	29	30.53	30.53	1.22	1.22	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	30	1.05	31.58	0.30	1.52	0.05	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	31	1.05	32.63	0.34	1.87	0.05	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	32	1.05	33.68	0.77	2.64	0.12	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	33	1.05	34.74	1.06	3.70	0.16	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	37	4.21	38.95	1.47	5.17	0.23	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	38	1.05	40.00	2.52	7.69	0.39	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	39	1.05	41.05	1.86	9.55	0.29	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	40	1.05	42.11	0.11	9.66	0.02	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	42	2.11	44.21	0.55	10.21	0.08	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	48	6.32	50.53	4.12	14.33	0.63	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	49	1.05	51.58	2.30	16.63	0.35	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	50	1.05	52.63	3.80	20.43	0.59	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	52	2.11	54.74	2.31	22.73	0.36	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	57	5.26	60.00	47.60	70.33	7.33	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	70	13.68	73.68	317.95	388.28	48.97	59.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	85	15.79	89.47	164.24	552.52	25.30	85.10	1	1	100.00	100.00	1,299.38	1,299.38	100.00	100.00	791.15	235.17	200.12	200.12			
18	50,000	100,000	75,000	5	90	5.26	94.74	48.34	600.86	7.45	92.54	0	1	0.00	100.00	0.00	1,299.38	0.00	100.00	0.00	216.25	216.25	216.25			
19	100,000	500,000	300,000	5	95	5.26	100.00	48.43	649.29	7.46	100.00	0	1	0.00	100.00	0.00	1,299.38	0.00	100.00	0.00	200.12	200.12	200.12			
20	500,000	UP		0	95	0.00	100.00	0.00	649.29	0.00	100.00	0	1	0.00	100.00	0.00	1,299.38	0.00	100.00	0.00	200.12	200.12	200.12			
				95					649.29					1					1,299.38					200.12		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2701 CORN MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	4.90	4.90	27.38	27.38	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	40	1.04	5.94	8.62	36.00	0.34	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	55	2.23	8.17	31.32	67.32	1.24	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	68	1.93	10.10	19.76	87.08	0.78	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	85	2.53	12.63	9.23	96.31	0.36	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	100	2.23	14.86	10.44	106.75	0.41	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	122	3.27	18.13	14.64	121.39	0.58	4.80	1	1	7.14	7.14	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	149	4.01	22.14	35.14	156.53	1.39	6.19	0	1	0.00	7.14	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	35	184	5.20	27.34	69.39	225.92	2.74	8.93	0	1	0.00	7.14	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	32	216	4.75	32.10	46.15	272.07	1.82	10.76	1	2	7.14	14.29	356.83	356.83	6.18	6.18	773.18	131.15			
11	2,500	3,000	2,750	40	256	5.94	38.04	70.02	342.09	2.77	13.52	0	2	0.00	14.29	0.00	356.83	0.00	6.18	0.00	104.31			
12	3,000	4,000	3,500	24	280	3.57	41.60	63.44	405.54	2.51	16.03	1	3	7.14	21.43	51.79	408.62	0.90	7.07	81.64	100.76			
13	4,000	5,000	4,500	26	306	3.86	45.47	114.24	519.77	4.52	20.55	1	4	7.14	28.57	26.97	435.59	0.47	7.54	23.61	83.80			
14	5,000	7,500	6,250	50	356	7.43	52.90	97.69	617.46	3.86	24.41	3	7	21.43	50.00	169.54	605.13	2.94	10.48	173.55	98.00			
15	7,500	10,000	8,750	45	401	6.69	59.58	122.01	739.47	4.82	29.23	0	7	0.00	50.00	0.00	605.13	0.00	10.48	0.00	81.83			
16	10,000	20,000	15,000	80	481	11.89	71.47	379.92	1,119.39	15.02	44.25	1	8	7.14	57.14	16.76	621.90	0.29	10.77	4.41	55.56			
17	20,000	50,000	35,000	87	568	12.93	84.40	546.12	1,665.50	21.59	65.84	2	10	14.29	71.43	209.31	831.21	3.62	14.39	38.33	49.91			
18	50,000	100,000	75,000	42	610	6.24	90.64	322.76	1,988.26	12.76	78.60	2	12	14.29	85.71	175.44	1,006.64	3.04	17.43	54.35	50.63			
19	100,000	500,000	300,000	41	651	6.09	96.73	329.90	2,318.16	13.04	91.65	2	14	14.29	100.00	4,769.08	5,775.72	82.57	100.00	1445.61	249.15			
20	500,000	UP		22	673	3.27	100.00	211.32	2,529.49	8.35	100.00	0	14	0.00	100.00	0.00	5,775.72	0.00	100.00	0.00	228.34			
				673					2,529.49					14					5,775.72					228.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2702 FODDER MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	107	107	6.05	6.05	25.08	25.08	0.53	0.53	3	3	2.63	2.63	44.38	44.38	0.26	0.26	176.95	176.95			
2	50	100	75	19	126	1.07	7.12	28.34	53.42	0.59	1.12	0	3	0.00	2.63	0.00	44.38	0.00	0.26	0.00	83.07			
3	100	200	150	34	160	1.92	9.04	49.05	102.47	1.03	2.15	3	6	2.63	5.26	219.00	263.37	1.29	1.55	446.49	257.03			
4	200	300	250	10	170	0.57	9.61	35.73	138.20	0.75	2.90	0	6	0.00	5.26	0.00	263.37	0.00	1.55	0.00	190.58			
5	300	500	400	43	213	2.43	12.04	84.53	222.73	1.77	4.67	0	6	0.00	5.26	0.00	263.37	0.00	1.55	0.00	118.25			
6	500	750	625	35	248	1.98	14.02	14.11	236.84	0.30	4.96	0	6	0.00	5.26	0.00	263.37	0.00	1.55	0.00	111.20			
7	750	1,000	875	19	267	1.07	15.09	23.83	260.67	0.50	5.46	0	6	0.00	5.26	0.00	263.37	0.00	1.55	0.00	101.04			
8	1,000	1,500	1,250	35	302	1.98	17.07	35.85	296.53	0.75	6.22	1	7	0.88	6.14	1.59	264.97	0.01	1.56	4.45	89.36			
9	1,500	2,000	1,750	55	357	3.11	20.18	47.85	344.37	1.00	7.22	1	8	0.88	7.02	4.44	269.40	0.03	1.58	9.27	78.23			
10	2,000	2,500	2,250	44	401	2.49	22.67	47.33	391.70	0.99	8.21	1	9	0.88	7.89	11.77	281.17	0.07	1.65	24.87	71.78			
11	2,500	3,000	2,750	15	416	0.85	23.52	14.19	405.89	0.30	8.51	0	9	0.00	7.89	0.00	281.17	0.00	1.65	0.00	69.27			
12	3,000	4,000	3,500	37	453	2.09	25.61	64.45	470.34	1.35	9.86	0	9	0.00	7.89	0.00	281.17	0.00	1.65	0.00	59.78			
13	4,000	5,000	4,500	17	470	0.96	26.57	85.49	555.84	1.79	11.65	1	10	0.88	8.77	80.84	362.01	0.47	2.13	94.55	65.13			
14	5,000	7,500	6,250	51	521	2.88	29.45	129.66	685.49	2.72	14.37	0	10	0.00	8.77	0.00	362.01	0.00	2.13	0.00	52.81			
15	7,500	10,000	8,750	58	579	3.28	32.73	137.36	822.85	2.88	17.25	0	10	0.00	8.77	0.00	362.01	0.00	2.13	0.00	43.99			
16	10,000	20,000	15,000	169	748	9.55	42.28	519.61	1,342.46	10.89	28.14	4	14	3.51	12.28	15.97	377.98	0.09	2.22	3.07	28.16			
17	20,000	50,000	35,000	211	959	11.93	54.21	828.56	2,171.02	17.37	45.50	6	20	5.26	17.54	648.43	1,026.41	3.81	6.03	78.26	47.28			
18	50,000	100,000	75,000	199	1,158	11.25	65.46	852.04	3,023.06	17.86	63.36	31	51	27.19	44.74	2,524.22	3,550.63	14.82	20.85	296.26	117.45			
19	100,000	500,000	300,000	569	1,727	32.17	97.63	1,702.41	4,725.47	35.68	99.04	60	111	52.63	97.37	13,217.72	16,768.35	77.60	98.45	776.41	354.85			
20	500,000	UP		42	1,769	2.37	100.00	45.60	4,771.07	0.96	100.00	3	114	2.63	100.00	263.91	17,032.26	1.55	100.00	578.75	356.99			
				1,769					4,771.07					114					17,032.26					356.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2703 GAPLEK MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	8.33	8.33	9.00	9.00	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	34	7.41	15.74	34.15	43.15	5.31	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	44	4.63	20.37	20.12	63.27	3.13	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	62	8.33	28.70	4.32	67.59	0.67	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	80	8.33	37.04	23.75	91.34	3.70	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	89	4.17	41.20	8.33	99.67	1.30	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	97	3.70	44.91	35.81	135.48	5.57	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	108	5.09	50.00	52.13	187.61	8.11	29.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	122	6.48	56.48	37.77	225.38	5.88	35.06	1	1	7.69	7.69	1,563.71	1,563.71	64.12	64.12	4139.89	693.81			
10	2,000	2,500	2,250	6	128	2.78	59.26	7.14	232.52	1.11	36.17	0	1	0.00	7.69	0.00	1,563.71	0.00	64.12	0.00	672.50			
11	2,500	3,000	2,750	3	131	1.39	60.65	4.14	236.66	0.64	36.82	0	1	0.00	7.69	0.00	1,563.71	0.00	64.12	0.00	660.73			
12	3,000	4,000	3,500	13	144	6.02	66.67	56.07	292.73	8.72	45.54	0	1	0.00	7.69	0.00	1,563.71	0.00	64.12	0.00	534.18			
13	4,000	5,000	4,500	9	153	4.17	70.83	48.71	341.44	7.58	53.12	2	3	15.38	23.08	75.87	1,639.58	3.11	67.23	155.77	480.20			
14	5,000	7,500	6,250	14	167	6.48	77.31	86.69	428.12	13.49	66.60	0	3	0.00	23.08	0.00	1,639.58	0.00	67.23	0.00	382.97			
15	7,500	10,000	8,750	6	173	2.78	80.09	22.10	450.23	3.44	70.04	0	3	0.00	23.08	0.00	1,639.58	0.00	67.23	0.00	364.17			
16	10,000	20,000	15,000	7	180	3.24	83.33	80.21	530.44	12.48	82.52	0	3	0.00	23.08	0.00	1,639.58	0.00	67.23	0.00	309.10			
17	20,000	50,000	35,000	27	207	12.50	95.83	141.90	672.34	22.08	104.60	7	10	53.85	76.92	710.02	2,349.60	29.11	96.34	500.35	349.47			
18	50,000	100,000	75,000	6	213	2.78	98.61	51.88	724.22	8.07	112.67	2	12	15.38	92.31	10.64	2,360.24	0.44	96.77	20.51	325.90			
19	100,000	500,000	300,000	3	216	1.39	100.00	81.43	642.80	12.67	100.00	1	13	7.69	100.00	78.66	2,438.91	3.23	100.00	96.61	379.42			
20	500,000	UP		0	216	0.00	100.00	0.00	642.80	0.00	100.00	0	13	0.00	100.00	0.00	2,438.91	0.00	100.00	0.00	379.42			
				216					642.80					13					2,438.91					379.42



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	20.00	20.00	0.06	0.06	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	20.00	40.00	1.30	1.37	6.26	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	20.00	60.00	0.00	1.37	0.00	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	20.00	80.00	5.64	7.00	27.07	33.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	13.81	20.81	66.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	20.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				20.81				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	92	92	10.82	10.82	76.27	76.27	2.59	2.59	2	2	8.70	8.70	18.17	18.17	0.61	0.61	23.83	23.83			
2	50	100	75	22	114	2.59	13.41	32.25	44.02	1.10	1.50	1	3	4.35	13.04	65.38	83.55	2.19	2.80	202.71	189.83			
3	100	200	150	37	151	4.35	17.76	138.57	94.56	4.71	3.21	3	6	13.04	26.09	182.03	265.59	6.10	8.90	131.36	280.88			
4	200	300	250	10	161	1.18	18.94	23.73	118.28	0.81	4.02	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	224.53			
5	300	500	400	21	182	2.47	21.41	11.82	130.11	0.40	4.42	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	204.13			
6	500	750	625	18	200	2.12	23.53	12.21	142.32	0.41	4.84	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	186.61			
7	750	1,000	875	15	215	1.76	25.29	14.90	157.22	0.51	5.34	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	168.93			
8	1,000	1,500	1,250	43	258	5.06	30.35	61.32	218.53	2.08	7.42	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	121.53			
9	1,500	2,000	1,750	17	275	2.00	32.35	26.84	245.37	0.91	8.34	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	108.24			
10	2,000	2,500	2,250	14	289	1.65	34.00	25.64	271.01	0.87	9.21	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	98.00			
11	2,500	3,000	2,750	21	310	2.47	36.47	33.94	304.95	1.15	10.36	5	11	21.74	47.83	708.75	974.34	23.74	32.64	2088.48	319.51			
12	3,000	4,000	3,500	24	334	2.82	39.29	55.17	360.12	1.87	12.23	0	11	0.00	47.83	0.00	974.34	0.00	32.64	0.00	270.56			
13	4,000	5,000	4,500	14	348	1.65	40.94	42.56	402.68	1.45	13.68	0	11	0.00	47.83	0.00	974.34	0.00	32.64	0.00	241.97			
14	5,000	7,500	6,250	28	376	3.29	44.24	96.67	499.35	3.28	16.97	0	11	0.00	47.83	0.00	974.34	0.00	32.64	0.00	195.12			
15	7,500	10,000	8,750	26	402	3.06	47.29	112.16	611.51	3.81	20.78	1	12	4.35	52.17	19.67	994.01	0.66	33.30	17.54	162.55			
16	10,000	20,000	15,000	91	493	10.71	58.00	297.38	908.89	10.10	30.88	0	12	0.00	52.17	0.00	994.01	0.00	33.30	0.00	109.36			
17	20,000	50,000	35,000	104	597	12.24	70.24	657.09	1,565.99	22.32	53.20	2	14	8.70	60.87	5.70	999.71	0.19	33.49	0.87	63.84			
18	50,000	100,000	75,000	66	663	7.76	78.00	482.54	2,048.53	16.39	69.60	3	17	13.04	73.91	58.25	1,057.97	1.95	35.44	12.07	51.65			
19	100,000	500,000	300,000	122	785	14.35	92.35	472.24	2,520.77	16.04	85.64	4	21	17.39	91.30	798.17	1,856.14	26.74	62.18	169.02	73.63			
20	500,000	UP		65	850	7.65	100.00	422.62	2,943.39	14.36	100.00	2	23	8.70	100.00	1,128.77	2,984.90	37.82	100.00	267.09	101.41			
				850					2,943.39					23					2,984.90					101.41



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2708 MIXED (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.10	2.10	2.24	2.24	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	11	2.52	4.62	17.61	19.85	2.57	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	24	5.46	10.08	48.59	68.43	7.08	9.98	2	2	28.57	28.57	7.59	7.59	2.05	2.05	15.62	11.09			
4	200	300	250	4	28	1.68	11.76	1.48	69.91	0.22	10.19	0	2	0.00	28.57	0.00	7.59	0.00	2.05	0.00	10.85			
5	300	500	400	10	38	4.20	15.97	4.28	74.18	0.62	10.81	0	2	0.00	28.57	0.00	7.59	0.00	2.05	0.00	10.23			
6	500	750	625	5	43	2.10	18.07	12.85	87.03	1.87	12.69	0	2	0.00	28.57	0.00	7.59	0.00	2.05	0.00	8.72			
7	750	1,000	875	3	46	1.26	19.33	6.83	93.87	1.00	13.68	0	2	0.00	28.57	0.00	7.59	0.00	2.05	0.00	8.08			
8	1,000	1,500	1,250	13	59	5.46	24.79	5.42	99.29	0.79	14.48	1	3	14.29	42.86	32.91	40.50	8.88	10.93	606.84	40.78			
9	1,500	2,000	1,750	4	63	1.68	26.47	9.10	108.39	1.33	15.80	0	3	0.00	42.86	0.00	40.50	0.00	10.93	0.00	37.36			
10	2,000	2,500	2,250	2	65	0.84	27.31	8.65	117.04	1.26	17.06	0	3	0.00	42.86	0.00	40.50	0.00	10.93	0.00	34.60			
11	2,500	3,000	2,750	14	79	5.88	33.19	17.09	134.13	2.49	19.55	0	3	0.00	42.86	0.00	40.50	0.00	10.93	0.00	30.19			
12	3,000	4,000	3,500	4	83	1.68	34.87	38.55	172.67	5.62	25.17	0	3	0.00	42.86	0.00	40.50	0.00	10.93	0.00	23.45			
13	4,000	5,000	4,500	14	97	5.88	40.76	16.62	189.29	2.42	27.60	1	4	14.29	57.14	241.53	282.03	65.19	76.12	1453.28	148.99			
14	5,000	7,500	6,250	26	123	10.92	51.68	70.25	259.54	10.24	37.84	0	4	0.00	57.14	0.00	282.03	0.00	76.12	0.00	108.66			
15	7,500	10,000	8,750	21	144	8.82	60.50	32.22	291.77	4.70	42.54	0	4	0.00	57.14	0.00	282.03	0.00	76.12	0.00	96.66			
16	10,000	20,000	15,000	20	164	8.40	68.91	125.19	416.96	18.25	60.79	0	4	0.00	57.14	0.00	282.03	0.00	76.12	0.00	67.64			
17	20,000	50,000	35,000	11	175	4.62	73.53	132.81	549.76	19.36	80.15	0	4	0.00	57.14	0.00	282.03	0.00	76.12	0.00	51.30			
18	50,000	100,000	75,000	5	180	2.10	75.63	18.24	568.00	2.66	82.81	1	5	14.29	71.43	6.65	288.68	1.79	77.92	36.45	50.82			
19	100,000	500,000	300,000	54	234	22.69	98.32	114.51	682.51	16.69	99.50	2	7	28.57	100.00	81.82	370.49	22.08	100.00	71.45	54.28			
20	500,000	UP		4	238	1.68	100.00	3.44	685.95	0.50	100.00	0	7	0.00	100.00	0.00	370.49	0.00	100.00	0.00	54.01			
				238					685.95					7					370.49					54.01



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	936	936	16.47	16.47	140.67	140.67	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	734	1,670	12.91	29.38	227.95	368.61	2.52	4.08	1	1	3.57	3.57	26.60	26.60	0.42	0.42	11.67	7.22			
3	100	200	150	909	2,579	15.99	45.37	345.32	713.93	3.82	7.90	2	3	7.14	10.71	208.12	234.72	3.32	3.74	60.27	32.88			
4	200	300	250	493	3,072	8.67	54.05	222.25	936.18	2.46	10.36	1	4	3.57	14.29	126.53	361.25	2.02	5.76	56.93	38.59			
5	300	500	400	598	3,670	10.52	64.57	460.90	1,397.07	5.10	15.46	1	5	3.57	17.86	2.99	364.25	0.05	5.80	0.65	26.07			
6	500	750	625	369	4,039	6.49	71.06	385.67	1,782.75	4.27	19.73	0	5	0.00	17.86	0.00	364.25	0.00	5.80	0.00	20.43			
7	750	1,000	875	216	4,255	3.80	74.86	295.49	2,078.24	3.27	23.00	0	5	0.00	17.86	0.00	364.25	0.00	5.80	0.00	17.53			
8	1,000	1,500	1,250	301	4,556	5.30	80.15	512.74	2,590.97	5.68	28.68	1	6	3.57	21.43	297.68	661.93	4.74	10.55	58.06	25.55			
9	1,500	2,000	1,750	199	4,755	3.50	83.66	395.68	2,986.66	4.38	33.06	1	7	3.57	25.00	28.36	690.29	0.45	11.00	7.17	23.11			
10	2,000	2,500	2,250	125	4,880	2.20	85.86	298.98	3,285.64	3.31	36.37	0	7	0.00	25.00	0.00	690.29	0.00	11.00	0.00	21.01			
11	2,500	3,000	2,750	92	4,972	1.62	87.47	295.38	3,581.02	3.27	39.64	2	9	7.14	32.14	1,253.51	1,943.80	19.98	30.98	424.38	54.28			
12	3,000	4,000	3,500	135	5,107	2.38	89.85	567.39	4,148.41	6.28	45.92	3	12	10.71	42.86	41.22	1,985.03	0.66	31.64	7.27	47.85			
13	4,000	5,000	4,500	100	5,207	1.76	91.61	452.04	4,600.44	5.00	50.92	0	12	0.00	42.86	0.00	1,985.03	0.00	31.64	0.00	43.15			
14	5,000	7,500	6,250	121	5,328	2.13	93.74	914.24	5,514.69	10.12	61.04	2	14	7.14	50.00	46.89	2,031.92	0.75	32.38	5.13	36.85			
15	7,500	10,000	8,750	115	5,443	2.02	95.76	677.49	6,192.18	7.50	68.54	3	17	10.71	60.71	497.67	2,529.58	7.93	40.31	73.46	40.85			
16	10,000	20,000	15,000	102	5,545	1.79	97.55	1,298.85	7,491.02	14.38	82.91	7	24	25.00	85.71	3,502.17	6,031.75	55.81	96.13	269.64	80.52			
17	20,000	50,000	35,000	82	5,627	1.44	99.00	955.50	8,446.52	10.58	93.49	3	27	10.71	96.43	169.48	6,201.23	2.70	98.83	17.74	73.42			
18	50,000	100,000	75,000	28	5,655	0.49	99.49	243.76	8,690.28	2.70	96.19	0	27	0.00	96.43	0.00	6,201.23	0.00	98.83	0.00	71.36			
19	100,000	500,000	300,000	28	5,683	0.49	99.98	341.93	9,032.21	3.78	99.97	1	28	3.57	100.00	73.50	6,274.73	1.17	100.00	21.50	69.47			
20	500,000	UP		1	5,684	0.02	100.00	2.74	9,034.95	0.03	100.00	0	28	0.00	100.00	0.00	6,274.73	0.00	100.00	0.00	69.45			
				5,684					9,034.95					28					6,274.73					69.45



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	39	5.33	5.33	29.30	29.30	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	55	1.84	7.17	2.94	32.23	0.14	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	66	2.94	10.11	3.28	35.51	0.16	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	84	2.02	12.13	82.68	118.19	4.01	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	84	3.31	15.44	34.88	153.07	1.69	7.42	0	0	0.00	0.00	1.69	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	94	1.84	17.28	5.22	158.28	0.25	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	106	2.21	19.49	15.95	174.23	0.77	8.44	1	1	3.03	3.03	3.33	3.33	0.35	0.35	20.90	1.91			
8	1,000	1,500	1,250	17	123	3.13	22.61	15.58	189.82	0.75	9.20	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	1.76			
9	1,500	2,000	1,750	10	133	1.84	24.45	26.09	215.90	1.26	10.46	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	1.54			
10	2,000	2,500	2,250	13	146	2.39	26.84	28.15	244.05	1.36	11.82	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	1.37			
11	2,500	3,000	2,750	9	155	1.65	28.49	35.00	279.05	1.70	13.52	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	1.19			
12	3,000	4,000	3,500	18	173	3.31	31.80	64.98	344.03	3.15	16.67	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	0.97			
13	4,000	5,000	4,500	10	183	1.84	33.64	33.35	377.38	1.62	18.28	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	0.88			
14	5,000	7,500	6,250	21	204	3.86	37.50	64.44	441.82	3.12	21.40	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	0.75			
15	7,500	10,000	8,750	22	226	4.04	41.54	116.39	558.21	5.64	27.04	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	0.60			
16	10,000	20,000	15,000	58	284	10.66	52.21	226.34	784.55	10.97	38.01	1	2	3.03	6.06	0.28	3.62	0.03	0.38	0.13	0.46			
17	20,000	50,000	35,000	59	343	10.85	63.05	236.95	1,021.50	11.48	49.49	8	10	24.24	30.30	44.69	48.31	4.69	5.07	18.86	4.73			
18	50,000	100,000	75,000	34	377	6.25	69.30	317.22	1,338.72	15.37	64.85	3	13	9.09	39.39	57.55	105.86	6.04	11.12	18.14	7.91			
19	100,000	500,000	300,000	87	464	15.99	85.29	411.10	1,749.81	19.92	84.77	5	18	15.15	54.55	474.67	580.54	49.85	60.97	115.47	33.18			
20	500,000	UP		80	544	14.71	100.00	314.37	2,064.19	15.23	100.00	15	33	45.45	100.00	371.68	952.21	39.03	100.00	118.23	46.13			
				544					2,064.19					33					952.21					46.13



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	75	75	15.59	15.59	22.51	22.51	1.78	1.78	5	5	7.69	7.69	21.38	21.38	0.59	0.59	94.97	94.97			
2	50	100	75	4	79	0.83	16.42	6.31	28.82	0.50	2.28	0	5	0.00	7.69	0.00	21.38	0.00	0.59	0.00	74.19			
3	100	200	150	17	96	3.53	19.96	110.92	139.74	8.76	11.04	0	5	0.00	7.69	0.00	21.38	0.00	0.59	0.00	15.30			
4	200	300	250	4	100	0.83	20.79	0.80	140.54	0.06	11.10	0	5	0.00	7.69	0.00	21.38	0.00	0.59	0.00	15.21			
5	300	500	400	10	110	2.08	22.87	104.99	245.53	8.29	19.39	0	5	0.00	7.69	0.00	21.38	0.00	0.59	0.00	8.71			
6	500	750	625	5	115	1.04	23.91	4.81	250.33	0.38	19.77	0	5	0.00	7.69	0.00	21.38	0.00	0.59	0.00	8.54			
7	750	1,000	875	5	120	1.04	24.95	2.84	253.18	0.22	20.00	0	5	0.00	7.69	0.00	21.38	0.00	0.59	0.00	8.45			
8	1,000	1,500	1,250	6	126	1.25	26.20	3.59	256.77	0.28	20.28	0	5	0.00	7.69	0.00	21.38	0.00	0.59	0.00	8.33			
9	1,500	2,000	1,750	3	129	0.62	26.82	6.59	263.36	0.52	20.80	0	5	0.00	7.69	0.00	21.38	0.00	0.59	0.00	8.12			
10	2,000	2,500	2,250	7	136	1.46	28.27	9.21	272.57	0.73	21.53	0	5	0.00	7.69	0.00	21.38	0.00	0.59	0.00	7.84			
11	2,500	3,000	2,750	6	142	1.25	29.52	22.56	295.13	1.78	23.31	0	5	0.00	7.69	0.00	21.38	0.00	0.59	0.00	7.24			
12	3,000	4,000	3,500	2	144	0.42	29.94	14.86	309.99	1.17	24.49	0	5	0.00	7.69	0.00	21.38	0.00	0.59	0.00	6.90			
13	4,000	5,000	4,500	11	155	2.29	32.22	47.17	357.16	3.73	28.21	0	5	0.00	7.69	0.00	21.38	0.00	0.59	0.00	5.99			
14	5,000	7,500	6,250	16	171	3.33	35.55	54.42	411.58	4.30	32.51	1	6	1.54	9.23	4.87	26.25	0.14	0.73	8.95	6.38			
15	7,500	10,000	8,750	18	189	3.74	39.29	60.33	471.91	4.77	37.28	0	6	0.00	9.23	0.00	26.25	0.00	0.73	0.00	5.56			
16	10,000	20,000	15,000	24	213	4.99	44.28	45.93	517.84	3.63	40.91	1	7	1.54	10.77	23.93	50.18	0.67	1.40	52.10	9.69			
17	20,000	50,000	35,000	31	244	6.44	50.73	117.07	634.91	9.25	50.15	0	7	0.00	10.77	0.00	50.18	0.00	1.40	0.00	7.90			
18	50,000	100,000	75,000	28	272	5.82	56.55	94.34	729.25	7.45	57.60	3	10	4.62	15.38	71.63	121.81	1.99	3.39	75.93	16.70			
19	100,000	500,000	300,000	139	411	28.90	85.45	259.99	989.24	20.54	78.14	35	45	53.85	69.23	376.29	498.10	10.47	13.86	144.73	50.35			
20	500,000	UP		70	481	14.55	100.00	276.71	1,265.95	21.86	100.00	20	65	30.77	100.00	3,095.85	3,593.95	86.14	100.00	1118.82	283.89			
				481					1,265.95					65					3,095.95					283.89



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	5.41	5.41	3.50	3.50	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	10	3.60	9.01	7.48	10.98	3.07	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.90	9.91	0.15	11.13	0.06	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	0.90	10.81	0.13	11.26	0.05	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	0.90	11.71	0.02	11.28	0.01	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	0.90	12.61	0.40	11.68	0.16	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	0.90	13.51	3.84	15.53	1.58	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	16	0.90	14.41	3.88	19.40	1.59	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	0.90	15.32	0.12	19.52	0.05	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	0.90	16.22	0.05	19.47	0.02	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	0.90	17.12	0.49	19.96	0.20	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	0.90	18.02	1.00	20.96	0.41	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	0.90	18.92	1.00	21.96	0.41	9.02	1	1	10.00	10.00	1.48	1.48	1.34	1.34	148.01	6.76			
14	5,000	7,500	6,250	1	22	0.90	19.82	0.00	21.96	0.00	9.02	0	1	0.00	10.00	0.00	1.48	0.00	1.34	0.00	6.76			
15	7,500	10,000	8,750	1	23	0.90	20.72	0.05	22.01	0.02	9.04	0	1	0.00	10.00	0.00	1.48	0.00	1.34	0.00	6.74			
16	10,000	20,000	15,000	8	31	7.21	27.93	1.40	23.41	0.58	9.62	0	1	0.00	10.00	0.00	1.48	0.00	1.34	0.00	6.34			
17	20,000	50,000	35,000	12	43	10.81	38.74	4.59	28.00	1.88	11.50	0	1	0.00	10.00	0.00	1.48	0.00	1.34	0.00	5.30			
18	50,000	100,000	75,000	4	47	3.60	42.34	37.09	65.08	15.23	26.73	0	1	0.00	10.00	0.00	1.48	0.00	1.34	0.00	2.28			
19	100,000	500,000	300,000	47	94	42.34	84.68	119.26	184.34	48.98	75.72	0	1	0.00	10.00	0.00	1.48	0.00	1.34	0.00	0.81			
20	500,000	UP		17	111	15.32	100.00	59.12	243.46	24.28	100.00	9	10	90.00	100.00	108.99	110.48	98.66	100.00	184.35	45.38			
				111					243.46					10					110.48					45.38



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	3.14	3.14	5.09	5.09	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	11	3.77	6.92	0.12	5.21	0.03	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	19	5.03	11.95	28.47	33.68	6.72	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	24	3.14	15.09	4.64	38.32	1.10	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	30	3.77	18.87	18.26	56.58	4.31	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	31	0.63	19.50	1.11	57.69	0.26	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	36	3.14	22.64	17.55	75.24	4.14	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	39	1.89	24.53	4.66	79.90	1.10	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	40	0.63	25.16	0.20	80.10	0.05	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	41	0.63	25.79	4.07	84.18	0.96	19.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	43	1.26	27.04	0.03	84.21	0.01	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	50	4.40	31.45	10.46	94.66	2.47	22.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	60	6.29	37.74	23.60	118.27	5.57	27.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	73	8.18	45.91	85.10	203.37	20.09	48.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	77	2.52	48.43	10.91	214.28	2.58	50.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	100	14.47	62.89	110.42	324.70	26.07	76.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	123	14.47	77.36	43.59	368.29	10.29	86.96	1	1	33.33	33.33	12.41	12.41	4.52	4.52	28.48	3.37			
18	50,000	100,000	75,000	13	136	8.18	85.53	8.30	376.59	1.96	88.92	0	1	0.00	33.33	0.00	12.41	0.00	4.52	0.00	3.30			
19	100,000	500,000	300,000	13	149	8.18	93.71	18.74	395.32	4.42	93.34	1	2	33.33	66.67	0.00	12.42	0.00	4.52	0.01	3.14			
20	500,000	UP		10	159	6.29	100.00	28.21	423.53	6.66	100.00	1	3	33.33	100.00	262.28	274.70	95.48	100.00	929.74	64.86			
				159					423.53					3					274.70					64.86



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	17.07	17.07	3.89	3.89	1.93	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	2.44	19.51	0.49	4.38	0.24	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	2.44	21.95	0.64	5.01	0.32	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	2.44	24.39	1.26	6.28	0.63	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	2.44	26.83	14.09	20.37	7.00	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	2.44	29.27	3.08	23.45	1.53	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	13	2.44	31.71	0.00	23.45	0.00	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	2.44	34.15	0.00	23.45	0.00	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	2.44	36.59	0.56	24.01	0.28	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	2.44	39.02	0.68	24.69	0.34	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	2.44	41.46	0.17	24.86	0.09	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	2.44	43.90	3.41	28.27	1.69	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	2.44	46.34	9.88	38.15	4.90	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	20	2.44	48.78	10.13	48.28	5.03	23.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	23	7.32	56.10	29.10	77.38	14.45	38.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	28	12.20	68.29	81.49	158.87	40.46	78.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	37	21.95	90.24	20.04	178.91	9.95	88.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	39	4.88	95.12	19.99	198.90	9.92	98.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	40	2.44	97.56	4.92	203.82	2.44	101.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	41	2.44	100.00	2.40	201.42	1.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				41					201.42					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	6.31	6.31	3.13	3.13	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	13	5.41	11.71	1.45	4.58	0.25	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	23	9.01	20.72	2.63	7.21	0.46	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	30	6.31	27.03	1.80	9.02	0.31	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	36	5.41	32.43	6.80	15.81	1.19	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	45	8.11	40.54	7.39	23.20	1.29	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	53	7.21	47.75	12.14	35.34	2.12	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	56	2.70	50.45	5.68	41.02	0.99	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	61	4.50	54.95	7.58	48.61	1.32	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	63	1.80	56.76	7.34	55.95	1.28	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	64	0.90	57.66	5.74	61.69	1.00	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	67	2.70	60.36	12.15	73.84	2.12	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	68	0.90	61.26	6.95	80.79	1.21	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	77	8.11	69.37	61.95	142.74	10.82	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	79	1.80	71.17	20.80	163.54	3.63	28.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	87	7.21	78.38	114.41	277.95	19.98	48.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	99	10.81	89.19	126.74	404.69	22.13	70.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	105	5.41	94.59	157.19	561.88	27.45	98.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	109	3.60	98.20	4.00	565.87	0.70	98.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	111	1.80	100.00	6.85	572.72	1.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				111				572.72					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,749	2,749	44.35	44.35	247.30	247.30	2.61	2.61	2	2	4.44	4.44	30.00	30.00	1.01	1.01	12.13	12.13			
2	50	100	75	386	3,135	6.23	50.57	202.25	449.55	2.14	4.75	0	2	0.00	4.44	0.00	30.00	0.00	1.01	0.00	6.67			
3	100	200	150	164	3,299	2.65	53.22	173.40	622.95	1.83	6.58	1	3	2.22	6.67	39.69	69.69	1.34	2.35	22.89	11.19			
4	200	300	250	182	3,481	2.94	56.15	190.02	812.97	2.01	8.59	0	3	0.00	6.67	0.00	69.69	0.00	2.35	0.00	8.57			
5	300	500	400	350	3,831	5.65	61.80	228.58	1,041.55	2.41	11.00	0	3	0.00	6.67	0.00	69.69	0.00	2.35	0.00	6.69			
6	500	750	625	400	4,231	6.45	68.25	347.30	1,388.84	3.67	14.67	2	5	4.44	11.11	186.70	256.38	6.30	8.66	53.76	18.46			
7	750	1,000	875	219	4,450	3.53	71.79	279.04	1,667.88	2.95	17.62	0	5	0.00	11.11	0.00	256.38	0.00	8.66	0.00	15.37			
8	1,000	1,500	1,250	270	4,720	4.36	76.14	441.12	2,109.00	4.66	22.28	3	8	6.67	17.78	21.74	278.12	0.73	9.39	4.93	13.19			
9	1,500	2,000	1,750	285	5,005	4.60	80.74	536.83	2,645.83	5.67	27.95	7	15	15.56	33.33	14.52	292.64	0.49	9.88	2.70	11.06			
10	2,000	2,500	2,250	138	5,143	2.23	82.96	318.13	2,963.96	3.36	31.31	8	23	17.78	51.11	31.89	324.53	1.08	10.96	10.02	10.95			
11	2,500	3,000	2,750	104	5,247	1.68	84.64	293.34	3,257.30	3.10	34.41	2	25	4.44	55.56	72.69	397.22	2.45	13.41	24.78	12.19			
12	3,000	4,000	3,500	89	5,336	1.44	86.08	375.01	3,632.31	3.96	38.37	0	25	0.00	55.56	0.00	397.22	0.00	13.41	0.00	10.94			
13	4,000	5,000	4,500	92	5,428	1.48	87.56	508.93	4,141.24	5.38	43.74	0	25	0.00	55.56	0.00	397.22	0.00	13.41	0.00	9.59			
14	5,000	7,500	6,250	102	5,530	1.65	89.21	663.79	4,805.03	7.01	50.75	0	25	0.00	55.56	0.00	397.22	0.00	13.41	0.00	8.27			
15	7,500	10,000	8,750	88	5,618	1.42	90.63	698.65	5,503.68	7.38	58.13	3	28	6.67	62.22	26.66	423.89	0.90	14.31	3.82	7.70			
16	10,000	20,000	15,000	109	5,727	1.76	92.39	1,089.57	6,593.25	11.51	69.64	3	31	6.67	68.89	1,595.98	2,019.86	53.89	68.21	146.48	30.64			
17	20,000	50,000	35,000	106	5,833	1.71	94.10	1,206.26	7,799.51	12.74	82.38	2	33	4.44	73.33	750.00	2,769.86	25.33	93.54	62.18	35.51			
18	50,000	100,000	75,000	90	5,923	1.45	95.55	537.71	8,337.22	5.68	88.06	8	41	17.78	91.11	169.83	2,939.69	5.73	99.27	31.58	35.26			
19	100,000	500,000	300,000	158	6,081	2.55	98.10	921.48	9,258.70	9.73	97.80	1	42	2.22	93.33	8.24	2,947.93	0.28	99.55	0.89	31.84			
20	500,000	UP		118	6,199	1.90	100.00	208.61	9,467.32	2.20	100.00	3	45	6.67	100.00	13.35	2,961.27	0.45	100.00	6.40	31.28			
				6,199					9,467.32					45					2,961.27					31.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2723

PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	361	361	14.22	14.22	83.90	83.90	1.04	1.04	1	1	3.23	3.23	1.50	1.50	0.01	0.01	1.79	1.79			
2	50	100	75	90	451	3.55	17.77	91.77	175.67	1.14	2.18	0	1	0.00	3.23	0.00	1.50	0.00	0.01	0.00	0.85			
3	100	200	150	169	620	6.66	24.43	163.78	339.45	2.03	4.22	0	1	0.00	3.23	0.00	1.50	0.00	0.01	0.00	0.44			
4	200	300	250	137	757	5.40	29.83	172.57	512.02	2.14	6.36	0	1	0.00	3.23	0.00	1.50	0.00	0.01	0.00	0.29			
5	300	500	400	161	918	6.34	36.17	143.09	655.11	1.78	8.14	0	1	0.00	3.23	0.00	1.50	0.00	0.01	0.00	0.23			
6	500	750	625	150	1,068	5.91	42.08	166.23	821.35	2.06	10.20	0	1	0.00	3.23	0.00	1.50	0.00	0.01	0.00	0.18			
7	750	1,000	875	108	1,176	4.26	46.34	177.86	999.21	2.21	12.41	1	2	3.23	6.45	400.53	402.03	1.67	1.67	225.19	40.24			
8	1,000	1,500	1,250	149	1,325	5.87	52.21	381.44	1,380.65	4.74	17.15	1	3	3.23	9.68	12.30	414.33	0.05	1.72	3.22	30.01			
9	1,500	2,000	1,750	114	1,439	4.49	56.70	348.36	1,729.01	4.33	21.47	1	4	3.23	12.90	234.46	648.79	0.97	2.70	67.30	37.52			
10	2,000	2,500	2,250	47	1,486	1.85	58.55	175.14	1,904.15	2.18	23.65	0	4	0.00	12.90	0.00	648.79	0.00	2.70	0.00	34.07			
11	2,500	3,000	2,750	66	1,552	2.60	61.15	281.81	2,185.96	3.50	27.15	1	5	3.23	16.13	70.33	719.11	0.29	2.99	24.95	32.90			
12	3,000	4,000	3,500	74	1,626	2.92	64.07	359.51	2,545.48	4.47	31.61	1	6	3.23	19.35	160.72	879.84	0.67	3.66	44.71	34.56			
13	4,000	5,000	4,500	56	1,682	2.21	66.27	502.42	3,047.90	6.24	37.85	1	7	3.23	22.58	61.87	941.70	0.26	3.91	12.31	30.90			
14	5,000	7,500	6,250	101	1,783	3.98	70.25	740.09	3,787.99	9.19	47.05	1	8	3.23	25.81	32.10	973.81	0.13	4.05	4.34	25.71			
15	7,500	10,000	8,750	87	1,870	3.43	73.68	837.77	4,625.76	10.40	57.45	2	10	6.45	32.26	506.41	1,480.22	2.11	6.15	60.45	32.00			
16	10,000	20,000	15,000	128	1,998	5.04	78.72	1,417.62	6,043.38	17.61	75.06	2	12	6.45	38.71	437.92	1,918.14	1.82	7.97	30.89	31.74			
17	20,000	50,000	35,000	138	2,136	5.44	84.16	920.82	6,964.20	11.44	86.49	7	19	22.58	61.29	21,355.31	23,273.45	88.78	96.76	2319.16	334.19			
18	50,000	100,000	75,000	117	2,253	4.61	88.77	339.63	7,303.83	4.22	90.71	0	19	0.00	61.29	0.00	23,273.45	0.00	96.76	0.00	318.65			
19	100,000	500,000	300,000	198	2,451	7.80	96.57	614.48	7,918.30	7.63	98.34	11	30	35.48	96.77	771.57	24,045.02	3.21	99.96	125.57	303.66			
20	500,000	UP		87	2,538	3.43	100.00	133.38	8,051.69	1.66	100.00	1	31	3.23	100.00	8.84	24,053.86	0.04	100.00	6.63	298.74			
				2,538					8,051.69					31					24,053.86					298.74



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2728 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	47	47	9.55	9.55	22.79	22.79	1.28	1.28	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	35	82	7.11	16.67	4.88	17.91	0.27	1.01	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	38	120	7.72	24.39	29.84	11.93	1.68	0.67	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	18	138	3.66	28.05	55.93	67.87	3.14	3.82	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	28	166	5.69	33.74	40.70	108.56	2.29	6.10	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	31	197	6.30	40.04	54.20	162.77	3.05	9.15	1	1	33.33	33.33	171.75	171.75	67.41	67.41	316.86	105.52	
7	750	1,000	875	32	229	6.50	46.54	32.76	195.52	1.84	10.99	0	1	0.00	33.33	0.00	171.75	0.00	67.41	0.00	87.84	
8	1,000	1,500	1,250	25	254	5.08	51.63	43.50	239.03	2.45	13.44	0	1	0.00	33.33	0.00	171.75	0.00	67.41	0.00	71.85	
9	1,500	2,000	1,750	23	277	4.67	56.30	60.88	299.91	3.42	16.86	0	1	0.00	33.33	0.00	171.75	0.00	67.41	0.00	57.27	
10	2,000	2,500	2,250	19	296	3.86	60.16	74.60	374.51	4.19	21.06	0	1	0.00	33.33	0.00	171.75	0.00	67.41	0.00	45.86	
11	2,500	3,000	2,750	8	304	1.63	61.79	28.21	402.72	1.59	22.64	0	1	0.00	33.33	0.00	171.75	0.00	67.41	0.00	42.65	
12	3,000	4,000	3,500	19	323	3.86	65.65	104.05	506.77	5.85	28.49	1	2	33.33	66.67	14.83	186.58	5.82	73.23	14.26	36.82	
13	4,000	5,000	4,500	12	335	2.44	68.09	41.96	548.73	2.36	30.85	0	2	0.00	66.67	0.00	186.58	0.00	73.23	0.00	34.00	
14	5,000	7,500	6,250	24	359	4.88	72.97	163.05	711.79	9.17	40.02	0	2	0.00	66.67	0.00	186.58	0.00	73.23	0.00	26.21	
15	7,500	10,000	8,750	14	373	2.85	75.81	144.75	856.53	8.14	48.16	0	2	0.00	66.67	0.00	186.58	0.00	73.23	0.00	21.78	
16	10,000	20,000	15,000	13	386	2.64	78.46	163.75	1,020.28	9.21	57.36	0	2	0.00	66.67	0.00	186.58	0.00	73.23	0.00	18.29	
17	20,000	50,000	35,000	30	416	6.10	84.55	307.46	1,327.74	17.29	74.65	0	2	0.00	66.67	0.00	186.58	0.00	73.23	0.00	14.05	
18	50,000	100,000	75,000	34	450	6.91	91.46	90.20	1,417.94	5.07	79.72	1	3	33.33	100.00	68.20	254.78	26.77	100.00	75.61	17.97	
19	100,000	500,000	300,000	36	486	7.32	98.78	341.14	1,759.08	19.18	98.90	0	3	0.00	100.00	0.00	254.78	0.00	100.00	0.00	14.48	
20	500,000	UP		6	492	1.22	100.00	19.51	1,778.59	1.10	100.00	0	3	0.00	100.00	0.00	254.78	0.00	100.00	0.00	14.32	
				492					1,778.59					3					254.78			14.32



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 273 PRESERVES FACTORIES (JAMS ETC) PABRIK SARI GULA MONOSODIUM G

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.62	0.62	5.90	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	1.41	2.03	13.39	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	1.41	0.62	13.39	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	11.01	10.39	104.83	98.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	11.01	0.62	104.83	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	9.89	10.51	94.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	10.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				10.51		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2731

PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	58	58	8.43	8.43	17.31	17.31	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	75	2.47	10.90	15.10	32.40	0.69	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	89	2.03	12.94	37.15	69.55	1.70	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	108	2.76	15.70	23.58	93.14	1.08	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	133	3.63	19.33	44.69	137.83	2.05	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	149	2.33	21.66	11.05	148.88	0.51	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	161	1.74	23.40	15.71	164.59	0.72	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	183	3.20	26.60	32.12	196.72	1.47	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	199	2.33	28.92	39.88	236.60	1.83	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	208	1.31	30.23	25.37	261.97	1.16	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	217	1.31	31.54	25.24	287.21	1.16	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	238	3.05	34.59	95.84	383.05	4.39	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	260	3.20	37.79	93.96	477.01	4.31	21.87	1	1	3.85	3.85	9.48	9.48	0.05	0.05	10.09	1.99			
14	5,000	7,500	6,250	18	278	2.62	40.41	94.91	571.91	4.35	26.22	0	1	0.00	3.85	0.00	9.48	0.00	0.05	0.00	1.66			
15	7,500	10,000	8,750	27	305	3.92	44.33	238.10	810.01	10.92	37.14	1	2	3.85	7.69	133.95	143.44	0.70	0.75	56.26	17.71			
16	10,000	20,000	15,000	58	363	8.43	52.76	266.71	1,076.73	12.23	49.37	1	3	3.85	11.54	19.87	163.31	0.10	0.86	7.45	15.17			
17	20,000	50,000	35,000	73	436	10.61	63.37	389.45	1,466.18	17.86	67.22	0	3	0.00	11.54	0.00	163.31	0.00	0.86	0.00	11.14			
18	50,000	100,000	75,000	69	505	10.03	73.40	311.74	1,777.92	14.29	81.52	0	3	0.00	11.54	0.00	163.31	0.00	0.86	0.00	9.19			
19	100,000	500,000	300,000	77	582	11.19	84.59	155.51	1,933.43	7.13	88.65	12	15	46.15	57.69	17,916.17	18,079.48	94.19	95.05	11521.10	935.10			
20	500,000	UP		106	688	15.41	100.00	247.60	2,181.03	11.35	100.00	11	26	42.31	100.00	941.21	19,020.69	4.95	100.00	380.13	872.10			
				688					2,181.03					26					19,020.69					872.10



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	253	253	11.73	11.73	88.25	88.25	1.43	1.43	2	2	5.00	5.00	42.38	42.38	0.59	0.59	48.02	48.02			
2	50	100	75	51	304	2.36	14.09	106.30	194.55	1.72	3.15	0	2	0.00	5.00	0.00	42.38	0.00	0.59	0.00	21.78			
3	100	200	150	51	355	2.36	16.46	43.17	237.71	0.70	3.85	1	3	2.50	7.50	28.75	71.12	0.40	0.99	66.60	29.92			
4	200	300	250	58	413	2.69	19.15	175.56	413.27	2.84	6.70	0	3	0.00	7.50	0.00	71.12	0.00	0.99	0.00	17.21			
5	300	500	400	72	485	3.34	22.48	149.33	562.61	2.42	9.12	1	4	2.50	10.00	0.00	71.12	0.00	0.99	0.00	12.64			
6	500	750	625	54	539	2.50	24.99	28.61	591.22	0.46	9.58	0	4	0.00	10.00	0.00	71.12	0.00	0.99	0.00	12.03			
7	750	1,000	875	49	588	2.27	27.26	34.41	625.63	0.56	10.14	0	4	0.00	10.00	0.00	71.12	0.00	0.99	0.00	11.37			
8	1,000	1,500	1,250	78	666	3.62	30.88	68.09	693.71	1.10	11.24	0	4	0.00	10.00	0.00	71.12	0.00	0.99	0.00	10.25			
9	1,500	2,000	1,750	47	713	2.18	33.06	63.52	757.24	1.03	12.27	2	6	5.00	15.00	161.90	233.02	2.25	3.24	254.86	30.77			
10	2,000	2,500	2,250	33	746	1.53	34.59	49.92	807.16	0.81	13.08	0	6	0.00	15.00	0.00	233.02	0.00	3.24	0.00	28.87			
11	2,500	3,000	2,750	41	787	1.90	36.49	67.83	874.99	1.10	14.18	0	6	0.00	15.00	0.00	233.02	0.00	3.24	0.00	26.63			
12	3,000	4,000	3,500	44	831	2.04	38.53	131.44	1,006.43	2.13	16.31	0	6	0.00	15.00	0.00	233.02	0.00	3.24	0.00	23.15			
13	4,000	5,000	4,500	59	890	2.74	41.26	232.90	1,239.34	3.77	20.08	1	7	2.50	17.50	3.55	236.57	0.05	3.28	1.52	19.09			
14	5,000	7,500	6,250	97	987	4.50	45.76	336.66	1,576.00	5.45	25.54	1	8	2.50	20.00	2.40	238.97	0.03	3.32	0.71	15.16			
15	7,500	10,000	8,750	81	1,068	3.76	49.51	241.84	1,817.83	3.92	29.45	1	9	2.50	22.50	23.92	262.89	0.33	3.65	9.89	14.46			
16	10,000	20,000	15,000	231	1,299	10.71	60.22	1,111.11	2,928.94	18.00	47.46	5	14	12.50	35.00	1,938.71	2,201.60	26.92	30.56	174.48	75.17			
17	20,000	50,000	35,000	329	1,628	15.25	75.48	1,584.65	4,513.59	25.68	73.13	9	23	22.50	57.50	2,771.27	4,972.88	38.47	69.04	174.88	110.18			
18	50,000	100,000	75,000	164	1,792	7.60	83.08	881.14	5,394.72	14.28	87.41	2	25	5.00	62.50	758.29	5,731.17	10.53	79.57	86.06	106.24			
19	100,000	500,000	300,000	287	2,079	13.31	96.38	655.42	6,050.14	10.62	98.03	11	36	27.50	90.00	1,243.83	6,975.00	17.27	96.83	189.78	115.29			
20	500,000	UP		78	2,157	3.62	100.00	121.55	6,171.68	1.97	100.00	4	40	10.00	100.00	228.06	7,203.07	3.17	100.00	187.64	116.71			
				2,157					6,171.68					40					7,203.07					116.71



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	10.61	10.61	9.28	9.28	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	36	85	7.79	18.40	16.41	25.69	1.74	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	116	6.71	25.11	15.93	41.62	1.69	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	143	5.84	30.95	7.67	49.29	0.81	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	179	7.79	38.74	18.74	68.03	1.99	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	202	4.98	43.72	14.68	82.71	1.56	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	218	3.46	47.19	10.87	93.58	1.15	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	32	250	6.93	54.11	57.78	151.36	6.13	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	267	3.68	57.79	35.70	187.06	3.79	19.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	280	2.81	60.61	22.28	209.34	2.36	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	297	3.68	64.29	35.15	244.49	3.73	25.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	316	4.11	68.40	46.39	290.87	4.92	30.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	325	1.95	70.35	35.19	326.06	3.73	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	352	5.84	76.19	127.12	453.18	13.49	48.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	354	0.43	76.62	27.89	481.07	2.96	51.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	384	6.49	83.12	232.53	713.61	24.68	75.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	400	3.46	86.58	102.88	816.49	10.92	86.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	404	0.87	87.45	19.33	835.82	2.05	88.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	58	462	12.55	100.00	106.55	942.36	11.31	100.00	9	9	100.00	100.00	4,889.04	4,889.04	100.00	100.00	4588.70	518.81			
20	500,000	UP		0	462	0.00	100.00	0.00	942.36	0.00	100.00	0	9	0.00	100.00	0.00	4,889.04	0.00	100.00	0.00	518.81			
				462					942.36					9					4,889.04					518.81



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2734 POULTRY FARMS :

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	892	892	8.14	8.14	204.53	204.53	1.34	1.34	3	3	0.65	0.65	37.10	37.10	0.14	0.14	18.14	18.14			
2	50	100	75	955	1,847	8.71	16.85	189.74	394.27	1.25	2.59	3	6	0.65	1.30	29.58	66.69	0.11	0.26	15.59	16.91			
3	100	200	150	1,270	3,117	11.59	28.44	368.93	763.20	2.42	5.01	21	27	4.56	5.86	309.79	376.47	1.19	1.45	83.97	49.33			
4	200	300	250	661	3,778	6.03	34.47	241.08	1,004.28	1.58	6.59	7	34	1.52	7.38	99.92	476.39	0.38	1.83	41.45	47.44			
5	300	500	400	594	4,372	5.42	39.89	462.78	1,467.06	3.04	9.63	4	38	0.87	8.24	471.77	948.16	1.82	3.65	101.94	64.63			
6	500	750	625	565	4,937	5.16	45.05	518.37	1,985.43	3.40	13.03	5	43	1.08	9.33	567.98	1,516.14	2.19	5.84	109.57	76.36			
7	750	1,000	875	334	5,271	3.05	48.09	394.65	2,380.08	2.59	15.62	4	47	0.87	10.20	218.04	1,734.18	0.84	6.67	55.25	72.86			
8	1,000	1,500	1,250	508	5,779	4.64	52.73	526.59	2,906.67	3.46	19.07	4	51	0.87	11.06	1,435.82	3,170.00	5.53	12.20	272.66	109.06			
9	1,500	2,000	1,750	329	6,108	3.00	55.73	477.18	3,383.85	3.13	22.21	6	57	1.30	12.36	206.12	3,376.12	0.79	12.99	43.20	99.77			
10	2,000	2,500	2,250	222	6,330	2.03	57.76	384.78	3,768.63	2.52	24.73	6	63	1.30	13.67	329.89	3,706.01	1.27	14.26	85.74	98.34			
11	2,500	3,000	2,750	218	6,548	1.99	59.74	298.16	4,066.79	1.96	26.69	3	66	0.65	14.32	55.49	3,761.51	0.21	14.48	18.61	92.49			
12	3,000	4,000	3,500	357	6,905	3.26	63.00	993.53	5,060.32	6.52	33.21	10	76	2.17	16.49	62.68	3,824.19	0.24	14.72	6.31	75.57			
13	4,000	5,000	4,500	279	7,184	2.55	65.55	560.69	5,621.01	3.68	36.89	17	93	3.69	20.17	51.80	3,876.00	0.20	14.92	9.24	68.96			
14	5,000	7,500	6,250	675	7,859	6.16	71.71	1,320.18	6,941.19	8.66	45.55	53	146	11.50	31.67	238.82	4,114.82	0.92	15.84	18.09	59.28			
15	7,500	10,000	8,750	563	8,422	5.14	76.84	916.54	7,857.73	6.01	51.56	90	236	19.52	51.19	1,261.22	5,376.04	4.85	20.69	137.61	68.42			
16	10,000	20,000	15,000	1,043	9,465	9.52	86.36	2,327.12	10,184.84	15.27	66.84	106	342	22.99	74.19	2,302.44	7,678.47	8.86	29.55	98.94	75.39			
17	20,000	50,000	35,000	956	10,421	8.72	95.08	3,529.70	13,714.55	23.16	90.00	66	408	14.32	88.50	10,415.19	18,093.66	40.09	69.64	295.07	131.93			
18	50,000	100,000	75,000	383	10,804	3.49	98.58	1,037.90	14,752.45	6.81	96.81	23	431	4.99	93.49	7,706.26	25,799.92	29.66	99.30	742.48	174.89			
19	100,000	500,000	300,000	47	10,851	0.43	99.01	260.66	15,013.11	1.71	98.52	23	454	4.99	98.48	171.48	25,971.40	0.66	99.96	65.79	172.99			
20	500,000	UP		109	10,960	0.99	100.00	225.67	15,238.79	1.48	100.00	7	461	1.52	100.00	9.16	25,980.56	0.04	100.00	4.06	170.49			
				10,960					15,238.79					461					25,980.56					170.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	213	213	10.90	10.90	28.87	28.87	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	131	344	6.70	17.60	36.99	65.86	1.69	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	190	534	9.72	27.33	44.64	110.50	2.04	5.06	1	1	14.29	14.29	18.60	18.60	4.36	4.36	41.67	16.84			
4	200	300	250	123	657	6.29	33.62	42.34	152.84	1.94	7.00	0	1	0.00	14.29	0.00	18.60	0.00	4.36	0.00	12.17			
5	300	500	400	90	747	4.61	38.23	54.95	207.79	2.52	9.51	0	1	0.00	14.29	0.00	18.60	0.00	4.36	0.00	8.95			
6	500	750	625	75	822	3.84	42.07	77.70	285.49	3.56	13.07	0	1	0.00	14.29	0.00	18.60	0.00	4.36	0.00	6.52			
7	750	1,000	875	54	876	2.76	44.83	62.55	348.04	2.86	15.93	1	2	14.29	28.57	134.96	153.56	31.60	35.96	215.78	44.12			
8	1,000	1,500	1,250	56	932	2.87	47.70	63.88	411.92	2.92	18.86	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	37.28			
9	1,500	2,000	1,750	37	969	1.89	49.59	47.25	459.17	2.16	21.02	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	33.44			
10	2,000	2,500	2,250	18	987	0.92	50.51	29.31	488.49	1.34	22.36	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	31.44			
11	2,500	3,000	2,750	39	1,026	2.00	52.51	37.18	525.66	1.70	24.06	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	29.21			
12	3,000	4,000	3,500	34	1,060	1.74	54.25	49.51	575.17	2.27	26.33	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	26.70			
13	4,000	5,000	4,500	39	1,099	2.00	56.24	81.87	657.04	3.75	30.08	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	23.37			
14	5,000	7,500	6,250	80	1,179	4.09	60.34	111.95	768.99	5.12	35.20	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	19.97			
15	7,500	10,000	8,750	71	1,250	3.63	63.97	110.85	879.84	5.07	40.28	2	4	28.57	57.14	126.00	279.56	29.50	65.46	113.66	31.77			
16	10,000	20,000	15,000	157	1,407	8.03	72.01	183.12	1,062.97	8.38	48.66	0	4	0.00	57.14	0.00	279.56	0.00	65.46	0.00	26.30			
17	20,000	50,000	35,000	298	1,705	15.25	87.26	605.23	1,668.19	27.71	76.37	3	7	42.86	100.00	147.54	427.10	34.54	100.00	24.38	25.60			
18	50,000	100,000	75,000	231	1,936	11.82	99.08	441.02	2,109.21	20.19	96.55	0	7	0.00	100.00	0.00	427.10	0.00	100.00	0.00	20.25			
19	100,000	500,000	300,000	7	1,943	0.36	99.44	39.62	2,148.83	1.81	98.37	0	7	0.00	100.00	0.00	427.10	0.00	100.00	0.00	19.88			
20	500,000	UP		11	1,954	0.56	100.00	35.65	2,184.48	1.63	100.00	0	7	0.00	100.00	0.00	427.10	0.00	100.00	0.00	19.55			
				1,954					2,184.48					7					427.10					19.55



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.22	0.22	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	33.33	44.44	0.99	1.21	8.53	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	11.11	55.56	0.98	2.19	8.47	18.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	11.11	66.67	1.34	3.53	11.61	30.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	11.11	77.78	0.00	3.53	0.00	30.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	11.11	88.89	4.02	7.55	34.71	65.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	11.11	100.00	4.02	11.58	34.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	11.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				11.58		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	482	482	16.05	16.05	83.82	83.82	2.29	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	175	657	5.83	21.88	40.57	124.39	1.11	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	328	985	10.92	32.80	132.60	257.00	3.62	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	270	1,255	8.99	41.79	183.88	440.87	5.02	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	397	1,652	13.22	55.01	269.39	710.26	7.35	19.38	2	2	6.90	6.90	16.17	16.17	3.33	3.33	6.00	2.28			
6	500	750	625	333	1,985	11.09	66.10	216.47	926.72	5.91	25.28	1	3	3.45	10.34	0.00	16.17	0.00	3.33	0.00	1.75			
7	750	1,000	875	173	2,158	5.76	71.86	240.74	1,167.46	6.57	31.85	0	3	0.00	10.34	0.00	16.17	0.00	3.33	0.00	1.39			
8	1,000	1,500	1,250	181	2,339	6.03	77.89	265.75	1,433.21	7.25	39.10	1	4	3.45	13.79	9.22	25.39	1.90	5.22	3.47	1.77			
9	1,500	2,000	1,750	81	2,420	2.70	80.59	176.91	1,610.12	4.83	43.93	0	4	0.00	13.79	0.00	25.39	0.00	5.22	0.00	1.58			
10	2,000	2,500	2,250	44	2,464	1.47	82.05	95.97	1,706.09	2.62	46.55	0	4	0.00	13.79	0.00	25.39	0.00	5.22	0.00	1.49			
11	2,500	3,000	2,750	28	2,492	0.93	82.98	105.23	1,811.32	2.87	49.42	0	4	0.00	13.79	0.00	25.39	0.00	5.22	0.00	1.40			
12	3,000	4,000	3,500	44	2,536	1.47	84.45	94.82	1,906.14	2.59	52.00	1	5	3.45	17.24	25.66	51.05	5.28	10.50	27.06	2.68			
13	4,000	5,000	4,500	16	2,552	0.53	84.98	34.42	1,940.56	0.94	52.94	0	5	0.00	17.24	0.00	51.05	0.00	10.50	0.00	2.63			
14	5,000	7,500	6,250	79	2,631	2.63	87.61	225.13	2,165.69	6.14	59.09	0	5	0.00	17.24	0.00	51.05	0.00	10.50	0.00	2.36			
15	7,500	10,000	8,750	59	2,690	1.96	89.58	171.76	2,337.45	4.69	63.77	0	5	0.00	17.24	0.00	51.05	0.00	10.50	0.00	2.18			
16	10,000	20,000	15,000	78	2,768	2.60	92.17	298.61	2,636.05	8.15	71.92	4	9	13.79	31.03	64.94	115.99	13.36	23.87	21.75	4.40			
17	20,000	50,000	35,000	118	2,886	3.93	96.10	639.87	3,275.93	17.46	89.38	10	19	34.48	65.52	313.92	429.90	64.60	88.46	49.06	13.12			
18	50,000	100,000	75,000	45	2,931	1.50	97.60	249.01	3,524.94	6.79	96.17	8	27	27.59	93.10	50.85	480.75	10.46	98.93	20.42	13.64			
19	100,000	500,000	300,000	61	2,992	2.03	99.63	139.37	3,664.31	3.80	99.97	2	29	6.90	100.00	5.22	485.97	1.07	100.00	3.75	13.26			
20	500,000	UP		11	3,003	0.37	100.00	1.04	3,665.35	0.03	100.00	0	29	0.00	100.00	0.00	485.97	0.00	100.00	0.00	13.26			
				3,003					3,665.35					29					485.97					13.26



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2736 HATCHERIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	205	205	8.39	8.39	13,803.67	13,803.67	123.00	123.00	4	4	8.16	8.16	83.06	83.06	6.51	6.51	0.60	0.60			
2	50	100	75	61	266	2.50	10.89	35.05	13,768.62	0.31	122.69	1	5	2.04	10.20	6.75	89.81	0.53	7.04	19.26	0.65			
3	100	200	150	69	335	2.83	13.72	52.44	13,716.18	0.47	122.22	0	5	0.00	10.20	0.00	89.81	0.00	7.04	0.00	0.65			
4	200	300	250	70	405	2.87	16.58	14.31	13,701.87	0.13	122.09	2	7	4.08	14.29	38.12	127.94	2.99	10.03	266.40	0.93			
5	300	500	400	82	487	3.36	19.94	17.34	13,684.53	0.15	121.94	0	7	0.00	14.29	0.00	127.94	0.00	10.03	0.00	0.93			
6	500	750	625	82	569	3.36	23.30	12.14	13,672.39	0.11	121.83	2	9	4.08	18.37	652.50	780.43	51.17	61.20	5375.11	5.71			
7	750	1,000	875	41	610	1.68	24.98	14.05	13,658.34	0.13	121.71	0	9	0.00	18.37	0.00	780.43	0.00	61.20	0.00	5.71			
8	1,000	1,500	1,250	83	693	3.40	28.38	175.98	13,482.36	1.57	120.14	0	9	0.00	18.37	0.00	780.43	0.00	61.20	0.00	5.79			
9	1,500	2,000	1,750	73	766	2.99	31.37	19.71	13,462.65	0.18	119.96	0	9	0.00	18.37	0.00	780.43	0.00	61.20	0.00	5.80			
10	2,000	2,500	2,250	65	831	2.66	34.03	34.83	13,427.82	0.31	119.65	0	9	0.00	18.37	0.00	780.43	0.00	61.20	0.00	5.81			
11	2,500	3,000	2,750	52	883	2.13	36.16	14.03	13,413.79	0.13	119.53	0	9	0.00	18.37	0.00	780.43	0.00	61.20	0.00	5.82			
12	3,000	4,000	3,500	98	981	4.01	40.17	43.55	13,370.24	0.39	119.14	1	10	2.04	20.41	44.92	825.35	3.52	64.73	103.14	6.17			
13	4,000	5,000	4,500	98	1,079	4.01	44.19	77.39	13,292.85	0.69	118.45	0	10	0.00	20.41	0.00	825.35	0.00	64.73	0.00	6.21			
14	5,000	7,500	6,250	195	1,274	7.99	52.17	131.68	13,161.17	1.17	117.28	5	15	10.20	30.61	8.96	834.31	0.70	65.43	6.80	6.34			
15	7,500	10,000	8,750	184	1,458	7.53	59.71	115.81	13,045.35	1.03	116.24	0	15	0.00	30.61	0.00	834.31	0.00	65.43	0.00	6.40			
16	10,000	20,000	15,000	262	1,720	10.73	70.43	308.95	12,736.40	2.75	113.49	11	26	22.45	53.06	221.35	1,055.66	17.36	82.79	71.64	8.29			
17	20,000	50,000	35,000	510	2,230	20.88	91.32	1,167.15	11,569.26	10.40	103.09	15	41	30.61	83.67	95.12	1,150.78	7.46	90.25	8.15	9.95			
18	50,000	100,000	75,000	102	2,332	4.18	95.50	159.69	11,409.57	1.42	101.67	3	44	6.12	89.80	64.24	1,215.02	5.04	95.28	40.23	10.65			
19	100,000	500,000	300,000	79	2,411	3.24	98.73	142.65	11,266.92	1.27	100.40	5	49	10.20	100.00	60.15	1,275.16	4.72	100.00	42.16	11.32			
20	500,000	UP		31	2,442	1.27	100.00	44.48	11,222.43	0.40	100.00	0	49	0.00	100.00	0.00	1,275.16	0.00	100.00	0.00	11.36			
				2,442					11,222.43					49					1,275.16					11.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 274 EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	7.41	7.41	37.05	37.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	4.85	12.26	24.24	61.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	0.01	12.25	0.04	61.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	0.01	12.26	0.05	61.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	0.01	12.27	0.04	61.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	7.73	20.00	38.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	20.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				20.00				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	6.90	6.90	2.29	2.29	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3.45	10.34	0.13	2.42	0.08	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	13.79	0.35	2.77	0.21	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	17.24	4.55	7.33	2.77	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6	20.69	0.00	7.33	0.00	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	24.14	1.15	8.47	0.70	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	8	27.59	0.43	8.91	0.26	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	9	31.03	4.35	13.25	2.64	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	10	34.48	4.35	17.60	2.64	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	11	37.93	0.00	17.60	0.00	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	12	41.38	0.00	17.60	0.00	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	13	44.83	1.88	19.48	1.14	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	14	48.28	37.72	57.21	22.93	34.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	15	51.72	5.07	62.28	3.08	37.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	16	55.17	3.82	66.10	2.32	40.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	17	58.62	7.07	73.17	4.30	44.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	6	23	79.31	45.48	118.65	27.65	72.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	2	25	86.21	1.88	116.77	1.14	70.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	4	29	100.00	47.72	164.49	29.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	29	100.00	0.00	164.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				29					164.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2742

EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,288	1,288	13.95	13.95	247.97	247.97	1.12	1.12	23	23	5.30	5.30	93.91	93.91	0.05	0.05	37.87	37.87			
2	50	100	75	118	1,406	1.28	15.22	86.12	334.09	0.39	1.51	5	28	1.15	6.45	228.61	322.52	0.13	0.18	265.44	96.54			
3	100	200	150	186	1,592	2.01	17.24	303.14	637.23	1.37	2.89	3	31	0.69	7.14	62.53	385.04	0.04	0.22	20.63	60.42			
4	200	300	250	137	1,729	1.48	18.72	404.80	1,042.03	1.84	4.72	2	33	0.46	7.60	203.76	588.80	0.12	0.33	50.33	56.50			
5	300	500	400	178	1,907	1.93	20.65	188.78	1,230.81	0.86	5.58	2	35	0.46	8.06	16.71	605.51	0.01	0.34	8.85	49.20			
6	500	750	625	235	2,142	2.54	23.19	25.27	1,256.09	0.11	5.69	4	39	0.92	8.99	699.02	1,304.52	0.40	0.74	2765.80	103.86			
7	750	1,000	875	173	2,315	1.87	25.07	48.45	1,304.54	0.22	5.91	5	44	1.15	10.14	1,307.19	2,611.71	0.74	1.49	2698.03	200.20			
8	1,000	1,500	1,250	233	2,548	2.52	27.59	68.54	1,373.08	0.31	6.22	4	48	0.92	11.06	2,593.48	5,205.19	1.48	2.96	3783.96	379.09			
9	1,500	2,000	1,750	182	2,730	1.97	29.56	123.59	1,496.66	0.56	6.79	4	52	0.92	11.98	221.37	5,426.56	0.13	3.09	179.12	362.58			
10	2,000	2,500	2,250	100	2,830	1.08	30.64	76.40	1,573.06	0.35	7.13	0	52	0.00	11.98	0.00	5,426.56	0.00	3.09	0.00	344.97			
11	2,500	3,000	2,750	113	2,943	1.22	31.87	112.40	1,685.46	0.51	7.64	1	53	0.23	12.21	2.12	5,428.68	0.00	3.09	1.89	322.09			
12	3,000	4,000	3,500	221	3,164	2.39	34.26	128.22	1,813.68	0.58	8.22	2	55	0.46	12.67	63.03	5,491.71	0.04	3.12	49.15	302.79			
13	4,000	5,000	4,500	180	3,344	1.95	36.21	193.08	2,006.76	0.88	9.10	4	59	0.92	13.59	4,455.31	9,947.02	2.53	5.66	2307.50	495.67			
14	5,000	7,500	6,250	432	3,776	4.68	40.89	313.10	2,319.86	1.42	10.52	27	86	6.22	19.82	7,675.98	17,623.01	4.37	10.02	2451.60	759.66			
15	7,500	10,000	8,750	362	4,138	3.92	44.81	526.53	2,846.39	2.39	12.90	18	104	4.15	23.96	606.36	18,229.37	0.34	10.37	115.16	640.44			
16	10,000	20,000	15,000	849	4,987	9.19	54.00	2,091.97	4,938.36	9.48	22.39	33	137	7.60	31.57	42,470.18	60,699.55	24.16	34.53	2030.15	1229.14			
17	20,000	50,000	35,000	1,103	6,090	11.94	65.94	3,743.83	8,682.19	16.97	39.36	56	193	12.90	44.47	6,231.16	66,930.71	3.54	38.07	166.44	770.90			
18	50,000	100,000	75,000	1,025	7,115	11.10	77.04	5,899.72	14,581.92	26.75	66.11	47	240	10.83	55.30	8,260.27	75,190.98	4.70	42.77	140.01	515.65			
19	100,000	500,000	300,000	1,739	8,854	18.83	95.87	6,684.40	21,266.32	30.30	96.41	150	390	34.56	89.86	17,250.10	92,441.08	9.81	52.58	258.06	434.68			
20	500,000	UP		381	9,235	4.13	100.00	791.60	22,057.92	3.59	100.00	44	434	10.14	100.00	83,369.56	175,810.65	47.42	100.00	10531.84	797.04			
				9,235					22,057.92					434					175,810.65					797.04



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2743 STORAGE OF CRUDE PALM OIL(CPO)OUTSIDE ESTATES INCL.STORAGE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	61	61	9.76	9.76	1.86	1.86	0.08	0.08	1	1	4.76	4.76	138.22	138.22	4.83	4.83	7426.83	7426.83			
2	50	100	75	4	65	0.64	10.40	5.73	7.59	0.24	0.32	0	1	0.00	4.76	0.00	138.22	0.00	4.83	0.00	1820.11			
3	100	200	150	2	67	0.32	10.72	0.00	7.59	0.00	0.32	0	1	0.00	4.76	0.00	138.22	0.00	4.83	0.00	1820.11			
4	200	300	250	6	73	0.96	11.68	22.39	29.99	0.94	1.26	0	1	0.00	4.76	0.00	138.22	0.00	4.83	0.00	460.95			
5	300	500	400	14	87	2.24	13.92	47.53	77.51	2.00	3.27	0	1	0.00	4.76	0.00	138.22	0.00	4.83	0.00	178.32			
6	500	750	625	26	113	4.16	18.08	15.12	92.63	0.64	3.90	0	1	0.00	4.76	0.00	138.22	0.00	4.83	0.00	149.22			
7	750	1,000	875	20	133	3.20	21.28	7.17	99.80	0.30	4.21	1	2	4.76	9.52	0.34	138.56	0.01	4.84	4.71	138.84			
8	1,000	1,500	1,250	25	158	4.00	25.28	21.20	121.00	0.89	5.10	0	2	0.00	9.52	0.00	138.56	0.00	4.84	0.00	114.51			
9	1,500	2,000	1,750	7	165	1.12	26.40	7.09	128.10	0.30	5.40	1	3	4.76	14.29	8.11	146.66	0.28	5.13	114.25	114.49			
10	2,000	2,500	2,250	6	171	0.96	27.36	17.11	145.21	0.72	6.12	0	3	0.00	14.29	0.00	146.66	0.00	5.13	0.00	101.00			
11	2,500	3,000	2,750	6	177	0.96	28.32	14.08	159.28	0.59	6.71	0	3	0.00	14.29	0.00	146.66	0.00	5.13	0.00	92.08			
12	3,000	4,000	3,500	21	198	3.36	31.68	96.80	256.08	4.08	10.79	0	3	0.00	14.29	0.00	146.66	0.00	5.13	0.00	57.27			
13	4,000	5,000	4,500	6	204	0.96	32.64	15.56	271.64	0.66	11.45	0	3	0.00	14.29	0.00	146.66	0.00	5.13	0.00	53.99			
14	5,000	7,500	6,250	22	226	3.52	36.16	90.70	362.34	3.82	15.27	0	3	0.00	14.29	0.00	146.66	0.00	5.13	0.00	40.48			
15	7,500	10,000	8,750	52	278	8.32	44.48	292.66	655.00	12.33	27.60	0	3	0.00	14.29	0.00	146.66	0.00	5.13	0.00	22.39			
16	10,000	20,000	15,000	63	341	10.08	54.56	161.96	816.97	6.83	34.43	3	6	14.29	28.57	553.40	700.06	19.34	24.47	341.68	85.69			
17	20,000	50,000	35,000	122	463	19.52	74.08	906.39	1,723.36	38.20	72.63	2	8	9.52	38.10	37.39	737.46	1.31	25.78	4.13	42.79			
18	50,000	100,000	75,000	26	489	4.16	78.24	89.43	1,812.79	3.77	76.40	2	10	9.52	47.62	16.26	753.72	0.57	26.35	18.18	41.58			
19	100,000	500,000	300,000	103	592	16.48	94.72	442.77	2,255.56	18.66	95.06	9	19	42.86	90.48	2,031.25	2,784.97	71.01	97.35	458.76	123.47			
20	500,000	UP		33	625	5.28	100.00	117.29	2,372.84	4.94	100.00	2	21	9.52	100.00	75.72	2,860.69	2.65	100.00	64.56	120.56			
				625					2,372.84					21					2,860.69					120.56



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2748 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	2.79	2.79	34.28	34.28	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	56	0.05	2.84	8.10	42.38	0.23	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	57	0.05	2.89	0.25	42.63	0.01	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	61	0.20	3.10	52.04	94.67	1.45	2.64	1	1	3.57	3.57	100.00	100.00	0.25	0.25	192.16	105.63			
5	300	500	400	2	63	0.10	3.20	80.55	175.22	2.25	4.89	0	1	0.00	3.57	0.00	100.00	0.00	0.25	0.00	57.07			
6	500	750	625	5	68	0.25	3.45	13.96	189.19	0.39	5.28	1	2	3.57	7.14	685.35	785.35	1.68	1.93	4907.94	415.11			
7	750	1,000	875	7	75	0.36	3.81	8.65	197.84	0.24	5.52	0	2	0.00	7.14	0.00	785.35	0.00	1.93	0.00	396.96			
8	1,000	1,500	1,250	11	86	0.56	4.37	31.79	229.63	0.89	6.41	0	2	0.00	7.14	0.00	785.35	0.00	1.93	0.00	342.00			
9	1,500	2,000	1,750	11	97	0.56	4.93	13.46	243.09	0.38	6.78	0	2	0.00	7.14	0.00	785.35	0.00	1.93	0.00	323.07			
10	2,000	2,500	2,250	3	100	0.15	5.08	11.80	254.89	0.33	7.11	0	2	0.00	7.14	0.00	785.35	0.00	1.93	0.00	308.11			
11	2,500	3,000	2,750	6	106	0.30	5.38	2.80	257.70	0.08	7.19	0	2	0.00	7.14	0.00	785.35	0.00	1.93	0.00	304.76			
12	3,000	4,000	3,500	12	118	0.61	5.99	9.39	267.08	0.26	7.45	0	2	0.00	7.14	0.00	785.35	0.00	1.93	0.00	294.05			
13	4,000	5,000	4,500	20	138	1.02	7.01	23.43	290.51	0.65	8.11	0	2	0.00	7.14	0.00	785.35	0.00	1.93	0.00	270.33			
14	5,000	7,500	6,250	49	187	2.49	9.50	33.08	323.59	0.92	9.03	0	2	0.00	7.14	0.00	785.35	0.00	1.93	0.00	242.70			
15	7,500	10,000	8,750	42	229	2.13	11.63	79.21	402.80	2.21	11.24	0	2	0.00	7.14	0.00	785.35	0.00	1.93	0.00	194.97			
16	10,000	20,000	15,000	137	366	6.96	18.59	144.20	547.00	4.02	15.26	2	4	7.14	14.29	619.15	1,404.49	1.52	3.45	429.38	256.76			
17	20,000	50,000	35,000	310	676	15.74	34.33	482.75	1,029.75	13.47	28.73	5	9	17.86	32.14	9,251.39	10,655.88	22.73	26.19	1916.41	1034.81			
18	50,000	100,000	75,000	387	1,063	19.65	53.99	774.45	1,804.19	21.61	50.34	2	11	7.14	39.29	486.27	11,142.15	1.19	27.38	62.79	617.57			
19	100,000	500,000	300,000	745	1,808	37.84	91.82	1,293.87	3,098.06	36.10	86.45	8	19	28.57	67.86	10,787.79	21,929.94	26.51	53.89	833.76	707.86			
20	500,000	UP		161	1,969	8.18	100.00	485.74	3,583.80	13.55	100.00	9	28	32.14	100.00	18,763.03	40,692.97	46.11	100.00	3862.77	1135.47			
				1,969					3,583.80					28					40,692.97					1135.47



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	14	14	4.26	4.26	4.67	4.67	0.47	0.47	4	4	16.67	16.67	5.22	5.22	5.44	5.44	111.64	111.64			
2	50	100	75	4	18	1.22	5.47	5.30	9.97	0.53	0.99	0	4	0.00	16.67	0.00	5.22	0.00	5.44	0.00	52.32			
3	100	200	150	7	25	2.13	7.60	0.13	10.10	0.01	1.01	0	4	0.00	16.67	0.00	5.22	0.00	5.44	0.00	51.64			
4	200	300	250	3	28	0.91	8.51	0.27	10.36	0.03	1.03	0	4	0.00	16.67	0.00	5.22	0.00	5.44	0.00	50.32			
5	300	500	400	7	35	2.13	10.64	1.90	12.26	0.19	1.22	0	4	0.00	16.67	0.00	5.22	0.00	5.44	0.00	42.54			
6	500	750	625	1	36	0.30	10.94	0.00	12.26	0.00	1.22	0	4	0.00	16.67	0.00	5.22	0.00	5.44	0.00	42.54			
7	750	1,000	875	9	45	2.74	13.68	1.17	13.43	0.12	1.34	0	4	0.00	16.67	0.00	5.22	0.00	5.44	0.00	38.84			
8	1,000	1,500	1,250	7	52	2.13	15.81	11.28	24.71	1.13	2.47	0	4	0.00	16.67	0.00	5.22	0.00	5.44	0.00	21.11			
9	1,500	2,000	1,750	4	56	1.22	17.02	0.64	25.35	0.06	2.53	0	4	0.00	16.67	0.00	5.22	0.00	5.44	0.00	20.57			
10	2,000	2,500	2,250	1	57	0.30	17.33	0.35	25.70	0.03	2.57	1	5	4.17	20.83	0.20	5.42	0.21	5.65	58.03	21.08			
11	2,500	3,000	2,750	5	62	1.52	18.84	1.56	27.26	0.16	2.72	0	5	0.00	20.83	0.00	5.42	0.00	5.65	0.00	19.88			
12	3,000	4,000	3,500	7	69	2.13	20.97	2.68	29.94	0.27	2.99	0	5	0.00	20.83	0.00	5.42	0.00	5.65	0.00	18.10			
13	4,000	5,000	4,500	6	75	1.82	22.80	5.38	35.32	0.54	3.52	0	5	0.00	20.83	0.00	5.42	0.00	5.65	0.00	15.34			
14	5,000	7,500	6,250	14	89	4.26	27.05	20.95	56.27	2.09	5.62	0	5	0.00	20.83	0.00	5.42	0.00	5.65	0.00	9.63			
15	7,500	10,000	8,750	4	93	1.22	28.27	0.43	56.70	0.04	5.66	0	5	0.00	20.83	0.00	5.42	0.00	5.65	0.00	9.56			
16	10,000	20,000	15,000	27	120	8.21	36.47	48.29	104.99	4.82	10.48	0	5	0.00	20.83	0.00	5.42	0.00	5.65	0.00	5.16			
17	20,000	50,000	35,000	63	183	19.15	55.62	155.41	260.41	15.51	25.99	4	9	16.67	37.50	1.12	6.54	1.17	6.82	0.72	2.51			
18	50,000	100,000	75,000	48	231	14.59	70.21	241.61	502.02	24.11	50.10	2	11	8.33	45.83	3.82	10.36	3.98	10.80	1.58	2.06			
19	100,000	500,000	300,000	59	290	17.93	88.15	295.35	797.37	29.48	79.58	1	12	4.17	50.00	1.22	11.57	1.27	12.06	0.41	1.45			
20	500,000	UP		39	329	11.85	100.00	204.62	1,001.99	20.42	100.00	12	24	50.00	100.00	84.35	95.92	87.94	100.00	41.22	9.57			
				329					1,001.99					24					95.92					9.57



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2752 DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	13.71	13.71	0.99	0.99	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	28	0.51	14.21	0.10	1.08	0.01	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	31	1.52	15.74	38.05	39.13	3.47	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	32	0.51	16.24	0.27	39.40	0.02	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	35	1.52	17.77	8.91	48.31	0.81	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	43	4.06	21.83	6.50	54.81	0.59	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	49	3.05	24.87	12.05	66.86	1.10	6.09	2	2	25.00	25.00	35.74	35.74	0.50	0.50	296.66	53.45			
8	1,000	1,500	1,250	10	59	5.08	29.95	37.28	104.13	3.40	9.49	0	2	0.00	25.00	0.00	35.74	0.00	0.50	0.00	34.32			
9	1,500	2,000	1,750	1	60	0.51	30.46	1.69	105.82	0.15	9.64	0	2	0.00	25.00	0.00	35.74	0.00	0.50	0.00	33.77			
10	2,000	2,500	2,250	1	61	0.51	30.96	3.55	109.38	0.32	9.97	0	2	0.00	25.00	0.00	35.74	0.00	0.50	0.00	32.67			
11	2,500	3,000	2,750	1	62	0.51	31.47	3.89	113.27	0.35	10.32	0	2	0.00	25.00	0.00	35.74	0.00	0.50	0.00	31.55			
12	3,000	4,000	3,500	1	63	0.51	31.98	6.58	119.85	0.60	10.92	0	2	0.00	25.00	0.00	35.74	0.00	0.50	0.00	29.82			
13	4,000	5,000	4,500	1	64	0.51	32.49	5.03	124.88	0.46	11.38	0	2	0.00	25.00	0.00	35.74	0.00	0.50	0.00	28.62			
14	5,000	7,500	6,250	6	70	3.05	35.53	15.86	140.74	1.45	12.82	0	2	0.00	25.00	0.00	35.74	0.00	0.50	0.00	25.39			
15	7,500	10,000	8,750	7	77	3.55	39.09	37.75	178.49	3.44	16.26	0	2	0.00	25.00	0.00	35.74	0.00	0.50	0.00	20.02			
16	10,000	20,000	15,000	12	89	6.09	45.18	138.49	316.98	12.62	28.88	0	2	0.00	25.00	0.00	35.74	0.00	0.50	0.00	11.27			
17	20,000	50,000	35,000	16	105	8.12	53.30	67.32	384.30	6.13	35.01	0	2	0.00	25.00	0.00	35.74	0.00	0.50	0.00	9.30			
18	50,000	100,000	75,000	11	116	5.58	58.88	13.30	397.60	1.21	36.22	0	2	0.00	25.00	0.00	35.74	0.00	0.50	0.00	8.99			
19	100,000	500,000	300,000	51	167	25.89	84.77	336.57	734.17	30.66	66.89	4	6	50.00	75.00	64.88	100.62	0.91	1.42	19.28	13.71			
20	500,000	UP		30	197	15.23	100.00	363.42	1,097.59	33.11	100.00	2	8	25.00	100.00	6,991.36	7,091.97	98.58	100.00	1923.76	646.14			
				197					1,097.59					8					7,091.97					646.14



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 276 COFFEE ROASTING PLANTS COFFEE EXTRACT FACTORIES MALTINGS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.85	7.69	0.04	0.04	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.85	11.54	24.91	24.95	33.04	33.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.85	15.38	0.01	24.96	0.01	33.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.85	19.23	1.05	26.01	1.40	34.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.85	23.08	1.51	27.52	2.00	36.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.85	26.92	2.10	29.62	2.79	39.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.85	30.77	7.78	37.41	10.32	49.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.85	34.62	0.00	37.41	0.00	49.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.85	38.46	0.00	37.41	0.00	49.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.85	42.31	0.12	37.53	0.15	49.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.85	46.15	0.12	37.64	0.15	49.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.85	50.00	0.00	37.64	0.01	49.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.85	53.85	0.06	37.70	0.08	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.85	57.69	0.21	37.91	0.28	50.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.85	61.54	0.21	38.12	0.28	50.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	3.85	65.38	0.41	38.52	0.54	51.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	18	7.69	73.08	0.41	38.93	0.54	51.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	19	23.08	96.15	17.86	56.80	23.70	75.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	20	3.85	100.00	18.59	75.39	24.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					75.39					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2761 COFFEE ROASTING PLANTS/COFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	102	102	8.85	8.85	32.09	32.09	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	119	1.47	10.32	40.44	72.53	1.07	1.91	4	4	7.14	7.14	69.80	69.80	2.18	2.18	172.60	96.24			
3	100	200	150	28	147	2.43	12.75	94.56	167.09	2.49	4.41	0	4	0.00	7.14	0.00	69.80	0.00	2.18	0.00	41.77			
4	200	300	250	22	169	1.91	14.66	101.50	268.58	2.68	7.08	1	5	1.79	8.93	103.60	173.39	3.24	5.42	102.07	64.56			
5	300	500	400	24	193	2.08	16.74	47.53	316.11	1.25	8.34	0	5	0.00	8.93	0.00	173.39	0.00	5.42	0.00	54.85			
6	500	750	625	16	209	1.39	18.13	12.87	328.98	0.34	8.68	0	5	0.00	8.93	0.00	173.39	0.00	5.42	0.00	52.71			
7	750	1,000	875	25	234	2.17	20.29	36.25	365.23	0.96	9.63	0	5	0.00	8.93	0.00	173.39	0.00	5.42	0.00	47.48			
8	1,000	1,500	1,250	39	273	3.38	23.68	42.90	408.12	1.13	10.77	0	5	0.00	8.93	0.00	173.39	0.00	5.42	0.00	42.49			
9	1,500	2,000	1,750	29	302	2.52	26.19	53.50	461.62	1.41	12.18	0	5	0.00	8.93	0.00	173.39	0.00	5.42	0.00	37.56			
10	2,000	2,500	2,250	22	324	1.91	28.10	41.95	503.57	1.11	13.28	0	5	0.00	8.93	0.00	173.39	0.00	5.42	0.00	34.43			
11	2,500	3,000	2,750	13	337	1.13	29.23	22.48	526.05	0.59	13.88	0	5	0.00	8.93	0.00	173.39	0.00	5.42	0.00	32.96			
12	3,000	4,000	3,500	34	371	2.95	32.18	104.89	630.94	2.77	16.64	2	7	3.57	12.50	23.54	196.93	0.74	6.16	22.44	31.21			
13	4,000	5,000	4,500	15	386	1.30	33.48	67.06	698.01	1.77	18.41	0	7	0.00	12.50	0.00	196.93	0.00	6.16	0.00	28.21			
14	5,000	7,500	6,250	52	438	4.51	37.99	279.68	977.69	7.38	25.79	0	7	0.00	12.50	0.00	196.93	0.00	6.16	0.00	20.14			
15	7,500	10,000	8,750	28	466	2.43	40.42	206.81	1,184.50	5.46	31.24	2	9	3.57	16.07	63.58	260.51	1.99	8.15	30.74	21.99			
16	10,000	20,000	15,000	104	570	9.02	49.44	591.24	1,775.74	15.60	46.84	6	15	10.71	26.79	590.72	851.23	18.48	26.63	99.91	47.94			
17	20,000	50,000	35,000	186	756	16.13	65.57	866.59	2,642.33	22.86	69.70	12	27	21.43	48.21	1,020.51	1,871.74	31.92	58.55	117.76	70.84			
18	50,000	100,000	75,000	110	866	9.54	75.11	401.73	3,044.07	10.60	80.30	10	37	17.86	66.07	696.54	2,568.28	21.79	80.33	173.38	84.37			
19	100,000	500,000	300,000	195	1,061	16.91	92.02	555.97	3,600.04	14.67	94.96	9	46	16.07	82.14	362.97	2,931.25	11.35	91.69	65.29	81.42			
20	500,000	UP		92	1,153	7.98	100.00	190.99	3,791.03	5.04	100.00	10	56	17.86	100.00	265.76	3,197.01	8.31	100.00	139.15	84.33			
				1,153					3,791.03					56					3,197.01					84.33



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2762 MALTINGS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	100.00	100.00	0.08	0.08	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					0.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	23	23	9.75	9.75	33.95	33.95	2.90	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	36	5.51	15.25	14.40	19.55	1.23	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	48	5.08	20.34	4.21	15.34	0.36	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	55	2.97	23.31	29.64	14.30	2.53	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	70	6.36	29.66	11.87	26.17	1.01	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	78	3.39	33.05	4.62	30.79	0.39	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	91	5.51	38.56	14.59	45.37	1.24	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	102	4.66	43.22	42.31	87.69	3.61	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	111	3.81	47.03	30.51	118.20	2.60	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	116	2.12	49.15	26.17	144.37	2.23	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	122	2.54	51.69	19.17	163.54	1.64	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	134	5.08	56.78	27.87	191.41	2.38	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	142	3.39	60.17	12.27	203.68	1.05	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	159	7.20	67.37	92.69	296.37	7.91	25.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	172	5.51	72.88	146.54	442.90	12.50	37.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	31	203	13.14	86.02	388.28	831.19	33.12	70.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	231	11.86	97.88	275.79	1,106.98	23.53	94.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	236	2.12	100.00	65.32	1,172.30	5.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	236	0.00	100.00	0.00	1,172.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	236	0.00	100.00	0.00	1,172.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				236					1,172.30					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2768 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	13.04	13.04	7.59	7.59	5.02	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	4.35	17.39	0.22	7.81	0.14	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	4.35	21.74	0.34	8.15	0.22	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	4.35	26.09	0.59	8.74	0.39	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	4.35	30.43	0.94	9.68	0.62	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	4.35	34.78	1.89	11.57	1.25	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	4.35	39.13	2.99	14.56	1.98	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	4.35	43.48	2.38	16.94	1.57	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	4.35	47.83	5.34	22.28	3.53	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	4.35	52.17	4.24	26.52	2.81	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	14	8.70	60.87	2.78	29.31	1.84	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	4.35	65.22	2.55	31.85	1.68	21.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	4.35	69.57	6.91	38.76	4.57	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	4.35	73.91	10.02	48.78	6.63	32.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	4.35	78.26	12.26	61.04	8.10	40.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	21	13.04	91.30	85.51	146.55	56.54	96.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	22	4.35	95.65	2.10	148.65	1.39	98.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	23	4.35	100.00	2.59	151.24	1.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	151.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	151.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					151.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 277

COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.57	3.57	0.20	0.20	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.57	7.14	0.63	0.84	0.48	0.64	1	1	100.00	100.00	4.64	4.64	100.00	100.00	731.29	731.29	554.06	554.06	
4	200	300	250	1	3	3.57	10.71	0.52	1.36	0.39	1.03	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	341.86	341.86
5	300	500	400	1	4	3.57	14.29	0.53	1.89	0.40	1.43	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	245.68	245.68
6	500	750	625	1	5	3.57	17.86	0.54	2.43	0.41	1.84	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	191.21	191.21
7	750	1,000	875	1	6	3.57	21.43	0.83	3.26	0.63	2.47	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	142.45	142.45
8	1,000	1,500	1,250	2	8	7.14	28.57	1.89	5.15	1.43	3.91	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	90.15	90.15
9	1,500	2,000	1,750	1	9	3.57	32.14	6.61	11.76	5.01	8.92	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	39.47	39.47
10	2,000	2,500	2,250	3	12	10.71	42.86	6.51	18.27	4.94	13.86	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	25.41	25.41
11	2,500	3,000	2,750	4	16	14.29	57.14	10.72	28.99	8.13	21.98	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	16.02	16.02
12	3,000	4,000	3,500	4	20	14.29	71.43	13.98	42.96	10.60	32.58	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	10.81	10.81
13	4,000	5,000	4,500	4	24	14.29	85.71	30.10	73.07	22.83	55.41	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	6.35	6.35
14	5,000	7,500	6,250	1	25	3.57	89.29	6.41	79.47	4.86	60.27	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	5.84	5.84
15	7,500	10,000	8,750	1	26	3.57	92.86	19.00	98.47	14.41	74.68	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	4.71	4.71
16	10,000	20,000	15,000	1	27	3.57	96.43	7.76	106.23	5.89	80.57	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	4.37	4.37
17	20,000	50,000	35,000	1	28	3.57	100.00	25.62	131.85	19.43	100.00	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	3.52	3.52
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	131.85	0.00	100.00	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	3.52	3.52
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	131.85	0.00	100.00	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	3.52	3.52
20	500,000	UP		0	28	0.00	100.00	0.00	131.85	0.00	100.00	0	1	0.00	100.00	0.00	4.64	0.00	100.00	0.00	0.00	0.00	3.52	3.52
				28					131.85					1					4.64					3.52



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	201	201	8.64	8.64	49.97	49.97	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	56	257	2.41	11.04	126.55	176.51	1.42	1.98	3	3	11.54	11.54	152.63	152.63	4.72	4.72	120.61	86.47			
3	100	200	150	55	312	2.36	13.41	159.88	336.39	1.79	3.77	0	3	0.00	11.54	0.00	152.63	0.00	4.72	0.00	45.37			
4	200	300	250	66	378	2.84	16.24	192.88	529.27	2.16	5.93	1	4	3.85	15.38	279.32	431.95	8.63	13.34	144.81	81.61			
5	300	500	400	113	491	4.86	21.10	114.26	643.54	1.28	7.21	1	5	3.85	19.23	448.31	880.27	13.85	27.20	392.36	136.79			
6	500	750	625	127	618	5.46	26.56	85.42	728.96	0.96	8.16	1	6	3.85	23.08	107.64	987.91	3.33	30.52	126.01	135.52			
7	750	1,000	875	127	745	5.46	32.02	167.41	896.37	1.87	10.04	0	6	0.00	23.08	0.00	987.91	0.00	30.52	0.00	110.21			
8	1,000	1,500	1,250	144	889	6.19	38.20	195.17	1,091.53	2.19	12.23	2	8	7.69	30.77	7.74	995.65	0.24	30.76	3.96	91.22			
9	1,500	2,000	1,750	100	989	4.30	42.50	208.62	1,300.15	2.34	14.56	2	10	7.69	38.46	96.52	1,092.16	2.98	33.74	46.26	84.00			
10	2,000	2,500	2,250	96	1,085	4.13	46.63	194.99	1,495.14	2.18	16.75	0	10	0.00	38.46	0.00	1,092.16	0.00	33.74	0.00	73.05			
11	2,500	3,000	2,750	67	1,152	2.88	49.51	71.50	1,566.64	0.80	17.55	0	10	0.00	38.46	0.00	1,092.16	0.00	33.74	0.00	69.71			
12	3,000	4,000	3,500	138	1,290	5.93	55.44	496.25	2,062.89	5.56	23.10	0	10	0.00	38.46	0.00	1,092.16	0.00	33.74	0.00	52.94			
13	4,000	5,000	4,500	106	1,396	4.56	59.99	478.40	2,541.29	5.36	28.46	0	10	0.00	38.46	0.00	1,092.16	0.00	33.74	0.00	42.98			
14	5,000	7,500	6,250	187	1,583	8.04	68.03	848.76	3,390.06	9.51	37.97	0	10	0.00	38.46	0.00	1,092.16	0.00	33.74	0.00	32.22			
15	7,500	10,000	8,750	114	1,697	4.90	72.93	623.57	4,013.62	6.98	44.95	1	11	3.85	42.31	24.72	1,116.89	0.76	34.51	3.96	27.83			
16	10,000	20,000	15,000	207	1,904	8.90	81.82	1,361.75	5,375.37	15.25	60.20	0	11	0.00	42.31	0.00	1,116.89	0.00	34.51	0.00	20.78			
17	20,000	50,000	35,000	231	2,135	9.93	91.75	2,322.58	7,697.95	26.01	86.22	10	21	38.46	80.77	1,999.17	3,116.06	61.76	96.27	86.08	40.48			
18	50,000	100,000	75,000	110	2,245	4.73	96.48	855.80	8,553.76	9.58	95.80	3	24	11.54	92.31	118.27	3,234.33	3.65	99.92	13.82	37.81			
19	100,000	500,000	300,000	74	2,319	3.18	99.66	360.23	8,913.99	4.03	99.84	2	26	7.69	100.00	2.51	3,236.84	0.08	100.00	0.70	36.31			
20	500,000	UP		8	2,327	0.34	100.00	14.58	8,928.57	0.16	100.00	0	26	0.00	100.00	0.00	3,236.84	0.00	100.00	0.00	36.25			
				2,327					8,928.57					26					3,236.84					36.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	7.40	7.40	9.46	9.46	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	39	3.29	10.68	8.21	17.67	0.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	54	4.11	14.79	30.03	47.71	3.16	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	76	6.03	20.82	5.79	53.49	0.61	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	89	3.56	24.38	15.49	68.98	1.63	7.26	1	1	8.33	8.33	10.46	10.46	19.69	19.69	67.52	15.16			
6	500	750	625	20	109	5.48	29.86	5.79	74.77	0.61	7.87	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	13.99			
7	750	1,000	875	11	120	3.01	32.88	12.88	87.66	1.36	9.22	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	11.93			
8	1,000	1,500	1,250	16	136	4.38	37.26	27.34	115.00	2.88	12.10	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	9.09			
9	1,500	2,000	1,750	4	140	1.10	38.36	9.59	124.59	1.01	13.11	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	8.39			
10	2,000	2,500	2,250	7	147	1.92	40.27	17.18	141.76	1.81	14.92	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	7.38			
11	2,500	3,000	2,750	5	152	1.37	41.64	12.36	154.13	1.30	16.22	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	6.79			
12	3,000	4,000	3,500	10	162	2.74	44.38	65.30	219.43	6.87	23.09	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	4.77			
13	4,000	5,000	4,500	3	165	0.82	45.21	25.53	244.97	2.69	25.78	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	4.27			
14	5,000	7,500	6,250	49	214	13.42	58.63	79.51	324.48	8.37	34.15	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	3.22			
15	7,500	10,000	8,750	27	241	7.40	66.03	59.25	383.73	6.24	40.38	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	2.73			
16	10,000	20,000	15,000	32	273	8.77	74.79	63.23	446.96	6.65	47.03	5	6	41.67	50.00	25.48	35.94	47.97	67.67	40.29	8.04			
17	20,000	50,000	35,000	57	330	15.62	90.41	339.58	786.54	35.74	82.77	2	8	16.67	66.67	3.13	39.07	5.89	73.56	0.92	4.97			
18	50,000	100,000	75,000	18	348	4.93	95.34	95.77	882.32	10.08	92.85	1	9	8.33	75.00	8.18	47.24	15.39	88.95	8.54	5.35			
19	100,000	500,000	300,000	15	363	4.11	99.45	23.76	906.08	2.50	95.35	2	11	16.67	91.67	5.22	52.46	9.83	98.78	21.97	5.79			
20	500,000	UP		2	365	0.55	100.00	44.19	950.27	4.65	100.00	1	12	8.33	100.00	0.65	53.11	1.22	100.00	1.46	5.59			
				365					950.27					12					53.11					5.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.25	6.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.25	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.25	18.75	2.91	2.91	3.30	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	6.25	25.00	6.59	9.50	7.47	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	6.25	31.25	0.00	9.50	0.00	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	6.25	37.50	3.29	12.80	3.74	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	6.25	43.75	5.49	18.29	6.23	20.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	6.25	50.00	3.08	21.37	3.50	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	6.25	56.25	4.88	26.26	5.54	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	6.25	62.50	10.02	36.28	11.37	41.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	6.25	68.75	10.37	46.65	11.76	52.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	6.25	75.00	8.90	55.56	10.09	62.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	6.25	81.25	0.00	55.56	0.00	62.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	6.25	87.50	0.00	55.56	0.00	62.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	6.25	93.75	17.81	73.36	20.19	83.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	6.25	100.00	14.84	88.20	16.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	88.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	88.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	88.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	88.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					88.20					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2778 MIXED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	22	22	20.95	20.95	0.34	0.34	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	9	31	8.57	29.52	1.80	1.45	0.97	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	24	55	22.86	52.38	11.81	13.27	6.37	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	15	70	14.29	66.67	13.63	26.90	7.34	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	83	12.38	79.05	13.11	40.01	7.06	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	90	6.67	85.71	7.36	47.37	3.96	25.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	93	2.86	88.57	0.68	46.69	0.37	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	96	2.86	91.43	13.90	60.59	7.49	32.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	98	1.90	93.33	24.95	85.53	13.44	46.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	99	0.95	94.29	0.00	85.53	0.00	46.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	100	0.95	95.24	5.71	91.24	3.08	49.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	101	0.95	96.19	10.05	101.29	5.41	54.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	102	0.95	97.14	3.91	105.20	2.10	56.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	103	0.95	98.10	24.27	129.47	13.08	69.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	104	0.95	99.05	42.12	171.59	22.70	92.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	105	0.95	100.00	14.01	185.60	7.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	105	0.00	100.00	0.00	185.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	105	0.00	100.00	0.00	185.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	105	0.00	100.00	0.00	185.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	105	0.00	100.00	0.00	185.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				105					185.60					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 278

BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	26.67	26.67	4.98	4.98	11.56	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	6.67	33.33	0.01	4.99	0.01	11.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	6.67	40.00	0.29	5.28	0.66	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	6.67	46.67	0.22	5.49	0.50	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	6.67	53.33	28.57	34.06	66.27	79.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	6.67	60.00	3.49	37.54	8.08	87.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	6.67	66.67	0.40	37.94	0.92	88.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	6.67	73.33	1.09	39.04	2.53	90.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	6.67	80.00	0.59	39.63	1.37	91.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	6.67	86.67	0.52	40.14	1.19	93.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	6.67	93.33	1.48	41.63	3.44	96.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	6.67	100.00	1.48	43.11	3.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	43.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	43.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	43.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	43.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	43.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	43.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	43.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	43.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					43.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2781 BREWERIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	8.86	8.86	2.17	2.17	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	1.27	10.13	0.04	2.21	0.01	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	1.27	11.39	0.16	2.37	0.05	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	1.27	12.66	0.16	2.53	0.05	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	1.27	13.92	0.77	3.30	0.25	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	1.27	15.19	1.25	4.55	0.42	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	1.27	16.46	1.11	5.66	0.37	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	15	2.53	18.99	2.75	8.41	0.91	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	17	2.53	21.52	1.24	9.65	0.41	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	21	5.06	26.58	3.76	13.41	1.25	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	1.27	27.85	4.88	18.29	1.62	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	1.27	29.11	2.04	20.32	0.68	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	1.27	30.38	1.82	22.14	0.60	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	26	2.53	32.91	4.97	27.11	1.65	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	28	2.53	35.44	21.98	49.09	7.30	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	34	7.59	43.04	23.12	72.21	7.68	23.99	1	1	33.33	33.33	9.77	9.77	1.73	1.73	42.28	13.54			
17	20,000	50,000	35,000	8	42	10.13	53.16	63.89	136.10	21.23	45.22	0	1	0.00	33.33	0.00	9.77	0.00	1.73	0.00	7.18			
18	50,000	100,000	75,000	16	58	20.25	73.42	50.74	186.85	16.86	62.08	1	2	33.33	66.67	325.80	335.58	57.56	59.28	642.05	179.60			
19	100,000	500,000	300,000	20	78	25.32	98.73	97.36	284.20	32.35	94.43	1	3	33.33	100.00	230.48	566.05	40.72	100.00	236.74	199.17			
20	500,000	UP		1	79	1.27	100.00	16.75	300.96	5.57	100.00	0	3	0.00	100.00	0.00	566.05	0.00	100.00	0.00	188.08			
				79					300.96					3					566.05					188.08



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	253	253	10.95	10.95	47.25	47.25	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	74	327	3.20	14.16	139.75	187.00	1.92	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	98	425	4.24	18.40	162.32	349.32	2.23	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	88	513	3.81	22.21	192.04	541.36	2.64	7.45	1	1	5.00	5.00	16.48	16.48	1.98	1.98	8.58	3.04			
5	300	500	400	132	645	5.71	27.92	111.22	652.58	1.53	8.98	0	1	0.00	5.00	0.00	16.48	0.00	1.98	0.00	2.53			
6	500	750	625	92	737	3.98	31.90	60.48	713.06	0.83	9.81	0	1	0.00	5.00	0.00	16.48	0.00	1.98	0.00	2.31			
7	750	1,000	875	81	818	3.51	35.41	131.31	844.37	1.81	11.62	0	1	0.00	5.00	0.00	16.48	0.00	1.98	0.00	1.95			
8	1,000	1,500	1,250	91	909	3.94	39.35	171.07	1,015.44	2.35	13.98	0	1	0.00	5.00	0.00	16.48	0.00	1.98	0.00	1.62			
9	1,500	2,000	1,750	65	974	2.81	42.16	107.24	1,122.68	1.48	15.45	1	2	5.00	10.00	124.86	141.35	15.00	16.98	116.43	12.59			
10	2,000	2,500	2,250	50	1,024	2.16	44.33	135.78	1,258.46	1.87	17.32	0	2	0.00	10.00	0.00	141.35	0.00	16.98	0.00	11.23			
11	2,500	3,000	2,750	63	1,087	2.73	47.06	145.14	1,403.61	2.00	19.32	0	2	0.00	10.00	0.00	141.35	0.00	16.98	0.00	10.07			
12	3,000	4,000	3,500	100	1,187	4.33	51.39	280.79	1,684.39	3.86	23.18	0	2	0.00	10.00	0.00	141.35	0.00	16.98	0.00	8.39			
13	4,000	5,000	4,500	46	1,233	1.99	53.38	218.21	1,902.60	3.00	26.19	1	3	5.00	15.00	0.00	141.35	0.00	16.98	0.00	7.43			
14	5,000	7,500	6,250	106	1,339	4.59	57.97	425.65	2,328.26	5.86	32.05	1	4	5.00	20.00	0.00	141.35	0.00	16.98	0.00	6.07			
15	7,500	10,000	8,750	62	1,401	2.68	60.65	329.49	2,657.75	4.54	36.58	0	4	0.00	20.00	0.00	141.35	0.00	16.98	0.00	5.32			
16	10,000	20,000	15,000	228	1,629	9.87	70.52	971.91	3,629.65	13.38	49.96	1	5	5.00	25.00	0.00	141.35	0.00	16.98	0.00	3.89			
17	20,000	50,000	35,000	261	1,890	11.30	81.82	1,633.86	5,263.51	22.49	72.45	2	7	10.00	35.00	314.20	455.54	37.75	54.74	19.23	8.65			
18	50,000	100,000	75,000	148	2,038	6.41	88.23	835.91	6,099.42	11.51	83.95	1	8	5.00	40.00	9.44	464.98	1.13	55.87	1.13	7.62			
19	100,000	500,000	300,000	187	2,225	8.10	96.32	1,030.40	7,129.83	14.18	98.14	3	11	15.00	55.00	231.28	696.27	27.79	83.66	22.45	9.77			
20	500,000	UP		85	2,310	3.68	100.00	135.38	7,265.21	1.86	100.00	9	20	45.00	100.00	135.97	832.24	16.34	100.00	100.44	11.46			
				2,310					7,265.21					20					832.24					11.46



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2783

PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	3	3	4.05	4.05	4.51	4.51	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	2.70	6.76	8.36	12.87	1.10	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	2.70	9.46	23.41	36.28	3.07	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.35	10.81	0.27	36.54	0.03	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	13	6.76	17.57	0.46	37.00	0.06	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	1.35	18.92	1.32	38.31	0.17	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	1.35	20.27	1.03	39.34	0.13	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	17	2.70	22.97	3.05	42.39	0.40	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	19	2.70	25.68	5.76	48.15	0.76	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	1.35	27.03	1.10	49.26	0.14	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	1.35	28.38	2.80	52.06	0.37	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	1.35	29.73	1.12	53.19	0.15	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	24	2.70	32.43	16.36	69.54	2.14	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	1.35	33.78	8.55	78.09	1.12	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	1.35	35.14	16.21	94.30	2.13	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	38	16.22	51.35	48.25	142.55	6.33	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	39	1.35	52.70	26.59	169.14	3.49	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	51	16.22	68.92	178.16	347.30	23.36	45.54	2	2	22.22	22.22	38.42	38.42	11.16	11.16	21.56	11.06
19	100,000	500,000	300,000	16	67	21.62	90.54	144.70	491.99	18.97	64.51	6	8	66.67	88.89	122.99	161.41	35.74	46.90	85.00	32.81
20	500,000	UP		7	74	9.46	100.00	270.63	762.63	35.49	100.00	1	9	11.11	100.00	182.77	344.18	53.10	100.00	67.53	45.13
				74				762.63				9				344.18				45.13	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	10	10	10.31	10.31	0.77	0.77	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	27	37	27.84	38.14	3.64	4.41	4.66	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	47	10.31	48.45	2.52	6.93	3.22	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	12	59	12.37	60.82	4.09	11.01	5.24	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	67	8.25	69.07	3.95	14.97	5.07	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	73	6.19	75.26	4.89	19.86	6.26	25.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	81	8.25	83.51	9.40	29.25	12.04	37.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	87	6.19	89.69	9.68	38.94	12.40	49.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	88	1.03	90.72	3.46	42.39	4.43	54.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	89	1.03	91.75	3.16	45.55	4.05	58.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	91	2.06	93.81	7.10	52.65	9.09	67.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	92	1.03	94.85	4.18	56.83	5.36	72.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	93	1.03	95.88	4.00	60.83	5.12	77.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	94	1.03	96.91	5.62	66.46	7.20	85.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	95	1.03	97.94	4.00	70.46	5.12	90.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	96	1.03	98.97	5.62	76.08	7.20	97.46	2	2	100.00	100.00	46.19	46.19	100.00	100.00	821.24	60.71	
17	20,000	50,000	35,000	1	97	1.03	100.00	1.98	78.06	2.54	100.00	0	2	0.00	100.00	0.00	46.19	0.00	100.00	0.00	59.17	
18	50,000	100,000	75,000	0	97	0.00	100.00	0.00	78.06	0.00	100.00	0	2	0.00	100.00	0.00	46.19	0.00	100.00	0.00	59.17	
19	100,000	500,000	300,000	0	97	0.00	100.00	0.00	78.06	0.00	100.00	0	2	0.00	100.00	0.00	46.19	0.00	100.00	0.00	59.17	
20	500,000	UP		0	97	0.00	100.00	0.00	78.06	0.00	100.00	0	2	0.00	100.00	0.00	46.19	0.00	100.00	0.00	59.17	
				97					78.06					2					46.19			59.17



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	16.91	16.91	17.38	17.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	28.21	45.12	29.00	46.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	0.73	45.85	0.75	47.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	2.56	48.41	2.64	49.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	2.19	50.61	2.25	52.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	2.63	53.24	2.70	54.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	12.81	66.04	13.16	67.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	20.91	86.96	21.50	89.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	3.53	90.48	3.63	93.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	3.53	86.96	3.63	89.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	10.33	97.29	10.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	97.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	97.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	97.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	97.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	97.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	97.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	97.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	97.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					97.29					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2788 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	10.00	10.00	5.31	5.31	6.49	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3	5.00	15.00	0.76	6.07	0.93	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	5.00	20.00	1.14	7.20	1.39	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	5.00	25.00	1.45	8.65	1.77	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	5.00	30.00	2.50	11.15	3.06	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	5.00	35.00	0.65	11.80	0.80	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	5.00	40.00	0.04	11.84	0.05	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	5.00	45.00	8.61	20.45	10.53	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	5.00	50.00	7.50	27.95	9.17	34.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	5.00	55.00	6.43	34.38	7.87	42.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	5.00	60.00	6.43	40.81	7.87	49.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	5.00	65.00	4.64	45.45	5.67	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	5.00	70.00	24.24	69.69	29.65	85.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	5.00	75.00	5.57	75.25	6.81	92.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	5.00	80.00	0.23	75.49	0.29	92.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	5.00	85.00	0.81	76.30	0.99	93.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	5.00	90.00	2.03	78.32	2.48	95.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	20	10.00	100.00	3.42	81.75	4.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	81.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	81.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					81.75					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2790

TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	810	810	15.89	15.89	11.07	11.07	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	106	916	2.08	17.97	31.23	42.30	0.62	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	236	1,152	4.63	22.60	83.56	125.86	1.66	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	188	1,340	3.69	26.29	10.01	135.87	0.20	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	236	1,576	4.63	30.92	21.95	157.82	0.44	3.14	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	150	1,726	2.94	33.86	41.40	199.22	0.82	3.97	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	133	1,859	2.61	36.47	40.47	239.69	0.81	4.77	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	188	2,047	3.69	40.16	50.86	290.55	1.01	5.78	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	90	2,137	1.77	41.93	82.55	373.11	1.64	7.43	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	122	2,259	2.39	44.32	91.73	464.84	1.83	9.25	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	103	2,362	2.02	46.34	74.31	539.15	1.48	10.73	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	251	2,613	4.92	51.27	157.78	696.93	3.14	13.88	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	172	2,785	3.37	54.64	113.37	810.29	2.26	16.13	1	2	5.26	10.53	4,080.95	4,080.95	15.26	15.26	3599.72	503.64			
14	5,000	7,500	6,250	360	3,145	7.06	61.70	414.08	1,224.37	8.24	24.38	0	2	0.00	10.53	0.00	4,080.95	0.00	15.26	0.00	333.31			
15	7,500	10,000	8,750	208	3,353	4.08	65.78	385.51	1,609.89	7.68	32.05	1	3	5.26	15.79	8,151.94	12,232.89	30.49	45.75	2114.57	759.86			
16	10,000	20,000	15,000	504	3,857	9.89	75.67	877.13	2,487.01	17.46	49.52	4	7	21.05	36.84	13,572.89	25,805.77	50.76	96.52	1547.43	1037.62			
17	20,000	50,000	35,000	412	4,269	8.08	83.76	1,084.12	3,571.14	21.58	71.10	0	7	0.00	36.84	0.00	25,805.77	0.00	96.52	0.00	722.62			
18	50,000	100,000	75,000	291	4,560	5.71	89.46	580.44	4,151.57	11.56	82.66	0	7	0.00	36.84	0.00	25,805.77	0.00	96.52	0.00	621.59			
19	100,000	500,000	300,000	306	4,866	6.00	95.47	523.34	4,674.91	10.42	93.08	7	14	36.84	73.68	243.03	26,048.80	0.91	97.43	46.44	557.20			
20	500,000	UP		231	5,097	4.53	100.00	347.81	5,022.72	6.92	100.00	5	19	26.32	100.00	687.94	26,736.74	2.57	100.00	197.79	532.32			
				5,097					5,022.72					19					26,736.74					532.32



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	346	346	24.37	24.37	347.31	347.31	4.23	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	411	757	28.94	53.31	2,608.80	2,956.11	31.77	36.01	6	6	75.00	75.00	184.00	184.00	55.59	55.59	7.05	6.22			
3	100	200	150	31	788	2.18	55.49	195.56	3,151.67	2.38	38.39	0	6	0.00	75.00	0.00	184.00	0.00	55.59	0.00	5.84			
4	200	300	250	1	789	0.07	55.56	5.24	3,156.91	0.06	38.45	0	6	0.00	75.00	0.00	184.00	0.00	55.59	0.00	5.83			
5	300	500	400	58	847	4.08	59.65	258.29	3,415.20	3.15	41.60	0	6	0.00	75.00	0.00	184.00	0.00	55.59	0.00	5.39			
6	500	750	625	424	1,271	29.86	89.51	3,404.33	6,819.53	41.46	83.06	1	7	12.50	87.50	60.00	244.00	18.13	73.72	1.76	3.58			
7	750	1,000	875	136	1,407	9.58	99.08	1,353.24	8,172.77	16.48	99.54	0	7	0.00	87.50	0.00	244.00	0.00	73.72	0.00	2.99			
8	1,000	1,500	1,250	2	1,409	0.14	99.23	23.22	8,195.99	0.28	99.83	0	7	0.00	87.50	0.00	244.00	0.00	73.72	0.00	2.98			
9	1,500	2,000	1,750	1	1,410	0.07	99.30	0.76	8,196.75	0.01	99.84	0	7	0.00	87.50	0.00	244.00	0.00	73.72	0.00	2.98			
10	2,000	2,500	2,250	1	1,411	0.07	99.37	0.42	8,197.17	0.01	99.84	0	7	0.00	87.50	0.00	244.00	0.00	73.72	0.00	2.98			
11	2,500	3,000	2,750	1	1,412	0.07	99.44	1.88	8,199.05	0.02	99.86	0	7	0.00	87.50	0.00	244.00	0.00	73.72	0.00	2.98			
12	3,000	4,000	3,500	1	1,413	0.07	99.51	2.14	8,201.20	0.03	99.89	0	7	0.00	87.50	0.00	244.00	0.00	73.72	0.00	2.98			
13	4,000	5,000	4,500	1	1,414	0.07	99.58	4.10	8,205.29	0.05	99.94	0	7	0.00	87.50	0.00	244.00	0.00	73.72	0.00	2.97			
14	5,000	7,500	6,250	1	1,415	0.07	99.65	2.46	8,207.76	0.03	99.97	0	7	0.00	87.50	0.00	244.00	0.00	73.72	0.00	2.97			
15	7,500	10,000	8,750	1	1,416	0.07	99.72	0.12	8,207.87	0.00	99.97	0	7	0.00	87.50	0.00	244.00	0.00	73.72	0.00	2.97			
16	10,000	20,000	15,000	1	1,417	0.07	99.79	0.12	8,207.99	0.00	99.97	0	7	0.00	87.50	0.00	244.00	0.00	73.72	0.00	2.97			
17	20,000	50,000	35,000	1	1,418	0.07	99.86	0.21	8,208.20	0.00	99.97	1	8	12.50	100.00	87.00	331.00	26.28	100.00	41445.91	4.03			
18	50,000	100,000	75,000	1	1,419	0.07	99.93	0.42	8,208.62	0.01	99.98	0	8	0.00	100.00	0.00	331.00	0.00	100.00	0.00	4.03			
19	100,000	500,000	300,000	1	1,420	0.07	100.00	1.64	8,210.26	0.02	100.00	0	8	0.00	100.00	0.00	331.00	0.00	100.00	0.00	4.03			
20	500,000	UP		0	1,420	0.00	100.00	0.00	8,210.26	0.00	100.00	0	8	0.00	100.00	0.00	331.00	0.00	100.00	0.00	4.03			
				1,420					8,210.26					8					331.00					4.03



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2792 OVEN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM		
1	0	50	25	10	10	27.78	27.78	4.88	4.88	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	13	8.33	36.11	0.66	5.55	0.09	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	24	30.56	66.67	5.74	11.29	0.78	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	26	5.56	72.22	4.30	15.59	0.59	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	27	2.78	75.00	1.51	17.10	0.21	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	31	11.11	86.11	6.67	23.77	0.91	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	32	2.78	88.89	4.68	28.45	0.64	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	33	2.78	91.67	150.21	178.66	20.51	24.40	21	21	30.88	30.88	53.85	53.85	17.76	17.76	35.85	30.14
9	1,500	2,000	1,750	1	34	2.78	94.44	186.22	364.88	25.43	49.83	21	42	30.88	61.76	56.53	110.37	18.64	36.40	30.35	30.25
10	2,000	2,500	2,250	1	35	2.78	97.22	358.49	723.36	48.95	98.78	26	68	38.24	100.00	192.87	303.25	63.60	100.00	53.80	41.92
11	2,500	3,000	2,750	1	36	2.78	100.00	8.93	732.30	1.22	100.00	0	68	0.00	100.00	0.00	303.25	0.00	100.00	0.00	41.41
12	3,000	4,000	3,500	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.25	0.00	100.00	0.00	41.41
13	4,000	5,000	4,500	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.25	0.00	100.00	0.00	41.41
14	5,000	7,500	6,250	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.25	0.00	100.00	0.00	41.41
15	7,500	10,000	8,750	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.25	0.00	100.00	0.00	41.41
16	10,000	20,000	15,000	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.25	0.00	100.00	0.00	41.41
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.25	0.00	100.00	0.00	41.41
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.25	0.00	100.00	0.00	41.41
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.25	0.00	100.00	0.00	41.41
20	500,000	UP		0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.25	0.00	100.00	0.00	41.41
				36				732.30				68				303.25				41.41	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2793 TOBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	6.98	6.98	30.15	30.15	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	53	2.27	9.25	35.03	65.18	1.12	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	84	5.41	14.66	102.81	167.99	3.28	5.36	1	1	12.50	12.50	2.24	2.24	0.02	0.02	2.18	1.33			
4	200	300	250	8	92	1.40	16.06	43.22	211.21	1.38	6.74	0	1	0.00	12.50	0.00	2.24	0.00	0.02	0.00	1.06			
5	300	500	400	35	127	6.11	22.16	210.61	421.81	6.73	13.47	0	1	0.00	12.50	0.00	2.24	0.00	0.02	0.00	0.53			
6	500	750	625	41	168	7.16	29.32	60.12	481.93	1.92	15.39	0	1	0.00	12.50	0.00	2.24	0.00	0.02	0.00	0.46			
7	750	1,000	875	44	212	7.68	37.00	44.72	526.66	1.43	16.82	0	1	0.00	12.50	0.00	2.24	0.00	0.02	0.00	0.42			
8	1,000	1,500	1,250	49	261	8.55	45.55	135.16	661.82	4.32	21.13	0	1	0.00	12.50	0.00	2.24	0.00	0.02	0.00	0.34			
9	1,500	2,000	1,750	33	294	5.76	51.31	119.30	781.12	3.81	24.94	0	1	0.00	12.50	0.00	2.24	0.00	0.02	0.00	0.29			
10	2,000	2,500	2,250	22	316	3.84	55.15	83.52	864.64	2.67	27.61	0	1	0.00	12.50	0.00	2.24	0.00	0.02	0.00	0.26			
11	2,500	3,000	2,750	37	353	6.46	61.61	158.40	1,023.05	5.06	32.67	0	1	0.00	12.50	0.00	2.24	0.00	0.02	0.00	0.22			
12	3,000	4,000	3,500	26	379	4.54	66.14	197.91	1,220.96	6.32	38.99	0	1	0.00	12.50	0.00	2.24	0.00	0.02	0.00	0.18			
13	4,000	5,000	4,500	29	408	5.06	71.20	86.16	1,307.12	2.75	41.74	2	3	25.00	37.50	216.01	218.25	1.57	1.59	250.70	16.70			
14	5,000	7,500	6,250	59	467	10.30	81.50	747.25	2,054.37	23.86	65.60	0	3	0.00	37.50	0.00	218.25	0.00	1.59	0.00	10.62			
15	7,500	10,000	8,750	28	495	4.89	86.39	163.28	2,217.65	5.21	70.82	0	3	0.00	37.50	0.00	218.25	0.00	1.59	0.00	9.84			
16	10,000	20,000	15,000	41	536	7.16	93.54	361.29	2,578.94	11.54	82.36	2	5	25.00	62.50	183.17	401.42	1.33	2.92	50.70	15.57			
17	20,000	50,000	35,000	32	568	5.58	99.13	451.75	3,030.69	14.43	96.78	3	8	37.50	100.00	13,337.33	13,738.74	97.08	100.00	2952.35	453.32			
18	50,000	100,000	75,000	4	572	0.70	99.83	100.76	3,131.45	3.22	100.00	0	8	0.00	100.00	0.00	13,738.74	0.00	100.00	0.00	438.73			
19	100,000	500,000	300,000	1	573	0.17	100.00	0.00	3,131.45	0.00	100.00	0	8	0.00	100.00	0.00	13,738.74	0.00	100.00	0.00	438.73			
20	500,000	UP		0	573	0.00	100.00	0.00	3,131.45	0.00	100.00	0	8	0.00	100.00	0.00	13,738.74	0.00	100.00	0.00	438.73			
				573					3,131.45					8					13,738.74					438.73



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	149	149	50.34	50.34	2.86	2.86	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	179	10.14	60.47	1.79	4.65	0.16	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	194	5.07	65.54	2.00	6.65	0.18	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	197	1.01	66.55	30.12	36.77	2.68	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	198	0.34	66.89	36.71	73.47	3.26	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	199	0.34	67.23	0.08	73.55	0.01	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	200	0.34	67.57	0.09	73.64	0.01	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	201	0.34	67.91	0.39	74.03	0.03	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	202	0.34	68.24	11.44	62.59	1.02	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	203	0.34	68.58	2.26	64.85	0.20	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	204	0.34	68.92	10.67	75.52	0.95	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	205	0.34	69.26	5.36	80.87	0.48	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	206	0.34	69.59	11.54	92.41	1.03	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	207	0.34	69.93	24.52	116.94	2.18	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	210	1.01	70.95	91.86	208.80	8.16	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	213	1.01	71.96	87.37	296.16	7.77	26.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	222	3.04	75.00	502.25	798.41	44.64	70.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	229	2.36	77.36	31.76	830.17	2.82	73.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	241	4.05	81.42	54.46	884.63	4.84	78.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		55	296	18.58	100.00	240.44	1,125.07	21.37	100.00	4	4	100.00	100.00	21,967.31	21,967.31	100.00	100.00	9136.32	1952.53			
				296					1,125.07					4					21,967.31					1952.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 280 HYDRO ELECTRIC POWER STATIONS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	8.07	8.07	26.45	26.45	1.55	1.55	5	5	8.62	8.62	4.37	4.37	0.03	0.03	16.51	16.51			
2	50	100	75	2	38	0.45	8.52	17.19	9.26	1.01	0.54	0	5	0.00	8.62	0.00	4.37	0.00	0.03	0.00	47.17			
3	100	200	150	2	40	0.45	8.97	31.48	22.23	1.84	1.30	0	5	0.00	8.62	0.00	4.37	0.00	0.03	0.00	19.64			
4	200	300	250	7	47	1.57	10.54	54.68	76.91	3.20	4.51	0	5	0.00	8.62	0.00	4.37	0.00	0.03	0.00	5.68			
5	300	500	400	2	49	0.45	10.99	33.16	110.07	1.94	6.45	0	5	0.00	8.62	0.00	4.37	0.00	0.03	0.00	3.97			
6	500	750	625	12	61	2.69	13.68	6.04	116.11	0.35	6.80	0	5	0.00	8.62	0.00	4.37	0.00	0.03	0.00	3.76			
7	750	1,000	875	9	70	2.02	15.70	1.90	118.00	0.11	6.91	0	5	0.00	8.62	0.00	4.37	0.00	0.03	0.00	3.70			
8	1,000	1,500	1,250	14	84	3.14	18.83	15.05	133.06	0.88	7.80	1	6	1.72	10.34	84.14	88.51	0.64	0.67	558.96	66.52			
9	1,500	2,000	1,750	1	85	0.22	19.06	0.77	133.83	0.05	7.84	0	6	0.00	10.34	0.00	88.51	0.00	0.67	0.00	66.13			
10	2,000	2,500	2,250	6	91	1.35	20.40	6.62	127.21	0.39	7.45	3	9	5.17	15.52	2,498.91	2,587.42	18.95	19.62	37774.14	2033.90			
11	2,500	3,000	2,750	1	92	0.22	20.63	4.44	131.66	0.26	7.71	0	9	0.00	15.52	0.00	2,587.42	0.00	19.62	0.00	1965.25			
12	3,000	4,000	3,500	3	95	0.67	21.30	6.43	138.09	0.38	8.09	5	14	8.62	24.14	2,062.05	4,649.47	15.64	35.26	32050.73	3366.93			
13	4,000	5,000	4,500	2	97	0.45	21.75	3.69	141.78	0.22	8.31	0	14	0.00	24.14	0.00	4,649.47	0.00	35.26	0.00	3279.30			
14	5,000	7,500	6,250	1	98	0.22	21.97	6.00	135.78	0.35	7.96	0	14	0.00	24.14	0.00	4,649.47	0.00	35.26	0.00	3424.21			
15	7,500	10,000	8,750	10	108	2.24	24.22	5.74	130.04	0.34	7.62	0	14	0.00	24.14	0.00	4,649.47	0.00	35.26	0.00	3575.37			
16	10,000	20,000	15,000	16	124	3.59	27.80	189.50	319.54	11.10	18.72	3	17	5.17	29.31	11.88	4,661.36	0.09	35.35	6.27	1458.76			
17	20,000	50,000	35,000	75	199	16.82	44.62	463.89	783.44	27.18	45.90	19	36	32.76	62.07	6,403.56	11,064.92	48.57	83.92	1380.39	1412.36			
18	50,000	100,000	75,000	21	220	4.71	49.33	151.86	935.30	8.90	54.80	0	36	0.00	62.07	0.00	11,064.92	0.00	83.92	0.00	1183.04			
19	100,000	500,000	300,000	115	335	25.78	75.11	475.75	1,411.05	27.87	82.67	21	57	36.21	98.28	1,621.89	12,686.81	12.30	96.22	340.91	899.10			
20	500,000	UP		111	446	24.89	100.00	295.74	1,706.79	17.33	100.00	1	58	1.72	100.00	498.71	13,185.52	3.78	100.00	168.63	772.53			
				446					1,706.79					58					13,185.52					772.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	377	377	13.20	13.20	260.34	260.34	1.46	1.46	1	1	2.08	2.08	0.28	0.28	0.00	0.00	0.11	0.11			
2	50	100	75	58	435	2.03	15.23	292.19	552.53	1.64	3.10	0	1	0.00	2.08	0.00	0.28	0.00	0.00	0.00	0.05			
3	100	200	150	103	538	3.61	18.84	494.83	1,047.36	2.77	5.87	0	1	0.00	2.08	0.00	0.28	0.00	0.00	0.00	0.03			
4	200	300	250	38	576	1.33	20.17	217.18	1,264.55	1.22	7.09	0	1	0.00	2.08	0.00	0.28	0.00	0.00	0.00	0.02			
5	300	500	400	77	653	2.70	22.86	752.37	2,016.92	4.22	11.31	1	2	2.08	4.17	0.56	0.85	0.00	0.00	0.07	0.04			
6	500	750	625	70	723	2.45	25.32	420.31	2,437.23	2.36	13.67	1	3	2.08	6.25	469.41	470.26	0.25	0.25	111.68	19.29			
7	750	1,000	875	33	756	1.16	26.47	137.85	2,575.07	0.77	14.44	0	3	0.00	6.25	0.00	470.26	0.00	0.25	0.00	18.26			
8	1,000	1,500	1,250	104	860	3.64	30.11	326.99	2,902.07	1.83	16.27	0	3	0.00	6.25	0.00	470.26	0.00	0.25	0.00	16.20			
9	1,500	2,000	1,750	54	914	1.89	32.00	139.65	3,041.72	0.78	17.06	0	3	0.00	6.25	0.00	470.26	0.00	0.25	0.00	15.46			
10	2,000	2,500	2,250	43	957	1.51	33.51	173.79	3,215.50	0.97	18.03	0	3	0.00	6.25	0.00	470.26	0.00	0.25	0.00	14.62			
11	2,500	3,000	2,750	39	996	1.37	34.87	208.73	3,424.24	1.17	19.20	0	3	0.00	6.25	0.00	470.26	0.00	0.25	0.00	13.73			
12	3,000	4,000	3,500	85	1,081	2.98	37.85	281.35	3,705.59	1.58	20.78	0	3	0.00	6.25	0.00	470.26	0.00	0.25	0.00	12.69			
13	4,000	5,000	4,500	71	1,152	2.49	40.34	284.30	3,989.89	1.59	22.37	0	3	0.00	6.25	0.00	470.26	0.00	0.25	0.00	11.79			
14	5,000	7,500	6,250	79	1,231	2.77	43.10	418.61	4,408.50	2.35	24.72	1	4	2.08	8.33	301.09	771.35	0.16	0.41	71.92	17.50			
15	7,500	10,000	8,750	76	1,307	2.66	45.76	379.40	4,787.90	2.13	26.85	1	5	2.08	10.42	325.69	1,097.04	0.17	0.58	85.84	22.91			
16	10,000	20,000	15,000	260	1,567	9.10	54.87	2,481.39	7,269.29	13.91	40.76	2	7	4.17	14.58	20.35	1,117.39	0.01	0.59	0.82	15.37			
17	20,000	50,000	35,000	266	1,833	9.31	64.18	3,894.08	11,163.36	21.83	62.60	8	15	16.67	31.25	2,931.12	4,048.51	1.54	2.13	75.27	36.27			
18	50,000	100,000	75,000	179	2,012	6.27	70.45	2,870.63	14,034.00	16.10	78.69	1	16	2.08	33.33	3.99	4,052.50	0.00	2.13	0.14	28.88			
19	100,000	500,000	300,000	515	2,527	18.03	88.48	2,421.02	16,455.01	13.58	92.27	6	22	12.50	45.83	23.44	4,075.94	0.01	2.14	0.97	24.77			
20	500,000	UP		329	2,856	11.52	100.00	1,379.11	17,834.13	7.73	100.00	26	48	54.17	100.00	186,291.44	190,367.38	97.86	100.00	13508.06	1067.43			
				2,856					17,834.13					48					190,367.38					1067.43



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2811 PLTU

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	19.83	19.83	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	19.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				19.83				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	4.97	4.97	24.60	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	7.21	12.18	35.71	60.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	8.01	20.19	39.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	20.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					20.19					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	12.55	12.55	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	12.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					12.55					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2815 OTHER

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	1.51	1.51	25.00	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	1.51	3.01	25.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	1.51	4.52	25.00	75.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	0.00	4.52	0.00	75.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	1.51	6.03	25.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					6.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 282 NUCLEAR POWER STATIONS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	1.36	1.36	1.95	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	4.07	5.43	5.83	7.78	1	1	100.00	100.00	70.72	70.72	100.00	100.00	1738.79	1303.15			
4	200	300	250	1	3	25.00	75.00	17.80	23.23	25.52	33.30	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	304.46		
5	300	500	400	1	4	25.00	100.00	46.52	69.75	66.70	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
6	500	750	625	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
7	750	1,000	875	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
20	500,000	UP		0	4	0.00	100.00	0.00	69.75	0.00	100.00	0	1	0.00	100.00	0.00	70.72	0.00	100.00	0.00	0.00	101.39		
				4					69.75					1					70.72					101.39



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.45	3.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	3.45	6.90	1.62	1.62	1.55	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.15	8.05	0.61	2.23	0.58	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.15	9.20	3.69	5.92	3.54	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.15	10.34	0.32	6.24	0.31	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.15	11.49	1.05	7.29	1.01	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	1.15	12.64	1.87	9.16	1.80	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	1.15	13.79	8.25	17.41	7.92	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.15	14.94	5.91	23.33	5.67	22.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.15	16.09	6.09	29.42	5.85	28.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.15	17.24	10.96	40.38	10.52	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	1.15	18.39	20.60	60.98	19.77	58.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	1.15	19.54	7.44	68.42	7.14	65.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	1.15	20.69	0.36	68.78	0.35	66.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	1.15	21.84	5.26	74.04	5.05	71.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	1.15	22.99	0.20	74.24	0.19	71.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	22	2.30	25.29	10.35	84.59	9.93	81.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	30	9.20	34.48	16.90	101.48	16.21	97.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	42	13.79	48.28	3.71	105.20	3.56	100.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		45	87	51.72	100.00	0.98	104.22	0.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				87				104.22				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.27	1.27	4.30	4.30	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	7	1.69	2.97	28.84	33.14	2.35	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	21	5.93	8.90	98.61	131.74	8.03	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	24	1.27	10.17	57.77	189.51	4.71	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	32	3.39	13.56	218.85	408.36	17.83	33.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	38	2.54	16.10	4.95	413.31	0.40	33.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	39	0.42	16.53	0.61	413.92	0.05	33.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	43	1.69	18.22	7.16	421.07	0.58	34.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	47	1.69	19.92	5.64	426.72	0.46	34.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	52	2.12	22.03	6.34	433.05	0.52	35.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	53	0.42	22.46	4.79	437.84	0.39	35.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	56	1.27	23.73	21.46	459.31	1.75	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	60	1.69	25.42	13.79	473.10	1.12	38.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	66	2.54	27.97	36.64	509.74	2.99	41.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	74	3.39	31.36	64.82	574.56	5.28	46.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	91	7.20	38.56	138.93	713.48	11.32	58.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	35	126	14.83	53.39	302.68	1,016.16	24.66	82.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	51	177	21.61	75.00	100.70	1,116.86	8.21	91.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	18	195	7.63	82.63	107.55	1,224.41	8.76	99.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		41	236	17.37	100.00	2.87	1,227.28	0.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				236					1,227.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	23	23	14.65	14.65	36.86	36.86	5.47	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	24	0.64	15.29	5.66	31.20	0.84	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	25	0.64	15.92	3.68	27.52	0.55	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	26	0.64	16.56	3.68	23.84	0.55	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	27	0.64	17.20	0.90	22.94	0.13	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	28	0.64	17.83	0.97	21.97	0.14	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	31	1.91	19.75	3.62	18.35	0.54	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	35	2.55	22.29	15.65	2.70	2.32	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	41	3.82	26.11	25.52	22.82	3.79	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	42	0.64	26.75	3.17	25.99	0.47	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	43	0.64	27.39	6.00	31.98	0.89	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	44	0.64	28.03	20.77	52.75	3.08	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	45	0.64	28.66	4.24	56.99	0.63	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	49	2.55	31.21	8.53	65.52	1.27	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	58	5.73	36.94	37.75	103.26	5.61	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	24	82	15.29	52.23	84.98	188.25	12.62	27.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	59	141	37.58	89.81	372.73	560.98	55.35	83.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	10	151	6.37	96.18	73.41	634.39	10.90	94.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	157	3.82	100.00	39.00	673.39	5.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	157	0.00	100.00	0.00	673.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				157				673.39					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 286 GASWORKS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	8.54	8.54	4.72	4.72	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	0.61	9.15	6.72	11.44	0.57	0.97	1	1	50.00	50.00	1.70	1.70	0.02	0.02	25.29	14.86			
3	100	200	150	2	17	1.22	10.37	11.06	22.49	0.94	1.91	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	7.56			
4	200	300	250	1	18	0.61	10.98	33.60	56.09	2.86	4.77	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	3.03			
5	300	500	400	2	20	1.22	12.20	5.73	61.83	0.49	5.25	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	2.75			
6	500	750	625	4	24	2.44	14.63	58.56	120.38	4.98	10.23	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	1.41			
7	750	1,000	875	1	25	0.61	15.24	6.48	126.86	0.55	10.78	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	1.34			
8	1,000	1,500	1,250	1	26	0.61	15.85	5.72	132.58	0.49	11.27	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	1.28			
9	1,500	2,000	1,750	1	27	0.61	16.46	4.46	137.04	0.38	11.65	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	1.24			
10	2,000	2,500	2,250	1	28	0.61	17.07	16.95	153.99	1.44	13.09	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	1.10			
11	2,500	3,000	2,750	1	29	0.61	17.68	5.36	159.35	0.46	13.54	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	1.07			
12	3,000	4,000	3,500	1	30	0.61	18.29	6.56	165.90	0.56	14.10	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	1.02			
13	4,000	5,000	4,500	2	32	1.22	19.51	20.67	186.58	1.76	15.86	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	0.91			
14	5,000	7,500	6,250	4	36	2.44	21.95	54.49	241.07	4.63	20.49	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	0.71			
15	7,500	10,000	8,750	5	41	3.05	25.00	13.17	227.89	1.12	19.37	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	0.75			
16	10,000	20,000	15,000	19	60	11.59	36.59	102.26	330.16	8.69	28.06	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	0.51			
17	20,000	50,000	35,000	56	116	34.15	70.73	509.91	840.06	43.34	71.40	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	0.20			
18	50,000	100,000	75,000	14	130	8.54	79.27	95.14	935.21	8.09	79.49	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	0.18			
19	100,000	500,000	300,000	25	155	15.24	94.51	188.59	1,123.80	16.03	95.52	0	1	0.00	50.00	0.00	1.70	0.00	0.02	0.00	0.15			
20	500,000	UP		9	164	5.49	100.00	52.71	1,176.51	4.48	100.00	1	2	50.00	100.00	7,752.52	7,754.22	99.98	100.00	14708.44	659.09			
				164					1,176.51					2					7,754.22					659.09



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	9.09	9.09	0.90	0.90	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	9.09	18.18	8.86	7.96	5.22	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	9.09	27.27	0.46	7.50	0.27	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	9.09	36.36	3.97	3.53	2.34	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	9.09	45.45	31.35	27.82	18.46	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	9.09	54.55	21.57	49.39	12.71	29.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	9.09	63.64	35.24	84.63	20.76	49.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	9.09	72.73	53.18	137.81	31.32	81.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	9.09	81.82	13.53	151.34	7.97	89.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	9.09	90.91	5.72	157.06	3.37	92.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	9.09	100.00	12.72	169.78	7.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	169.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	169.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	169.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	169.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	169.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	169.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	169.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	169.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	169.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					169.78					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2862 LIQUEFIED GAS INSTALLATIONS GAS DECOMPOSITION

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	10	10	9.35	9.35	7.00	7.00	2.70	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	18	7.48	16.82	12.38	19.38	4.78	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	35	15.89	32.71	2.31	21.69	0.89	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	12	47	11.21	43.93	2.31	23.99	0.89	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	29	76	27.10	71.03	8.82	32.81	3.41	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	84	7.48	78.50	3.78	36.59	1.46	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	87	2.80	81.31	1.90	38.49	0.73	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	89	1.87	83.18	1.92	40.40	0.74	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	90	0.93	84.11	16.53	56.93	6.38	21.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	91	0.93	85.05	26.62	30.31	10.28	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	92	0.93	85.98	10.10	40.40	3.90	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	93	0.93	86.92	41.33	81.74	15.97	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	94	0.93	87.85	6.29	88.03	2.43	34.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	95	0.93	88.79	30.39	118.42	11.74	45.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	96	0.93	89.72	17.63	100.79	6.81	38.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	97	0.93	90.65	0.00	100.79	0.00	38.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	98	0.93	91.59	19.80	120.59	7.65	46.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	99	0.93	92.52	30.81	151.40	11.90	58.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	107	7.48	100.00	107.49	258.89	41.52	100.00	1	1	100.00	100.00	183.54	183.54	100.00	100.00	170.75	70.90	
20	500,000	UP		0	107	0.00	100.00	0.00	258.89	0.00	100.00	0	0	0.00	100.00	0.00	183.54	183.54	0.00	100.00	0.00	70.90
				107					258.89					1					183.54			70.90



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2868 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.27	2.27	2.44	2.44	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.27	4.55	1.95	4.39	0.55	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.27	6.82	0.00	4.39	0.00	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.27	9.09	0.00	4.39	0.00	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.27	11.36	0.00	4.39	0.00	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.27	13.64	17.37	21.76	4.93	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.27	15.91	13.86	35.62	3.93	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.27	18.18	21.25	56.87	6.03	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.27	20.45	21.25	78.12	6.03	22.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.27	22.73	25.50	103.62	7.23	29.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	14	9.09	31.82	72.13	175.75	20.46	49.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	2.27	34.09	17.76	193.51	5.04	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	2.27	36.36	0.00	193.51	0.00	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	2.27	38.64	0.00	193.51	0.00	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	2.27	40.91	0.00	193.51	0.00	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	23	11.36	52.27	58.15	251.65	16.49	71.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	28	11.36	63.64	37.51	289.16	10.64	82.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	31	6.82	70.45	0.00	289.16	0.00	82.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		13	44	29.55	100.00	63.44	352.60	17.99	100.00	2	2	100.00	100.00	1,388.33	1,388.33	100.00	100.00	2188.33	393.74			
				44					352.60					2					1,388.33					393.74



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	147	147	21.18	21.18	3.45	3.45	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	24	171	3.46	24.64	11.58	8.13	0.39	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	34	205	4.90	29.54	3.39	11.53	0.11	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	224	2.74	32.28	77.44	88.96	2.60	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	252	4.03	36.31	10.31	99.27	0.35	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	267	2.16	38.47	12.48	111.76	0.42	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	288	3.03	41.50	18.08	129.84	0.61	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	64	352	9.22	50.72	55.48	185.32	1.86	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	368	2.31	53.03	25.09	210.41	0.84	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	377	1.30	54.32	9.42	219.83	0.32	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	399	3.17	57.49	53.32	273.15	1.79	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	415	2.31	59.80	53.74	326.89	1.81	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	430	2.16	61.96	100.15	427.04	3.36	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	48	478	6.92	68.88	268.62	695.66	9.02	23.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	487	1.30	70.17	89.32	784.98	3.00	26.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	36	523	5.19	75.36	511.11	1,296.09	17.17	43.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	46	569	6.63	81.99	826.09	2,122.18	27.75	71.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	592	3.31	85.30	227.75	2,349.94	7.65	78.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	57	649	8.21	93.52	245.54	2,595.48	8.25	87.18	1	1	33.33	33.33	2.80	2.80	14.12	14.12	1.14	0.11			
20	500,000	UP		45	694	6.48	100.00	381.55	2,977.02	12.82	100.00	2	3	66.67	100.00	17.05	19.86	85.88	100.00	4.47	0.67			
				694					2,977.02					3					19.86					0.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.22	2.22	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.22	4.44	0.02	0.04	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.22	6.67	3.57	3.61	1.62	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.22	8.89	2.72	6.33	1.23	2.87	1	1	50.00	50.00	450.00	450.00	13.16	13.16	16536.36	7110.02			
6	500	750	625	6	10	13.33	22.22	1.34	7.67	0.61	3.47	0	1	0.00	50.00	0.00	450.00	0.00	13.16	0.00	5864.76			
7	750	1,000	875	3	13	6.67	28.89	1.86	9.53	0.84	4.31	0	1	0.00	50.00	0.00	450.00	0.00	13.16	0.00	4721.80			
8	1,000	1,500	1,250	2	15	4.44	33.33	0.73	10.26	0.33	4.64	0	1	0.00	50.00	0.00	450.00	0.00	13.16	0.00	4387.70			
9	1,500	2,000	1,750	1	16	2.22	35.56	0.05	10.30	0.02	4.66	0	1	0.00	50.00	0.00	450.00	0.00	13.16	0.00	4367.28			
10	2,000	2,500	2,250	4	20	8.89	44.44	3.25	13.55	1.47	6.13	0	1	0.00	50.00	0.00	450.00	0.00	13.16	0.00	3320.80			
11	2,500	3,000	2,750	2	22	4.44	48.89	19.94	33.49	9.03	15.16	0	1	0.00	50.00	0.00	450.00	0.00	13.16	0.00	1343.51			
12	3,000	4,000	3,500	1	23	2.22	51.11	0.08	33.58	0.04	15.20	0	1	0.00	50.00	0.00	450.00	0.00	13.16	0.00	1340.12			
13	4,000	5,000	4,500	1	24	2.22	53.33	8.11	41.69	3.67	18.87	0	1	0.00	50.00	0.00	450.00	0.00	13.16	0.00	1079.45			
14	5,000	7,500	6,250	2	26	4.44	57.78	4.84	46.53	2.19	21.07	1	2	50.00	100.00	2,969.12	3,419.12	86.84	100.00	61299.11	7347.96			
15	7,500	10,000	8,750	2	28	4.44	62.22	18.73	65.26	8.48	29.54	0	2	0.00	100.00	0.00	3,419.12	0.00	100.00	0.00	5239.44			
16	10,000	20,000	15,000	1	29	2.22	64.44	0.12	65.38	0.05	29.60	0	2	0.00	100.00	0.00	3,419.12	0.00	100.00	0.00	5229.74			
17	20,000	50,000	35,000	1	30	2.22	66.67	0.52	65.90	0.23	29.83	0	2	0.00	100.00	0.00	3,419.12	0.00	100.00	0.00	5188.67			
18	50,000	100,000	75,000	8	38	17.78	84.44	97.85	163.75	44.30	74.13	0	2	0.00	100.00	0.00	3,419.12	0.00	100.00	0.00	2088.05			
19	100,000	500,000	300,000	1	39	2.22	86.67	9.92	173.67	4.49	78.62	0	2	0.00	100.00	0.00	3,419.12	0.00	100.00	0.00	1968.78			
20	500,000	UP		6	45	13.33	100.00	47.22	220.88	21.38	100.00	0	2	0.00	100.00	0.00	3,419.12	0.00	100.00	0.00	1547.94			
				45					220.88					2					3,419.12					1547.94



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	28.04	28.04	8.11	8.11	6.05	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	37	6.54	34.58	0.79	8.90	0.59	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	51	13.08	47.66	7.23	16.13	5.39	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	57	5.61	53.27	3.85	19.97	2.87	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	65	7.48	60.75	7.20	27.18	5.38	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	74	8.41	69.16	8.52	35.69	6.35	26.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	86	11.21	80.37	13.24	48.93	9.88	36.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	92	5.61	85.98	14.40	63.33	10.75	47.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	93	0.93	86.92	1.63	64.96	1.21	48.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	94	0.93	87.85	6.26	71.22	4.67	53.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	96	1.87	89.72	19.45	90.67	14.51	67.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	99	2.80	92.52	11.55	102.22	8.62	76.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	101	1.87	94.39	15.11	117.33	11.27	87.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	102	0.93	95.33	1.82	119.16	1.36	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	103	0.93	96.26	0.00	119.16	0.00	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	104	0.93	97.20	5.68	124.83	4.24	93.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	105	0.93	98.13	2.70	127.53	2.01	95.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	106	0.93	99.07	2.00	129.53	1.49	96.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	107	0.93	100.00	4.50	134.03	3.35	100.00	3	3	100.00	100.00	28.29	28.29	100.00	100.00	629.30	21.11
20	500,000	UP		0	107	0.00	100.00	0.00	134.03	0.00	100.00	0	3	0.00	100.00	0.00	28.29	0.00	100.00	0.00	21.11
				107				134.03		3						28.29					21.11



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	8.20	8.20	0.31	0.31	0.14	0.14	1	1	7.14	7.14	28.55	28.55	0.46	0.46	9092.70	9092.70			
2	50	100	75	1	11	0.82	9.02	0.12	0.43	0.05	0.19	0	1	0.00	7.14	0.00	28.55	0.00	0.46	0.00	6579.79			
3	100	200	150	27	38	22.13	31.15	9.58	10.01	4.18	4.37	0	1	0.00	7.14	0.00	28.55	0.00	0.46	0.00	285.27			
4	200	300	250	17	55	13.93	45.08	3.30	13.31	1.44	5.81	0	1	0.00	7.14	0.00	28.55	0.00	0.46	0.00	214.47			
5	300	500	400	5	60	4.10	49.18	0.62	13.93	0.27	6.08	1	2	7.14	14.29	126.02	154.58	2.03	2.49	20291.63	1109.28			
6	500	750	625	1	61	0.82	50.00	0.19	14.12	0.08	6.16	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	1094.39			
7	750	1,000	875	2	63	1.64	51.64	0.33	14.45	0.14	6.31	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	1069.70			
8	1,000	1,500	1,250	1	64	0.82	52.46	2.00	16.45	0.87	7.18	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	939.83			
9	1,500	2,000	1,750	1	65	0.82	53.28	2.50	18.95	1.09	8.27	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	815.83			
10	2,000	2,500	2,250	1	66	0.82	54.10	0.32	19.27	0.14	8.41	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	802.30			
11	2,500	3,000	2,750	1	67	0.82	54.92	1.79	21.06	0.78	9.19	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	734.13			
12	3,000	4,000	3,500	1	68	0.82	55.74	0.83	21.88	0.36	9.55	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	706.35			
13	4,000	5,000	4,500	1	69	0.82	56.56	0.64	22.52	0.28	9.83	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	686.38			
14	5,000	7,500	6,250	1	70	0.82	57.38	0.93	23.45	0.41	10.23	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	659.14			
15	7,500	10,000	8,750	1	71	0.82	58.20	0.74	24.19	0.32	10.56	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	639.07			
16	10,000	20,000	15,000	1	72	0.82	59.02	2.94	27.12	1.28	11.84	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	569.91			
17	20,000	50,000	35,000	1	73	0.82	59.84	0.51	26.61	0.22	11.61	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	580.85			
18	50,000	100,000	75,000	7	80	5.74	65.57	5.06	31.67	2.21	13.82	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	488.03			
19	100,000	500,000	300,000	12	92	9.84	75.41	77.56	109.24	33.85	47.67	0	2	0.00	14.29	0.00	154.58	0.00	2.49	0.00	141.51			
20	500,000	UP		30	122	24.59	100.00	119.92	229.15	52.33	100.00	12	14	85.71	100.00	6,060.87	6,215.44	97.51	100.00	5054.22	2712.36			
				122					229.15					14					6,215.44					2712.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	17	17	5.28	5.28	0.82	0.82	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	44	61	13.66	18.94	11.74	12.56	4.44	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	15	76	4.66	23.60	1.80	14.37	0.68	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	87	3.42	27.02	2.20	16.57	0.83	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	12	99	3.73	30.75	4.26	20.82	1.61	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	16	115	4.97	35.71	9.44	30.26	3.57	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	15	130	4.66	40.37	19.97	50.24	7.55	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	22	152	6.83	47.20	13.98	64.22	5.29	24.27	1	1	100.00	100.00	12.13	12.13	100.00	100.00	86.75	18.89	
9	1,500	2,000	1,750	10	162	3.11	50.31	6.70	70.92	2.53	26.81	0	1	0.00	100.00	0.00	12.13	0.00	100.00	0.00	17.10	
10	2,000	2,500	2,250	14	176	4.35	54.66	18.73	89.65	7.08	33.88	0	1	0.00	100.00	0.00	12.13	0.00	100.00	0.00	13.53	
11	2,500	3,000	2,750	9	185	2.80	57.45	5.57	95.22	2.11	35.99	0	1	0.00	100.00	0.00	12.13	0.00	100.00	0.00	12.74	
12	3,000	4,000	3,500	12	197	3.73	61.18	8.28	103.49	3.13	39.12	0	1	0.00	100.00	0.00	12.13	0.00	100.00	0.00	11.72	
13	4,000	5,000	4,500	16	213	4.97	66.15	92.48	195.97	34.95	74.07	0	1	0.00	100.00	0.00	12.13	0.00	100.00	0.00	6.19	
14	5,000	7,500	6,250	46	259	14.29	80.43	42.05	238.02	15.89	89.97	0	1	0.00	100.00	0.00	12.13	0.00	100.00	0.00	5.10	
15	7,500	10,000	8,750	5	264	1.55	81.99	1.01	239.03	0.38	90.35	0	1	0.00	100.00	0.00	12.13	0.00	100.00	0.00	5.07	
16	10,000	20,000	15,000	44	308	13.66	95.65	9.52	248.55	3.60	93.95	0	1	0.00	100.00	0.00	12.13	0.00	100.00	0.00	4.88	
17	20,000	50,000	35,000	13	321	4.04	99.69	6.62	255.17	2.50	96.45	0	1	0.00	100.00	0.00	12.13	0.00	100.00	0.00	4.75	
18	50,000	100,000	75,000	1	322	0.31	100.00	9.40	264.57	3.55	100.00	0	1	0.00	100.00	0.00	12.13	0.00	100.00	0.00	4.59	
19	100,000	500,000	300,000	0	322	0.00	100.00	0.00	264.57	0.00	100.00	0	1	0.00	100.00	0.00	12.13	0.00	100.00	0.00	4.59	
20	500,000	UP		0	322	0.00	100.00	0.00	264.57	0.00	100.00	0	1	0.00	100.00	0.00	12.13	0.00	100.00	0.00	4.59	
				322					264.57					1					12.13			4.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	7.41	7.41	25.48	25.48	3.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	41	1.03	8.44	0.22	25.26	0.03	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	51	2.06	10.49	0.86	24.39	0.11	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	58	1.44	11.93	0.70	23.69	0.09	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	68	2.06	13.99	1.71	21.98	0.21	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	74	1.23	15.23	1.82	20.16	0.23	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	85	2.26	17.49	4.70	15.46	0.59	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	106	4.32	21.81	1.93	13.53	0.24	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	120	2.88	24.69	23.05	9.52	2.88	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	130	2.06	26.75	9.91	0.39	1.24	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	140	2.06	28.81	9.80	9.41	1.22	1.17	1	1	4.76	4.76	1,531.92	1,531.92	8.62	8.62	15628.18	16280.56			
12	3,000	4,000	3,500	16	156	3.29	32.10	9.78	19.19	1.22	2.40	0	1	0.00	4.76	0.00	1,531.92	0.00	8.62	0.00	7983.86			
13	4,000	5,000	4,500	22	178	4.53	36.63	19.35	38.54	2.42	4.81	0	1	0.00	4.76	0.00	1,531.92	0.00	8.62	0.00	3975.22			
14	5,000	7,500	6,250	23	201	4.73	41.36	52.79	91.32	6.59	11.40	1	2	4.76	9.52	5,428.01	6,959.94	30.55	39.18	10282.92	7621.18			
15	7,500	10,000	8,750	36	237	7.41	48.77	28.05	119.37	3.50	14.90	0	2	0.00	9.52	0.00	6,959.94	0.00	39.18	0.00	5830.48			
16	10,000	20,000	15,000	42	279	8.64	57.41	83.31	202.68	10.40	25.30	1	3	4.76	14.29	278.53	7,238.47	1.57	40.75	334.33	3571.34			
17	20,000	50,000	35,000	58	337	11.93	69.34	243.90	446.58	30.45	55.75	1	4	4.76	19.05	1.13	7,239.60	0.01	40.75	0.46	1621.11			
18	50,000	100,000	75,000	31	368	6.38	75.72	138.01	584.59	17.23	72.98	1	5	4.76	23.81	0.00	7,239.60	0.00	40.75	0.00	1238.40			
19	100,000	500,000	300,000	62	430	12.76	88.48	113.92	698.51	14.22	87.20	11	16	52.38	76.19	3,175.20	10,414.80	17.87	58.63	2787.33	1491.01			
20	500,000	UP		56	486	11.52	100.00	102.55	801.06	12.80	100.00	5	21	23.81	100.00	7,350.05	17,764.85	41.37	100.00	7167.14	2217.67			
				486					801.06					21					17,764.85					2217.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2904

AERIAL RAILWAYS/ROPEWAYS/FUNICULAR RAILWAYS/CHAIRLIFTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.08	0.08	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	25.00	37.50	0.19	0.27	1.20	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	6	37.50	75.00	0.84	1.11	5.45	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	12.50	87.50	1.33	2.44	8.65	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	12.50	100.00	12.98	15.42	84.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					15.42					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2905 AIRPORT : HANGARS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	83	83	61.94	61.94	1.86	1.86	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	84	0.75	62.69	0.00	1.86	0.00	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	85	0.75	63.43	0.00	1.86	0.00	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	87	1.49	64.93	0.52	2.38	0.08	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	88	0.75	65.67	0.38	2.77	0.06	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	95	5.22	70.90	1.63	4.40	0.26	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	96	0.75	71.64	1.53	5.92	0.25	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	98	1.49	73.13	3.60	9.52	0.58	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	101	2.24	75.37	6.98	16.50	1.13	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	104	2.24	77.61	9.18	25.68	1.48	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	105	0.75	78.36	0.00	25.68	0.00	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	106	0.75	79.10	1.46	27.14	0.23	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	108	1.49	80.60	1.15	28.29	0.19	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	109	0.75	81.34	11.85	40.13	1.91	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	113	2.99	84.33	38.14	78.27	6.15	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	118	3.73	88.06	125.75	204.02	20.29	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	123	3.73	91.79	151.68	355.71	24.47	57.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	126	2.24	94.03	79.77	435.47	12.87	70.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	134	5.97	100.00	184.41	619.89	29.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	134	0.00	100.00	0.00	619.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				134					619.89					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2906 AIRPORT : WORKSHOPSPARE PARTS DEPOTS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.96	6.96	3.10	3.10	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	16	3.16	10.13	1.97	5.07	0.37	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	22	3.80	13.92	17.22	22.29	3.25	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	27	3.16	17.09	2.56	24.85	0.48	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	46	12.03	29.11	4.54	29.39	0.86	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	59	8.23	37.34	3.63	33.02	0.68	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	74	9.49	46.84	28.44	61.46	5.36	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	98	15.19	62.03	28.77	90.22	5.42	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	106	5.06	67.09	20.35	110.57	3.84	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	111	3.16	70.25	11.94	122.51	2.25	23.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	121	6.33	76.58	36.62	159.14	6.90	30.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	122	0.63	77.22	3.57	162.71	0.67	30.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	126	2.53	79.75	10.77	173.48	2.03	32.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	128	1.27	81.01	15.86	189.34	2.99	35.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	134	3.80	84.81	63.41	252.75	11.95	47.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	138	2.53	87.34	38.75	291.50	7.30	54.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	150	7.59	94.94	102.68	394.18	19.36	74.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	151	0.63	95.57	20.02	414.20	3.77	78.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	158	4.43	100.00	116.33	530.53	21.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	158	0.00	100.00	0.00	530.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				158					530.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2907 AIRPORT : AIRCRAFTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	6.90	6.90	0.17	0.17	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	14	1.15	8.05	0.09	0.26	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	30	9.20	17.24	1.09	1.35	0.14	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	34	2.30	19.54	0.52	1.88	0.07	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	52	10.34	29.89	3.66	5.54	0.46	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	61	5.17	35.06	3.26	8.79	0.41	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	67	3.45	38.51	2.61	11.40	0.33	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	72	2.87	41.38	4.25	15.64	0.53	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	82	5.75	47.13	9.06	24.70	1.13	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	84	1.15	48.28	2.41	27.11	0.30	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	89	2.87	51.15	15.54	42.65	1.94	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	95	3.45	54.60	21.67	64.33	2.71	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	106	6.32	60.92	36.67	101.00	4.59	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	44	150	25.29	86.21	154.34	255.34	19.30	31.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	151	0.57	86.78	0.00	255.34	0.00	31.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	162	6.32	93.10	267.31	522.65	33.43	65.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	174	6.90	100.00	276.86	799.52	34.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	174	0.00	100.00	0.00	799.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	174	0.00	100.00	0.00	799.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	174	0.00	100.00	0.00	799.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				174					799.52					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2908 AIRPORT : GENERAL AIRPORT SERVICES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	24.83	24.83	15.59	15.59	5.66	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	42	4.14	28.97	0.46	16.05	0.17	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	47	3.45	32.41	0.81	16.86	0.29	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	64	11.72	44.14	2.43	19.29	0.88	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	81	11.72	55.86	3.82	23.11	1.39	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	90	6.21	62.07	9.63	32.74	3.50	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	101	7.59	69.66	11.27	44.00	4.09	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	106	3.45	73.10	6.10	50.10	2.22	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	110	2.76	75.86	1.80	51.90	0.65	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	112	1.38	77.24	1.57	53.47	0.57	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	113	0.69	77.93	4.25	57.72	1.55	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	114	0.69	78.62	1.16	58.89	0.42	21.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	119	3.45	82.07	6.13	65.02	2.23	23.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	121	1.38	83.45	0.00	65.02	0.00	23.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	122	0.69	84.14	0.06	65.08	0.02	23.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	124	1.38	85.52	58.55	123.63	21.27	44.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	130	4.14	89.66	41.00	164.63	14.90	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	131	0.69	90.34	0.00	164.63	0.00	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	132	0.69	91.03	19.52	184.15	7.09	66.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	145	8.97	100.00	91.10	275.25	33.10	100.00	2	2	100.00	100.00	549.24	549.24	100.00	100.00	602.88	199.54			
				145					275.25					2					549.24					199.54



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2909 AIRPORT : OTHERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	13.68	13.68	3.32	3.32	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	16	3.16	16.84	6.45	9.77	1.66	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	28	12.63	29.47	1.96	11.72	0.50	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	31	3.16	32.63	0.77	12.49	0.20	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	41	10.53	43.16	4.41	16.90	1.14	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	44	3.16	46.32	2.55	19.45	0.66	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	46	2.11	48.42	1.60	21.05	0.41	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	47	1.05	49.47	1.32	22.37	0.34	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	56	9.47	58.95	24.49	46.86	6.31	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	58	2.11	61.05	5.20	52.07	1.34	13.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	59	1.05	62.11	29.23	81.30	7.54	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	60	1.05	63.16	3.20	84.50	0.83	21.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	63	3.16	66.32	7.73	92.23	1.99	23.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	69	6.32	72.63	59.24	151.47	15.27	39.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	72	3.16	75.79	3.59	155.06	0.92	39.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	74	2.11	77.89	10.76	165.83	2.78	42.75	1	1	100.00	100.00	220.18	220.18	100.00	100.00	2045.50	132.78			
17	20,000	50,000	35,000	2	76	2.11	80.00	28.17	193.99	7.26	50.01	0	1	0.00	100.00	0.00	220.18	0.00	100.00	0.00	113.50			
18	50,000	100,000	75,000	1	77	1.05	81.05	26.00	220.00	6.70	56.72	0	1	0.00	100.00	0.00	220.18	0.00	100.00	0.00	100.08			
19	100,000	500,000	300,000	17	94	17.89	98.95	155.31	375.31	40.04	96.76	0	1	0.00	100.00	0.00	220.18	0.00	100.00	0.00	58.67			
20	500,000	UP		1	95	1.05	100.00	12.58	387.88	3.24	100.00	0	1	0.00	100.00	0.00	220.18	0.00	100.00	0.00	56.76			
				95					387.88					1					220.18					56.76



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	8.33	16.67	0.99	0.99	3.33	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	8.33	25.00	0.91	1.90	3.05	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	8.33	33.33	1.26	3.15	4.23	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	8.33	41.67	0.00	3.15	0.00	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	8.33	50.00	2.55	5.70	8.57	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	8.33	58.33	2.44	8.14	8.21	27.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	8.33	66.67	0.00	8.14	0.00	27.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	8.33	75.00	0.00	8.14	0.00	27.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	8.33	83.33	7.38	15.51	24.85	52.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	8.33	91.67	10.40	25.91	35.03	87.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	8.33	100.00	3.78	29.69	12.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	29.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	29.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	29.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	29.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	29.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	29.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	29.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	29.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					29.69					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12	12	10.34	10.34	1.67	1.67	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	14	1.72	12.07	1.84	3.51	0.61	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	23	7.76	19.83	2.11	5.62	0.70	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	32	7.76	27.59	5.80	11.43	1.91	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	36	3.45	31.03	1.28	12.71	0.42	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	47	9.48	40.52	7.12	19.83	2.34	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	58	9.48	50.00	14.81	34.63	4.88	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	72	12.07	62.07	34.28	68.91	11.29	22.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	83	9.48	71.55	23.68	92.60	7.80	30.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	88	4.31	75.86	17.32	109.92	5.70	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	91	2.59	78.45	16.91	126.83	5.57	41.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	100	7.76	86.21	35.36	162.18	11.64	53.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	103	2.59	88.79	14.86	177.04	4.89	58.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	109	5.17	93.97	38.16	215.20	12.57	70.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	112	2.59	96.55	25.80	241.01	8.50	79.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	116	3.45	100.00	62.66	303.66	20.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	116	0.00	100.00	0.00	303.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	116	0.00	100.00	0.00	303.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	116	0.00	100.00	0.00	303.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	116	0.00	100.00	0.00	303.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				116					303.66					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	14.29	14.29	1.56	1.56	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	7.14	21.43	0.22	1.79	0.18	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	7.14	28.57	4.26	6.05	3.41	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	7.14	35.71	1.08	7.13	0.86	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	7.14	42.86	2.41	9.54	1.93	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	7.14	50.00	3.00	12.54	2.40	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	7.14	57.14	3.48	16.02	2.78	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	7.14	64.29	4.48	20.50	3.58	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	7.14	71.43	6.18	26.68	4.94	21.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	7.14	78.57	21.33	48.01	17.05	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	7.14	85.71	46.32	94.33	37.02	75.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	7.14	92.86	6.81	101.14	5.44	80.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	7.14	100.00	23.98	125.13	19.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	0	0.00	100.00	0.00	125.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	0.00	100.00	0.00	125.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	0.00	100.00	0.00	125.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	0.00	100.00	0.00	125.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	0.00	100.00	0.00	125.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	125.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	125.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				14					125.13					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	0.55	0.55	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	0.80	1.36	1.42	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	1.11	2.47	1.96	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	1.44	3.91	2.54	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	2.39	6.30	4.21	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	1.73	8.03	3.05	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	12	33.33	66.67	13.92	21.95	24.55	38.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	14	11.11	77.78	8.33	30.28	14.69	53.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	5.56	83.33	3.72	33.99	6.55	59.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	5.56	88.89	4.68	38.67	8.25	68.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	5.56	94.44	11.98	50.65	21.12	89.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	5.56	100.00	6.05	56.70	10.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	56.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	56.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	56.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	56.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	56.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	56.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	56.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					56.70					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2914 OTHERS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	8.57	8.57	0.07	0.07	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.86	11.43	0.49	0.56	0.32	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.86	14.29	0.60	1.16	0.38	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	2.86	17.14	0.60	0.56	0.38	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	8.57	25.71	0.92	1.48	0.59	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	13	11.43	37.14	5.51	6.99	3.53	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	2.86	40.00	1.87	8.86	1.20	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	18	11.43	51.43	8.68	17.54	5.57	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	20	5.71	57.14	3.58	21.12	2.29	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	2.86	60.00	5.99	27.11	3.84	17.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	2.86	62.86	6.08	33.19	3.90	21.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	27	14.29	77.14	11.98	45.16	7.68	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	29	5.71	82.86	11.98	57.14	7.68	36.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	30	2.86	85.71	17.93	75.07	11.50	48.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	31	2.86	88.57	12.08	87.15	7.75	55.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	33	5.71	94.29	44.39	131.55	28.47	84.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	34	2.86	97.14	2.00	133.55	1.28	85.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	35	2.86	100.00	22.35	155.90	14.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	35	0.00	100.00	0.00	155.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	35	0.00	100.00	0.00	155.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					155.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	177	177	10.50	10.50	87.06	87.06	1.62	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	146	323	8.66	19.16	91.62	178.68	1.70	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	178	501	10.56	29.72	167.00	345.68	3.10	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	165	666	9.79	39.50	162.85	508.52	3.02	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	203	869	12.04	51.54	395.75	904.27	7.34	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	148	1,017	8.78	60.32	249.40	1,153.67	4.63	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	162	1,179	9.61	69.93	361.97	1,515.64	6.72	28.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	133	1,312	7.89	77.82	436.69	1,952.33	8.10	36.23	1	1	20.00	20.00	17.52	17.52	11.11	11.11	4.01	0.90	
9	1,500	2,000	1,750	103	1,415	6.11	83.93	429.41	2,381.74	7.97	44.20	1	2	20.00	40.00	7.23	24.75	4.58	15.69	1.68	1.04	
10	2,000	2,500	2,250	36	1,451	2.14	86.06	218.61	2,600.35	4.06	48.26	1	3	20.00	60.00	10.00	34.75	6.34	22.03	4.57	1.34	
11	2,500	3,000	2,750	49	1,500	2.91	88.97	309.66	2,910.01	5.75	54.01	1	4	20.00	80.00	22.75	57.50	14.42	36.45	7.35	1.98	
12	3,000	4,000	3,500	37	1,537	2.19	91.16	299.77	3,209.78	5.56	59.57	0	4	0.00	80.00	0.00	57.50	0.00	36.45	0.00	1.79	
13	4,000	5,000	4,500	31	1,568	1.84	93.00	302.94	3,512.72	5.62	65.19	0	4	0.00	80.00	0.00	57.50	0.00	36.45	0.00	1.64	
14	5,000	7,500	6,250	39	1,607	2.31	95.31	532.47	4,045.20	9.88	75.07	0	4	0.00	80.00	0.00	57.50	0.00	36.45	0.00	1.42	
15	7,500	10,000	8,750	32	1,639	1.90	97.21	522.67	4,567.86	9.70	84.77	0	4	0.00	80.00	0.00	57.50	0.00	36.45	0.00	1.26	
16	10,000	20,000	15,000	24	1,663	1.42	98.64	541.28	5,109.14	10.05	94.82	1	5	20.00	100.00	100.26	157.76	63.55	100.00	18.52	3.09	
17	20,000	50,000	35,000	13	1,676	0.77	99.41	142.33	5,251.47	2.64	97.46	0	5	0.00	100.00	0.00	157.76	0.00	100.00	0.00	3.00	
18	50,000	100,000	75,000	5	1,681	0.30	99.70	109.82	5,361.29	2.04	99.50	0	5	0.00	100.00	0.00	157.76	0.00	100.00	0.00	2.94	
19	100,000	500,000	300,000	5	1,686	0.30	100.00	27.02	5,388.31	0.50	100.00	0	5	0.00	100.00	0.00	157.76	0.00	100.00	0.00	2.93	
20	500,000	UP		0	1,686	0.00	100.00	0.00	5,388.31	0.00	100.00	0	5	0.00	100.00	0.00	157.76	0.00	100.00	0.00	2.93	
				1,686					5,388.31					5					157.76			2.93



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29151 ELECTRICAL (DIESEL GENERATED AND/OR PLN) WELDING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	113	113	7.64	7.64	57.04	57.04	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	95	208	6.42	14.05	59.38	116.42	1.20	2.36	1	1	12.50	12.50	2.20	2.20	0.58	0.58	3.70	1.89			
3	100	200	150	142	350	9.59	23.65	189.92	306.34	3.85	6.21	1	2	12.50	25.00	22.75	24.95	6.01	6.59	11.98	8.14			
4	200	300	250	128	478	8.65	32.30	239.57	545.90	4.86	11.07	0	2	0.00	25.00	0.00	24.95	0.00	6.59	0.00	4.57			
5	300	500	400	202	680	13.65	45.95	122.31	668.21	2.48	13.54	0	2	0.00	25.00	0.00	24.95	0.00	6.59	0.00	3.73			
6	500	750	625	117	797	7.91	53.85	121.09	789.31	2.45	16.00	0	2	0.00	25.00	0.00	24.95	0.00	6.59	0.00	3.16			
7	750	1,000	875	119	916	8.04	61.89	171.23	960.54	3.47	19.47	0	2	0.00	25.00	0.00	24.95	0.00	6.59	0.00	2.60			
8	1,000	1,500	1,250	112	1,028	7.57	69.46	204.28	1,164.82	4.14	23.61	1	3	12.50	37.50	5.95	30.90	1.57	8.16	2.91	2.65			
9	1,500	2,000	1,750	72	1,100	4.86	74.32	177.15	1,341.97	3.59	27.20	0	3	0.00	37.50	0.00	30.90	0.00	8.16	0.00	2.30			
10	2,000	2,500	2,250	48	1,148	3.24	77.57	194.02	1,536.00	3.93	31.14	0	3	0.00	37.50	0.00	30.90	0.00	8.16	0.00	2.01			
11	2,500	3,000	2,750	31	1,179	2.09	79.66	117.51	1,653.50	2.38	33.52	0	3	0.00	37.50	0.00	30.90	0.00	8.16	0.00	1.87			
12	3,000	4,000	3,500	47	1,226	3.18	82.84	224.72	1,878.22	4.56	38.07	0	3	0.00	37.50	0.00	30.90	0.00	8.16	0.00	1.65			
13	4,000	5,000	4,500	35	1,261	2.36	85.20	271.21	2,149.43	5.50	43.57	0	3	0.00	37.50	0.00	30.90	0.00	8.16	0.00	1.44			
14	5,000	7,500	6,250	44	1,305	2.97	88.18	362.87	2,512.31	7.36	50.93	0	3	0.00	37.50	0.00	30.90	0.00	8.16	0.00	1.23			
15	7,500	10,000	8,750	34	1,339	2.30	90.47	394.07	2,906.38	7.99	58.91	1	4	12.50	50.00	28.25	59.15	7.46	15.62	7.17	2.04			
16	10,000	20,000	15,000	45	1,384	3.04	93.51	697.79	3,604.16	14.14	73.06	2	6	25.00	75.00	315.25	374.39	83.23	98.85	45.18	10.39			
17	20,000	50,000	35,000	33	1,417	2.23	95.74	505.74	4,109.91	10.25	83.31	1	7	12.50	87.50	2.66	377.05	0.70	99.55	0.53	9.17			
18	50,000	100,000	75,000	26	1,443	1.76	97.50	546.49	4,656.39	11.08	94.39	0	7	0.00	87.50	0.00	377.05	0.00	99.55	0.00	8.10			
19	100,000	500,000	300,000	27	1,470	1.82	99.32	203.05	4,859.44	4.12	98.50	1	8	12.50	100.00	1.69	378.74	0.45	100.00	0.83	7.79			
20	500,000	UP		10	1,480	0.68	100.00	73.90	4,933.34	1.50	100.00	0	8	0.00	100.00	0.00	378.74	0.00	100.00	0.00	7.68			
				1,480					4,933.34					8					378.74					7.68



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	18.92	18.92	3.15	3.15	5.54	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	11	10.81	29.73	0.96	4.11	1.68	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	16	13.51	43.24	2.86	6.97	5.03	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	21	13.51	56.76	2.80	9.78	4.93	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	23	5.41	62.16	1.91	11.69	3.36	20.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	24	2.70	64.86	1.83	13.53	3.22	23.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	29	13.51	78.38	12.01	25.54	21.12	44.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	34	13.51	91.89	11.80	37.34	20.74	65.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	35	2.70	94.59	3.73	41.07	6.56	72.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	36	2.70	97.30	0.00	41.07	0.00	72.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	37	2.70	100.00	15.83	56.90	27.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	37	0.00	100.00	0.00	56.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	37	0.00	100.00	0.00	56.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	37	0.00	100.00	0.00	56.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	37	0.00	100.00	0.00	56.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	37	0.00	100.00	0.00	56.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	37	0.00	100.00	0.00	56.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	56.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	56.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	37	0.00	100.00	0.00	56.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				37					56.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	247	247	61.44	61.44	0.55	0.55	2.38	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	71	318	17.66	79.10	7.24	6.69	31.12	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	50	368	12.44	91.54	16.02	22.71	68.83	97.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	384	3.98	95.52	1.53	21.18	6.57	91.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	395	2.74	98.26	0.54	20.65	2.30	88.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	396	0.25	98.51	0.86	21.51	3.71	92.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	398	0.50	99.00	0.25	21.26	1.09	91.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	400	0.50	99.50	2.04	23.30	8.76	100.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	402	0.50	100.00	0.02	23.28	0.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	402	0.00	100.00	0.00	23.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	402	0.00	100.00	0.00	23.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	402	0.00	100.00	0.00	23.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	402	0.00	100.00	0.00	23.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	402	0.00	100.00	0.00	23.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	402	0.00	100.00	0.00	23.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	402	0.00	100.00	0.00	23.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	402	0.00	100.00	0.00	23.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	402	0.00	100.00	0.00	23.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	402	0.00	100.00	0.00	23.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	402	0.00	100.00	0.00	23.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				402					23.28					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	8.44	8.44	11.93	11.93	2.61	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	27	3.56	12.00	15.70	27.63	3.44	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	34	3.11	15.11	1.74	29.37	0.38	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	44	4.44	19.56	2.30	31.67	0.50	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	61	7.56	27.11	16.57	48.24	3.63	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	79	8.00	35.11	10.26	58.50	2.25	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	29	108	12.89	48.00	35.53	94.03	7.78	20.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	131	10.22	58.22	26.52	120.55	5.81	26.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	151	8.89	67.11	17.16	137.71	3.76	30.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	159	3.56	70.67	4.30	142.01	0.94	31.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	165	2.67	73.33	20.29	162.30	4.44	35.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	181	7.11	80.44	66.28	228.58	14.51	50.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	192	4.89	85.33	40.86	269.44	8.94	58.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	197	2.22	87.56	21.02	290.46	4.60	63.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	201	1.78	89.33	11.17	301.63	2.45	66.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	211	4.44	93.78	60.49	362.12	13.24	79.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	219	3.56	97.33	64.33	426.45	14.08	93.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	221	0.89	98.22	5.56	432.00	1.22	94.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	225	1.78	100.00	24.79	456.79	5.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	225	0.00	100.00	0.00	456.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				225					456.79					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	7.11	7.11	32.25	32.25	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	79	2.74	9.85	32.71	64.95	1.30	2.58	1	1	16.67	16.67	55.10	55.10	22.59	22.59	168.46	84.83			
3	100	200	150	36	115	4.49	14.34	47.32	112.28	1.88	4.47	0	1	0.00	16.67	0.00	55.10	0.00	22.59	0.00	49.07			
4	200	300	250	37	152	4.61	18.95	24.05	136.33	0.96	5.42	2	3	33.33	50.00	165.96	221.06	68.04	90.63	690.06	162.15			
5	300	500	400	67	219	8.35	27.31	42.37	178.70	1.69	7.11	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	123.70			
6	500	750	625	52	271	6.48	33.79	52.17	230.87	2.07	9.18	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	95.75			
7	750	1,000	875	73	344	9.10	42.89	79.78	310.65	3.17	12.35	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	71.16			
8	1,000	1,500	1,250	67	411	8.35	51.25	96.61	407.26	3.84	16.20	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	54.28			
9	1,500	2,000	1,750	39	450	4.86	56.11	56.20	463.46	2.24	18.43	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	47.70			
10	2,000	2,500	2,250	37	487	4.61	60.72	73.69	537.16	2.93	21.36	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	41.15			
11	2,500	3,000	2,750	30	517	3.74	64.46	67.21	604.37	2.67	24.04	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	36.58			
12	3,000	4,000	3,500	30	547	3.74	68.20	68.68	673.04	2.73	26.77	1	4	16.67	66.67	0.00	221.06	0.00	90.63	0.00	32.84			
13	4,000	5,000	4,500	32	579	3.99	72.19	94.00	767.04	3.74	30.51	1	5	16.67	83.33	4.90	225.96	2.01	92.64	5.21	29.46			
14	5,000	7,500	6,250	58	637	7.23	79.43	205.86	972.90	8.19	38.69	1	6	16.67	100.00	17.95	243.91	7.36	100.00	8.72	25.07			
15	7,500	10,000	8,750	29	666	3.62	83.04	133.20	1,106.10	5.30	43.99	0	6	0.00	100.00	0.00	243.91	0.00	100.00	0.00	22.05			
16	10,000	20,000	15,000	87	753	10.85	93.89	650.87	1,756.96	25.89	69.87	0	6	0.00	100.00	0.00	243.91	0.00	100.00	0.00	13.88			
17	20,000	50,000	35,000	47	800	5.86	99.75	703.29	2,460.25	27.97	97.85	0	6	0.00	100.00	0.00	243.91	0.00	100.00	0.00	9.91			
18	50,000	100,000	75,000	2	802	0.25	100.00	54.18	2,514.44	2.15	100.00	0	6	0.00	100.00	0.00	243.91	0.00	100.00	0.00	9.70			
19	100,000	500,000	300,000	0	802	0.00	100.00	0.00	2,514.44	0.00	100.00	0	6	0.00	100.00	0.00	243.91	0.00	100.00	0.00	9.70			
20	500,000	UP		0	802	0.00	100.00	0.00	2,514.44	0.00	100.00	0	6	0.00	100.00	0.00	243.91	0.00	100.00	0.00	9.70			
				802					2,514.44					6					243.91					9.70



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2923

CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	1.03	1.03	4.40	4.40	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	12	0.51	1.54	7.55	11.95	0.27	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	15	0.39	1.93	0.48	12.43	0.02	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	0.13	2.06	0.40	12.82	0.01	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	23	0.90	2.96	22.64	35.47	0.80	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	31	1.03	3.98	12.38	47.85	0.44	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	37	0.77	4.76	2.15	49.99	0.08	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	62	3.21	7.97	18.67	68.66	0.66	2.44	1	1	25.00	25.00	99.00	99.00	57.07	57.07	530.28	144.19			
9	1,500	2,000	1,750	58	120	7.46	15.42	49.37	118.03	1.75	4.19	0	1	0.00	25.00	0.00	99.00	0.00	57.07	0.00	83.88			
10	2,000	2,500	2,250	42	162	5.40	20.82	48.52	166.55	1.72	5.92	0	1	0.00	25.00	0.00	99.00	0.00	57.07	0.00	59.44			
11	2,500	3,000	2,750	36	198	4.63	25.45	49.25	215.80	1.75	7.67	0	1	0.00	25.00	0.00	99.00	0.00	57.07	0.00	45.88			
12	3,000	4,000	3,500	38	236	4.88	30.33	57.05	272.85	2.03	9.69	0	1	0.00	25.00	0.00	99.00	0.00	57.07	0.00	36.28			
13	4,000	5,000	4,500	40	276	5.14	35.48	71.13	343.99	2.53	12.22	0	1	0.00	25.00	0.00	99.00	0.00	57.07	0.00	28.78			
14	5,000	7,500	6,250	92	368	11.83	47.30	208.95	552.93	7.42	19.64	0	1	0.00	25.00	0.00	99.00	0.00	57.07	0.00	17.90			
15	7,500	10,000	8,750	66	434	8.48	55.78	295.97	848.91	10.52	30.16	0	1	0.00	25.00	0.00	99.00	0.00	57.07	0.00	11.66			
16	10,000	20,000	15,000	181	615	23.26	79.05	932.83	1,781.73	33.14	63.30	0	1	0.00	25.00	0.00	99.00	0.00	57.07	0.00	5.56			
17	20,000	50,000	35,000	106	721	13.62	92.67	583.79	2,365.52	20.74	84.04	2	3	50.00	75.00	19.96	118.96	11.51	68.57	3.42	5.03			
18	50,000	100,000	75,000	39	760	5.01	97.69	235.57	2,601.09	8.37	92.41	1	4	25.00	100.00	54.52	173.48	31.43	100.00	23.14	6.67			
19	100,000	500,000	300,000	16	776	2.06	99.74	158.49	2,759.58	5.63	98.04	0	4	0.00	100.00	0.00	173.48	0.00	100.00	0.00	6.29			
20	500,000	UP		2	778	0.26	100.00	55.14	2,814.72	1.96	100.00	0	4	0.00	100.00	0.00	173.48	0.00	100.00	0.00	6.16			
				778					2,814.72					4					173.48					6.16



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2924

THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	23	23	18.70	18.70	2.55	2.55	1.82	1.82	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	32	7.32	26.02	0.68	1.87	0.49	1.33	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	44	9.76	35.77	18.21	16.34	12.97	11.64	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	58	11.38	47.15	20.21	36.55	14.40	26.04	1	1	100.00	100.00	230.73	230.73	100.00	100.00	1141.76	631.26	
5	300	500	400	51	109	41.46	88.62	32.14	68.69	22.90	48.94	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	335.92	
6	500	750	625	4	113	3.25	91.87	3.31	72.00	2.36	51.30	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	320.45	
7	750	1,000	875	2	115	1.63	93.50	1.42	73.43	1.01	52.32	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	314.23	
8	1,000	1,500	1,250	1	116	0.81	94.31	1.51	74.93	1.07	53.39	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	307.91	
9	1,500	2,000	1,750	1	117	0.81	95.12	2.57	77.51	1.83	55.23	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	297.68	
10	2,000	2,500	2,250	1	118	0.81	95.93	9.48	86.98	6.75	61.98	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	265.25	
11	2,500	3,000	2,750	1	119	0.81	96.75	8.50	95.48	6.06	68.03	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	241.64	
12	3,000	4,000	3,500	1	120	0.81	97.56	11.44	106.92	8.15	76.18	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	215.78	
13	4,000	5,000	4,500	1	121	0.81	98.37	17.20	124.12	12.26	88.44	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	185.88	
14	5,000	7,500	6,250	1	122	0.81	99.19	5.72	129.84	4.08	92.52	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	177.69	
15	7,500	10,000	8,750	1	123	0.81	100.00	10.50	140.35	7.48	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	164.40	
16	10,000	20,000	15,000	0	123	0.00	100.00	0.00	140.35	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	164.40	
17	20,000	50,000	35,000	0	123	0.00	100.00	0.00	140.35	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	164.40	
18	50,000	100,000	75,000	0	123	0.00	100.00	0.00	140.35	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	164.40	
19	100,000	500,000	300,000	0	123	0.00	100.00	0.00	140.35	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	164.40	
20	500,000	UP		0	123	0.00	100.00	0.00	140.35	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	164.40	
				123				140.35		1						230.73					164.40	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2925

CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	0.03	0.03	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	14.29	42.86	0.99	1.03	7.15	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	14.29	57.14	0.00	1.03	0.02	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	14.29	71.43	0.01	1.04	0.10	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	14.29	85.71	0.15	1.19	1.05	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	14.29	100.00	12.69	13.88	91.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7					13.88					0					0.00		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2926 OTHERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	72	72	7.56	7.56	17.06	17.06	1.19	1.19	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	160	232	16.79	24.34	44.60	61.66	3.12	4.31	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	129	361	13.54	37.88	61.07	122.72	4.27	8.58	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	134	495	14.06	51.94	68.96	191.69	4.82	13.40	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	148	643	15.53	67.47	127.88	319.56	8.94	22.33	1	1	1	33.33	33.33	44.77	44.77	44.24	35.01	14.01			
6	500	750	625	128	771	13.43	80.90	172.38	491.94	12.05	34.38	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	9.10		
7	750	1,000	875	113	884	11.86	92.76	183.56	675.51	12.83	47.21	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	6.63		
8	1,000	1,500	1,250	33	917	3.46	96.22	68.73	744.24	4.80	52.01	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	6.02		
9	1,500	2,000	1,750	12	929	1.26	97.48	39.72	783.96	2.78	54.78	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	5.71		
10	2,000	2,500	2,250	3	932	0.31	97.80	7.50	791.46	0.52	55.31	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	5.66		
11	2,500	3,000	2,750	8	940	0.84	98.64	45.02	836.48	3.15	58.45	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	5.35		
12	3,000	4,000	3,500	5	945	0.52	99.16	7.44	843.91	0.52	58.97	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	5.30		
13	4,000	5,000	4,500	1	946	0.10	99.27	3.73	847.64	0.26	59.24	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	5.28		
14	5,000	7,500	6,250	1	947	0.10	99.37	23.70	871.34	1.66	60.89	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	5.14		
15	7,500	10,000	8,750	1	948	0.10	99.48	8.57	879.91	0.60	61.49	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	5.09		
16	10,000	20,000	15,000	1	949	0.10	99.58	84.63	964.54	5.91	67.40	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	4.64		
17	20,000	50,000	35,000	1	950	0.10	99.69	6.97	971.51	0.49	67.89	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	4.61		
18	50,000	100,000	75,000	1	951	0.10	99.79	431.11	1,402.62	30.13	98.02	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	3.19		
19	100,000	500,000	300,000	1	952	0.10	99.90	0.00	1,402.62	0.00	98.02	0	1	1	0.00	33.33	0.00	44.77	0.00	44.24	0.00	3.19		
20	500,000	UP		1	953	0.10	100.00	28.36	1,430.98	1.98	100.00	2	3	3	66.67	100.00	56.42	101.19	55.76	100.00	198.98	7.07		
				953					1,430.98					3					101.19					7.07



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2927

RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,266	8,266	10.94	10.94	646.91	646.91	3.18	3.18	98	98	11.38	11.38	1,330.01	1,330.01	11.09	11.09	205.59	205.59			
2	50	100	75	3,144	11,410	4.16	15.10	354.96	1,001.87	1.75	4.93	16	114	1.86	13.24	410.58	1,740.59	3.42	14.52	115.67	173.73			
3	100	200	150	5,041	16,451	6.67	21.77	560.26	1,562.13	2.76	7.69	25	139	2.90	16.14	725.62	2,466.21	6.05	20.57	129.52	157.88			
4	200	300	250	25,137	41,588	33.26	55.02	6,115.22	7,677.35	30.10	37.79	216	355	25.09	41.23	2,841.61	5,307.83	23.70	44.26	46.47	69.14			
5	300	500	400	14,512	56,100	19.20	74.23	1,532.80	9,210.15	7.54	45.33	307	662	35.66	76.89	2,766.69	8,074.52	23.07	67.34	180.50	87.67			
6	500	750	625	6,757	62,857	8.94	83.17	1,606.17	10,816.32	7.91	53.24	55	717	6.39	83.28	559.32	8,633.84	4.66	72.00	34.82	79.82			
7	750	1,000	875	5,151	68,008	6.82	89.98	1,752.77	12,569.09	8.63	61.86	20	737	2.32	85.60	360.53	8,994.37	3.01	75.01	20.57	71.56			
8	1,000	1,500	1,250	2,755	70,763	3.65	93.63	1,431.30	14,000.39	7.04	68.91	7	744	0.81	86.41	181.13	9,175.50	1.51	76.52	12.65	65.54			
9	1,500	2,000	1,750	809	71,572	1.07	94.70	541.49	14,541.88	2.67	71.57	4	748	0.46	86.88	369.34	9,544.85	3.08	79.60	68.21	65.64			
10	2,000	2,500	2,250	306	71,878	0.40	95.10	1,447.56	15,989.44	7.12	78.70	0	748	0.00	86.88	0.00	9,544.85	0.00	79.60	0.00	59.69			
11	2,500	3,000	2,750	446	72,324	0.59	95.69	195.61	16,185.05	0.96	79.66	3	751	0.35	87.22	61.81	9,606.66	0.52	80.11	31.60	59.36			
12	3,000	4,000	3,500	251	72,575	0.33	96.02	366.95	16,552.00	1.81	81.47	1	752	0.12	87.34	238.58	9,845.23	1.99	82.10	65.02	59.48			
13	4,000	5,000	4,500	229	72,804	0.30	96.33	291.90	16,843.90	1.44	82.90	2	754	0.23	87.57	603.54	10,448.77	5.03	87.14	206.76	62.03			
14	5,000	7,500	6,250	376	73,180	0.50	96.82	735.87	17,579.77	3.62	86.52	11	765	1.28	88.85	310.53	10,759.30	2.59	89.73	42.20	61.20			
15	7,500	10,000	8,750	658	73,838	0.87	97.69	233.16	17,812.94	1.15	87.67	13	778	1.51	90.36	68.89	10,828.19	0.57	90.30	29.55	60.79			
16	10,000	20,000	15,000	647	74,485	0.86	98.55	552.98	18,365.92	2.72	90.39	19	797	2.21	92.57	146.13	10,974.32	1.22	91.52	26.43	59.75			
17	20,000	50,000	35,000	303	74,788	0.40	98.95	640.78	19,006.70	3.15	93.55	1	798	0.12	92.68	3.54	10,977.86	0.03	91.55	0.55	57.76			
18	50,000	100,000	75,000	436	75,224	0.58	99.53	598.91	19,605.61	2.95	96.50	14	812	1.63	94.31	113.92	11,091.77	0.95	92.50	19.02	56.57			
19	100,000	500,000	300,000	225	75,449	0.30	99.83	779.77	20,385.38	3.84	100.33	17	829	1.97	96.28	300.93	11,392.70	2.51	95.01	38.59	55.89			
20	500,000	UP		132	75,581	0.17	100.00	67.69	20,317.69	0.33	100.00	32	861	3.72	100.00	598.58	11,991.28	4.99	100.00	884.26	59.02			
				75,581					20,317.69					861					11,991.28					59.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2928

KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,567	3,567	12.85	12.85	48.41	48.41	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	174	3,741	0.63	13.47	41.53	89.94	0.79	1.71	2	2	0.79	0.79	126.91	126.91	0.43	0.43	305.55	141.10			
3	100	200	150	205	3,946	0.74	14.21	50.39	140.32	0.96	2.66	0	2	0.00	0.79	0.00	126.91	0.00	0.43	0.00	90.44			
4	200	300	250	1,155	5,101	4.16	18.37	232.63	372.96	4.42	7.08	1	3	0.40	1.19	37.56	164.47	0.13	0.56	16.15	44.10			
5	300	500	400	2,927	8,028	10.54	28.92	445.06	818.02	8.45	15.53	2	5	0.79	1.98	22.67	187.14	0.08	0.64	5.09	22.88			
6	500	750	625	13,016	21,044	46.88	75.80	2,340.84	3,158.86	44.45	59.99	4	9	1.59	3.57	5.79	192.93	0.02	0.66	0.25	6.11			
7	750	1,000	875	5,688	26,732	20.49	96.28	1,371.13	4,529.99	26.04	86.03	2	11	0.79	4.37	0.00	192.93	0.00	0.66	0.00	4.26			
8	1,000	1,500	1,250	924	27,656	3.33	99.61	458.91	4,988.89	8.71	94.74	0	11	0.00	4.37	0.00	192.93	0.00	0.66	0.00	3.87			
9	1,500	2,000	1,750	10	27,666	0.04	99.65	14.92	5,003.81	0.28	95.02	0	11	0.00	4.37	0.00	192.93	0.00	0.66	0.00	3.86			
10	2,000	2,500	2,250	8	27,674	0.03	99.68	16.88	5,020.69	0.32	95.34	0	11	0.00	4.37	0.00	192.93	0.00	0.66	0.00	3.84			
11	2,500	3,000	2,750	9	27,683	0.03	99.71	26.43	5,047.12	0.50	95.85	0	11	0.00	4.37	0.00	192.93	0.00	0.66	0.00	3.82			
12	3,000	4,000	3,500	11	27,694	0.04	99.75	27.72	5,074.84	0.53	96.37	0	11	0.00	4.37	0.00	192.93	0.00	0.66	0.00	3.80			
13	4,000	5,000	4,500	20	27,714	0.07	99.82	48.89	5,123.73	0.93	97.30	0	11	0.00	4.37	0.00	192.93	0.00	0.66	0.00	3.77			
14	5,000	7,500	6,250	10	27,724	0.04	99.86	30.36	5,154.09	0.58	97.88	0	11	0.00	4.37	0.00	192.93	0.00	0.66	0.00	3.74			
15	7,500	10,000	8,750	3	27,727	0.01	99.87	22.01	5,176.09	0.42	98.30	0	11	0.00	4.37	0.00	192.93	0.00	0.66	0.00	3.73			
16	10,000	20,000	15,000	4	27,731	0.01	99.88	29.11	5,205.20	0.55	98.85	0	11	0.00	4.37	0.00	192.93	0.00	0.66	0.00	3.71			
17	20,000	50,000	35,000	1	27,732	0.00	99.88	0.67	5,205.87	0.01	98.86	0	11	0.00	4.37	0.00	192.93	0.00	0.66	0.00	3.71			
18	50,000	100,000	75,000	1	27,733	0.00	99.89	0.10	5,205.97	0.00	98.86	0	11	0.00	4.37	0.00	192.93	0.00	0.66	0.00	3.71			
19	100,000	500,000	300,000	12	27,745	0.04	99.93	34.30	5,240.28	0.65	99.51	9	20	3.57	7.94	4,908.79	5,101.72	16.70	17.35	14309.50	97.36			
20	500,000	UP		19	27,764	0.07	100.00	25.55	5,265.83	0.49	100.00	232	252	92.06	100.00	24,296.65	29,398.37	82.65	100.00	95106.72	558.29			
				27,764					5,265.83					252					29,398.37					558.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	12.84	12.84	17.29	17.29	2.86	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	53	3.36	16.21	18.22	35.51	3.01	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	69	4.89	21.10	8.76	44.27	1.45	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	37	106	11.31	32.42	20.45	64.71	3.38	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	49	155	14.98	47.40	50.79	115.50	8.40	19.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	41	196	12.54	59.94	49.42	164.92	8.17	27.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	224	8.56	68.50	35.56	200.48	5.88	33.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	259	10.70	79.20	50.50	250.98	8.35	41.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	278	5.81	85.02	24.71	275.69	4.09	45.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	284	1.83	86.85	21.27	296.96	3.52	49.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	290	1.83	88.69	17.91	314.88	2.96	52.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	294	1.22	89.91	19.07	333.95	3.15	55.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	295	0.31	90.21	17.98	351.93	2.97	58.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	308	3.98	94.19	141.63	493.56	23.42	81.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	313	1.53	95.72	57.67	551.23	9.54	91.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	314	0.31	96.02	10.52	561.75	1.74	92.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	315	0.31	96.33	0.00	561.75	0.00	92.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	316	0.31	96.64	0.00	561.75	0.00	92.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	327	3.36	100.00	43.10	604.85	7.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	327	0.00	100.00	0.00	604.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				327					604.85					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,014	2,014	28.60	28.60	167.13	167.13	5.39	5.39	1	1	5.00	5.00	1.48	1.48	0.06	0.06	0.88	0.88			
2	50	100	75	899	2,913	12.77	41.37	115.95	283.08	3.74	9.13	2	3	10.00	15.00	114.19	115.67	4.90	4.96	98.48	40.86			
3	100	200	150	573	3,486	8.14	49.51	147.11	430.19	4.75	13.88	9	12	45.00	60.00	118.66	234.33	5.09	10.05	80.66	54.47			
4	200	300	250	376	3,862	5.34	54.85	156.74	586.93	5.06	18.94	0	12	0.00	60.00	0.00	234.33	0.00	10.05	0.00	39.92			
5	300	500	400	693	4,555	9.84	64.69	403.99	990.92	13.03	31.97	2	14	10.00	70.00	28.41	262.74	1.22	11.27	7.03	26.52			
6	500	750	625	508	5,063	7.21	71.91	435.54	1,426.46	14.05	46.02	1	15	5.00	75.00	3.14	265.88	0.13	11.41	0.72	18.64			
7	750	1,000	875	435	5,498	6.18	78.09	498.78	1,925.24	16.09	62.11	0	15	0.00	75.00	0.00	265.88	0.00	11.41	0.00	13.81			
8	1,000	1,500	1,250	598	6,096	8.49	86.58	618.13	2,543.37	19.94	82.06	3	18	15.00	90.00	392.99	658.87	16.86	28.27	63.58	25.91			
9	1,500	2,000	1,750	335	6,431	4.76	91.34	1,208.98	1,334.40	39.01	43.05	0	18	0.00	90.00	0.00	658.87	0.00	28.27	0.00	49.38			
10	2,000	2,500	2,250	264	6,695	3.75	95.09	312.26	1,646.66	10.07	53.13	1	19	5.00	95.00	2.91	661.77	0.12	28.40	0.93	40.19			
11	2,500	3,000	2,750	123	6,818	1.75	96.83	211.47	1,858.13	6.82	59.95	0	19	0.00	95.00	0.00	661.77	0.00	28.40	0.00	35.61			
12	3,000	4,000	3,500	78	6,896	1.11	97.94	198.83	2,056.96	6.41	66.36	1	20	5.00	100.00	1,668.78	2,330.56	71.60	100.00	839.29	113.30			
13	4,000	5,000	4,500	47	6,943	0.67	98.61	204.81	2,261.77	6.61	72.97	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	103.04			
14	5,000	7,500	6,250	56	6,999	0.80	99.40	397.38	2,659.15	12.82	85.79	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	87.64			
15	7,500	10,000	8,750	12	7,011	0.17	99.57	141.06	2,800.21	4.55	90.34	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	83.23			
16	10,000	20,000	15,000	14	7,025	0.20	99.77	126.82	2,927.04	4.09	94.44	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	79.62			
17	20,000	50,000	35,000	12	7,037	0.17	99.94	104.43	3,031.46	3.37	97.80	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	76.88			
18	50,000	100,000	75,000	1	7,038	0.01	99.96	44.63	3,076.09	1.44	99.24	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	75.76			
19	100,000	500,000	300,000	2	7,040	0.03	99.99	19.68	3,095.78	0.63	99.88	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	75.28			
20	500,000	UP		1	7,041	0.01	100.00	3.75	3,099.53	0.12	100.00	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	75.19			
				7,041					3,099.53					20					2,330.56					75.19



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2931

DEPARTMENT STORES SUPERMARKETS SHOPPING CENTRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,775	9,775	21.71	21.71	1,968.66	1,968.66	1.97	1.97	41	41	6.03	6.03	551.63	551.63	0.44	0.44	28.02	28.02			
2	50	100	75	4,354	14,129	9.67	31.38	1,954.56	3,923.21	1.96	3.93	49	90	7.21	13.24	2,140.11	2,691.74	1.72	2.17	109.49	68.61			
3	100	200	150	5,238	19,367	11.63	43.02	3,699.56	7,622.77	3.71	7.63	63	153	9.26	22.50	5,234.36	7,926.10	4.21	6.38	141.49	103.98			
4	200	300	250	2,836	22,203	6.30	49.32	5,455.39	13,078.16	5.46	13.10	35	188	5.15	27.65	4,712.20	12,638.29	3.79	10.17	86.38	96.64			
5	300	500	400	3,815	26,018	8.47	57.79	4,287.02	17,365.18	4.29	17.39	12	200	1.76	29.41	2,625.20	15,263.49	2.11	12.28	61.24	87.90			
6	500	750	625	2,269	28,287	5.04	62.83	3,657.14	21,022.32	3.66	21.05	33	233	4.85	34.26	1,888.57	17,152.06	1.52	13.80	51.64	81.59			
7	750	1,000	875	2,089	30,376	4.64	67.47	3,748.57	24,770.89	3.75	24.81	11	244	1.62	35.88	3,200.82	20,352.88	2.57	16.37	85.39	82.16			
8	1,000	1,500	1,250	1,990	32,366	4.42	71.89	3,664.18	28,435.07	3.67	28.48	11	255	1.62	37.50	3,220.58	23,573.46	2.59	18.96	87.89	82.90			
9	1,500	2,000	1,750	1,299	33,665	2.89	74.78	3,138.58	31,573.65	3.14	31.62	13	268	1.91	39.41	214.57	23,788.03	0.17	19.13	6.84	75.34			
10	2,000	2,500	2,250	872	34,537	1.94	76.71	2,110.48	33,684.13	2.11	33.73	4	272	0.59	40.00	85.39	23,873.43	0.07	19.20	4.05	70.87			
11	2,500	3,000	2,750	637	35,174	1.41	78.13	1,845.90	35,530.02	1.85	35.58	3	275	0.44	40.44	10.93	23,884.36	0.01	19.21	0.59	67.22			
12	3,000	4,000	3,500	828	36,002	1.84	79.97	3,112.83	38,642.85	3.12	38.70	5	280	0.74	41.18	3,717.67	27,602.03	2.99	22.20	119.43	71.43			
13	4,000	5,000	4,500	739	36,741	1.64	81.61	2,955.52	41,598.37	2.96	41.66	8	288	1.18	42.35	734.02	28,336.05	0.59	22.79	24.84	68.12			
14	5,000	7,500	6,250	1,561	38,302	3.47	85.08	5,578.20	47,176.57	5.59	47.25	8	296	1.18	43.53	8,902.94	37,238.99	7.16	29.95	159.60	78.94			
15	7,500	10,000	8,750	1,055	39,357	2.34	87.42	4,781.06	51,957.63	4.79	52.03	9	305	1.32	44.85	167.91	37,406.91	0.14	30.09	3.51	72.00			
16	10,000	20,000	15,000	1,843	41,200	4.09	91.51	12,401.64	64,359.27	12.42	64.45	18	323	2.65	47.50	8,484.73	45,891.64	6.82	36.91	68.42	71.31			
17	20,000	50,000	35,000	1,368	42,568	3.04	94.55	16,042.01	80,401.28	16.07	80.52	25	348	3.68	51.18	51,858.32	97,749.96	41.71	78.62	323.27	121.58			
18	50,000	100,000	75,000	666	43,234	1.48	96.03	8,047.20	88,448.48	8.06	88.58	38	386	5.59	56.76	2,142.66	99,892.61	1.72	80.35	26.63	112.94			
19	100,000	500,000	300,000	1,180	44,414	2.62	98.65	10,179.24	98,627.73	10.19	98.77	149	535	21.91	78.68	9,460.73	109,353.34	7.61	87.96	92.94	110.87			
20	500,000	UP		607	45,021	1.35	100.00	1,224.15	99,851.88	1.23	100.00	145	680	21.32	100.00	14,974.91	124,328.25	12.04	100.00	1223.29	124.51			
				45,021					99,851.88					680					124,328.25					124.51



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	742	742	15.54	15.54	48.63	48.63	0.60	0.60	2	2	2.11	2.11	38.08	38.08	0.38	0.38	78.31	78.31			
2	50	100	75	378	1,120	7.92	23.46	74.78	123.42	0.92	1.52	5	7	5.26	7.37	30.62	68.70	0.31	0.69	40.94	55.67			
3	100	200	150	362	1,482	7.58	31.04	105.75	229.16	1.30	2.82	5	12	5.26	12.63	39.97	108.67	0.40	1.09	37.79	47.42			
4	200	300	250	205	1,687	4.29	35.34	75.13	304.29	0.92	3.74	1	13	1.05	13.68	0.22	108.88	0.00	1.09	0.29	35.78			
5	300	500	400	289	1,976	6.05	41.39	166.01	470.31	2.04	5.78	2	15	2.11	15.79	29.50	138.38	0.30	1.39	17.77	29.42			
6	500	750	625	150	2,126	3.14	44.53	128.77	599.08	1.58	7.36	0	15	0.00	15.79	0.00	138.38	0.00	1.39	0.00	23.10			
7	750	1,000	875	185	2,311	3.88	48.41	182.64	781.72	2.24	9.60	0	15	0.00	15.79	0.00	138.38	0.00	1.39	0.00	17.70			
8	1,000	1,500	1,250	308	2,619	6.45	54.86	485.69	1,267.40	5.97	15.57	1	16	1.05	16.84	0.94	139.33	0.01	1.40	0.19	10.99			
9	1,500	2,000	1,750	170	2,789	3.56	58.42	282.38	1,549.79	3.47	19.04	0	16	0.00	16.84	0.00	139.33	0.00	1.40	0.00	8.99			
10	2,000	2,500	2,250	129	2,918	2.70	61.12	314.56	1,864.35	3.86	22.90	0	16	0.00	16.84	0.00	139.33	0.00	1.40	0.00	7.47			
11	2,500	3,000	2,750	104	3,022	2.18	63.30	192.87	2,057.22	2.37	25.27	4	20	4.21	21.05	61.64	200.97	0.62	2.02	31.96	9.77			
12	3,000	4,000	3,500	175	3,197	3.67	66.97	557.43	2,614.65	6.85	32.12	8	28	8.42	29.47	2,871.28	3,072.25	28.83	30.85	515.09	117.50			
13	4,000	5,000	4,500	148	3,345	3.10	70.07	221.20	2,835.85	2.72	34.84	1	29	1.05	30.53	306.83	3,379.08	3.08	33.93	138.71	119.16			
14	5,000	7,500	6,250	283	3,628	5.93	75.99	583.21	3,419.06	7.16	42.00	1	30	1.05	31.58	1.09	3,380.16	0.01	33.94	0.19	98.86			
15	7,500	10,000	8,750	197	3,825	4.13	80.12	472.48	3,891.54	5.80	47.81	3	33	3.16	34.74	30.13	3,410.29	0.30	34.24	6.38	87.63			
16	10,000	20,000	15,000	356	4,181	7.46	87.58	552.36	4,443.90	6.79	54.59	1	34	1.05	35.79	9.84	3,420.13	0.10	34.34	1.78	76.96			
17	20,000	50,000	35,000	128	4,309	2.68	90.26	506.94	4,950.84	6.23	60.82	16	50	16.84	52.63	2,673.27	6,093.40	26.84	61.18	527.33	123.08			
18	50,000	100,000	75,000	135	4,444	2.83	93.09	1,831.20	6,782.04	22.50	83.32	9	59	9.47	62.11	2,944.77	9,038.17	29.57	90.74	160.81	133.27			
19	100,000	500,000	300,000	187	4,631	3.92	97.00	1,111.90	7,893.94	13.66	96.98	10	69	10.53	72.63	435.33	9,473.50	4.37	95.12	39.15	120.01			
20	500,000	UP		143	4,774	3.00	100.00	245.94	8,139.88	3.02	100.00	26	95	27.37	100.00	486.51	9,960.00	4.88	100.00	197.81	122.36			
				4,774					8,139.88					95					9,960.00					122.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,168	1,168	25.01	25.01	111.32	111.32	1.38	1.38	4	4	5.26	5.26	17.48	17.48	0.27	0.27	15.71	15.71			
2	50	100	75	720	1,888	15.42	40.43	159.71	271.04	1.97	3.35	1	5	1.32	6.58	55.00	72.48	0.85	1.12	34.44	26.74			
3	100	200	150	404	2,292	8.65	49.08	161.81	432.84	2.00	5.35	1	6	1.32	7.89	6.96	79.45	0.11	1.23	4.30	18.35			
4	200	300	250	320	2,612	6.85	55.93	141.20	574.05	1.75	7.10	0	6	0.00	7.89	0.00	79.45	0.00	1.23	0.00	13.84			
5	300	500	400	347	2,959	7.43	63.36	262.81	836.85	3.25	10.35	0	6	0.00	7.89	0.00	79.45	0.00	1.23	0.00	9.49			
6	500	750	625	211	3,170	4.52	67.88	203.39	1,040.24	2.51	12.86	0	6	0.00	7.89	0.00	79.45	0.00	1.23	0.00	7.64			
7	750	1,000	875	172	3,342	3.68	71.56	227.68	1,267.92	2.81	15.68	0	6	0.00	7.89	0.00	79.45	0.00	1.23	0.00	6.27			
8	1,000	1,500	1,250	262	3,604	5.61	77.17	480.47	1,748.39	5.94	21.62	1	7	1.32	9.21	0.00	79.45	0.00	1.23	0.00	4.54			
9	1,500	2,000	1,750	182	3,786	3.90	81.07	451.46	2,199.85	5.58	27.20	0	7	0.00	9.21	0.00	79.45	0.00	1.23	0.00	3.61			
10	2,000	2,500	2,250	123	3,909	2.63	83.70	406.65	2,606.50	5.03	32.23	1	8	1.32	10.53	1,926.18	2,005.63	29.71	30.93	473.67	76.95			
11	2,500	3,000	2,750	58	3,967	1.24	84.95	206.24	2,812.74	2.55	34.78	0	8	0.00	10.53	0.00	2,005.63	0.00	30.93	0.00	71.31			
12	3,000	4,000	3,500	85	4,052	1.82	86.77	433.78	3,246.52	5.36	40.14	1	9	1.32	11.84	3,715.23	5,720.86	57.30	88.23	856.48	176.22			
13	4,000	5,000	4,500	54	4,106	1.16	87.92	278.97	3,525.49	3.45	43.59	0	9	0.00	11.84	0.00	5,720.86	0.00	88.23	0.00	162.27			
14	5,000	7,500	6,250	85	4,191	1.82	89.74	626.68	4,152.17	7.75	51.34	2	11	2.63	14.47	16.02	5,736.88	0.25	88.48	2.56	138.17			
15	7,500	10,000	8,750	50	4,241	1.07	90.81	358.49	4,510.66	4.43	55.77	3	14	3.95	18.42	61.18	5,798.06	0.94	89.42	17.07	128.54			
16	10,000	20,000	15,000	107	4,348	2.29	93.10	844.45	5,355.12	10.44	66.21	16	30	21.05	39.47	233.61	6,031.67	3.60	93.02	27.66	112.63			
17	20,000	50,000	35,000	147	4,495	3.15	96.25	1,691.02	7,046.13	20.91	87.12	11	41	14.47	53.95	83.68	6,115.35	1.29	94.31	4.95	86.79			
18	50,000	100,000	75,000	81	4,576	1.73	97.99	680.75	7,726.88	8.42	95.53	25	66	32.89	86.84	307.25	6,422.60	4.74	99.05	45.13	83.12			
19	100,000	500,000	300,000	88	4,664	1.88	99.87	358.13	8,085.01	4.43	99.96	9	75	11.84	98.68	57.80	6,480.41	0.89	99.94	16.14	80.15			
20	500,000	UP		6	4,670	0.13	100.00	3.28	8,088.30	0.04	100.00	1	76	1.32	100.00	3.60	6,484.01	0.06	100.00	109.63	80.17			
				4,670					8,088.30					76					6,484.01					80.17



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,545	3,545	38.08	38.08	666.76	666.76	3.53	3.53	1	1	2.27	2.27	2.33	2.33	0.02	0.02	0.35	0.35			
2	50	100	75	984	4,529	10.57	48.65	384.45	1,051.22	2.04	5.57	9	10	20.45	22.73	348.27	350.60	2.39	2.41	90.59	33.35			
3	100	200	150	1,050	5,579	11.28	59.92	608.67	1,659.88	3.22	8.79	3	13	6.82	29.55	233.05	583.65	1.60	4.00	38.29	35.16			
4	200	300	250	667	6,246	7.16	67.09	677.20	2,337.09	3.59	12.38	2	15	4.55	34.09	306.54	890.19	2.10	6.11	45.26	38.09			
5	300	500	400	849	7,095	9.12	76.21	1,256.22	3,593.31	6.65	19.03	4	19	9.09	43.18	534.86	1,425.04	3.67	9.78	42.58	39.66			
6	500	750	625	603	7,698	6.48	82.69	1,258.58	4,851.89	6.67	25.70	5	24	11.36	54.55	2,247.64	3,672.68	15.42	25.20	178.59	75.70			
7	750	1,000	875	407	8,105	4.37	87.06	1,080.61	5,932.50	5.72	31.42	2	26	4.55	59.09	923.47	4,596.15	6.34	31.53	85.46	77.47			
8	1,000	1,500	1,250	310	8,415	3.33	90.39	1,264.02	7,196.51	6.69	38.11	2	28	4.55	63.64	264.86	4,861.01	1.82	33.35	20.95	67.55			
9	1,500	2,000	1,750	235	8,650	2.52	92.91	1,177.14	8,373.65	6.23	44.35	3	31	6.82	70.45	3,710.48	8,571.49	25.46	58.81	315.21	102.36			
10	2,000	2,500	2,250	100	8,750	1.07	93.98	703.97	9,077.62	3.73	48.08	0	31	0.00	70.45	0.00	8,571.49	0.00	58.81	0.00	94.42			
11	2,500	3,000	2,750	60	8,810	0.64	94.63	507.12	9,584.74	2.69	50.76	0	31	0.00	70.45	0.00	8,571.49	0.00	58.81	0.00	89.43			
12	3,000	4,000	3,500	74	8,884	0.79	95.42	762.70	10,347.43	4.04	54.80	1	32	2.27	72.73	348.07	8,919.56	2.39	61.20	45.64	86.20			
13	4,000	5,000	4,500	62	8,946	0.67	96.09	858.25	11,205.68	4.55	59.35	0	32	0.00	72.73	0.00	8,919.56	0.00	61.20	0.00	79.60			
14	5,000	7,500	6,250	74	9,020	0.79	96.89	1,228.99	12,434.67	6.51	65.86	0	32	0.00	72.73	0.00	8,919.56	0.00	61.20	0.00	71.73			
15	7,500	10,000	8,750	49	9,069	0.53	97.41	1,058.07	13,492.74	5.60	71.46	1	33	2.27	75.00	5,356.44	14,276.00	36.75	97.95	506.25	105.81			
16	10,000	20,000	15,000	73	9,142	0.78	98.20	2,338.31	15,831.05	12.38	83.84	4	37	9.09	84.09	173.70	14,449.70	1.19	99.14	7.43	91.27			
17	20,000	50,000	35,000	55	9,197	0.59	98.79	2,037.62	17,868.67	10.79	94.64	3	40	6.82	90.91	17.15	14,466.85	0.12	99.26	0.84	80.96			
18	50,000	100,000	75,000	26	9,223	0.28	99.07	543.60	18,412.27	2.88	97.51	1	41	2.27	93.18	1.44	14,468.29	0.01	99.27	0.26	78.58			
19	100,000	500,000	300,000	74	9,297	0.79	99.86	440.20	18,852.47	2.33	99.85	2	43	4.55	97.73	106.53	14,574.82	0.73	100.00	24.20	77.31			
20	500,000	UP		13	9,310	0.14	100.00	29.13	18,881.60	0.15	100.00	1	44	2.27	100.00	0.54	14,575.37	0.00	100.00	1.87	77.19			
				9,310					18,881.60					44					14,575.37					77.19



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	2.79	2.79	0.22	0.22	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.40	3.19	0.09	0.31	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	25	33	9.96	13.15	11.92	12.23	3.68	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	170	203	67.73	80.88	71.29	83.52	22.04	25.82	2	2	100.00	100.00	182.70	182.70	100.00	100.00	256.26	218.74	
5	300	500	400	17	220	6.77	87.65	12.42	95.95	3.84	29.66	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	190.42	
6	500	750	625	3	223	1.20	88.84	2.88	98.83	0.89	30.55	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	184.86	
7	750	1,000	875	1	224	0.40	89.24	1.40	100.23	0.43	30.98	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	182.27	
8	1,000	1,500	1,250	3	227	1.20	90.44	5.72	105.95	1.77	32.75	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	172.44	
9	1,500	2,000	1,750	2	229	0.80	91.24	0.38	106.32	0.12	32.87	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	171.83	
10	2,000	2,500	2,250	1	230	0.40	91.63	3.81	110.13	1.18	34.04	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	165.89	
11	2,500	3,000	2,750	6	236	2.39	94.02	13.88	124.02	4.29	38.33	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	147.32	
12	3,000	4,000	3,500	1	237	0.40	94.42	4.76	128.78	1.47	39.81	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	141.87	
13	4,000	5,000	4,500	1	238	0.40	94.82	9.63	138.40	2.98	42.78	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	132.00	
14	5,000	7,500	6,250	2	240	0.80	95.62	24.85	163.25	7.68	50.46	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	111.91	
15	7,500	10,000	8,750	1	241	0.40	96.02	0.00	163.25	0.00	50.46	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	111.91	
16	10,000	20,000	15,000	1	242	0.40	96.41	26.90	190.15	8.32	58.78	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	96.08	
17	20,000	50,000	35,000	3	245	1.20	97.61	76.90	267.05	23.77	82.55	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	68.41	
18	50,000	100,000	75,000	6	251	2.39	100.00	56.45	323.50	17.45	100.00	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	56.47	
19	100,000	500,000	300,000	0	251	0.00	100.00	0.00	323.50	0.00	100.00	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	56.47	
20	500,000	UP		0	251	0.00	100.00	0.00	323.50	0.00	100.00	0	2	0.00	100.00	0.00	182.70	0.00	100.00	0.00	56.47	
				251					323.50					2					182.70			56.47



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2932 MAIL ORDER HOUSES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	7.14	7.14	2.83	2.83	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	11	5.95	13.10	1.04	3.87	0.52	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	19	9.52	22.62	3.37	7.24	1.69	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	25	7.14	29.76	4.23	11.47	2.13	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	16	41	19.05	48.81	15.21	26.68	7.65	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	49	9.52	58.33	13.97	40.65	7.03	20.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	58	10.71	69.05	12.75	53.40	6.42	26.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	65	8.33	77.38	21.07	74.47	10.61	37.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	72	8.33	85.71	13.79	88.26	6.94	44.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	73	1.19	86.90	5.09	93.35	2.56	46.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	76	3.57	90.48	17.35	110.70	8.73	55.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	78	2.38	92.86	12.02	122.71	6.05	61.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	79	1.19	94.05	8.37	131.08	4.21	65.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	80	1.19	95.24	9.65	140.73	4.86	70.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	81	1.19	96.43	12.13	152.86	6.10	76.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	82	1.19	97.62	29.17	182.03	14.68	91.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	83	1.19	98.81	11.32	193.35	5.70	97.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	84	1.19	100.00	5.32	198.67	2.68	100.00	1	1	100.00	100.00	1.99	1.99	100.00	100.00	37.47	1.00	
19	100,000	500,000	300,000	0	84	0.00	100.00	0.00	198.67	0.00	100.00	0	1	0.00	100.00	0.00	1.99	0.00	100.00	0.00	1.00	
20	500,000	UP		0	84	0.00	100.00	0.00	198.67	0.00	100.00	0	1	0.00	100.00	0.00	1.99	0.00	100.00	0.00	1.00	
				84					198.67					1					1.99			1.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2933

CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	649	649	10.11	10.11	360.40	360.40	2.88	2.88	2	2	3.64	3.64	53.57	53.57	0.51	0.51	14.86	14.86			
2	50	100	75	539	1,188	8.39	18.50	414.62	775.02	3.31	6.19	4	6	7.27	10.91	204.58	258.15	1.95	2.46	49.34	33.31			
3	100	200	150	1,322	2,510	20.59	39.09	1,319.86	2,094.87	10.54	16.73	7	13	12.73	23.64	995.68	1,253.83	9.47	11.92	75.44	59.85			
4	200	300	250	1,031	3,541	16.06	55.15	1,272.94	3,367.82	10.17	26.89	8	21	14.55	38.18	1,070.42	2,324.25	10.18	22.10	84.09	69.01			
5	300	500	400	965	4,506	15.03	70.18	1,839.85	5,207.67	14.69	41.59	15	36	27.27	65.45	3,385.85	5,710.10	32.20	54.31	184.03	109.65			
6	500	750	625	509	5,015	7.93	78.10	1,079.19	6,286.86	8.62	50.20	9	45	16.36	81.82	2,012.77	7,722.87	19.14	73.45	186.51	122.84			
7	750	1,000	875	493	5,508	7.68	85.78	1,396.10	7,682.97	11.15	61.35	6	51	10.91	92.73	1,851.13	9,573.99	17.61	91.05	132.59	124.61			
8	1,000	1,500	1,250	283	5,791	4.41	90.19	1,021.96	8,704.93	8.16	69.51	0	51	0.00	92.73	0.00	9,573.99	0.00	91.05	0.00	109.98			
9	1,500	2,000	1,750	200	5,991	3.11	93.30	657.94	9,362.88	5.25	74.77	0	51	0.00	92.73	0.00	9,573.99	0.00	91.05	0.00	102.25			
10	2,000	2,500	2,250	97	6,088	1.51	94.81	337.71	9,700.59	2.70	77.46	0	51	0.00	92.73	0.00	9,573.99	0.00	91.05	0.00	98.69			
11	2,500	3,000	2,750	85	6,173	1.32	96.14	499.14	10,199.73	3.99	81.45	1	52	1.82	94.55	810.00	10,383.99	7.70	98.76	162.28	101.81			
12	3,000	4,000	3,500	88	6,261	1.37	97.51	447.18	10,646.91	3.57	85.02	0	52	0.00	94.55	0.00	10,383.99	0.00	98.76	0.00	97.53			
13	4,000	5,000	4,500	62	6,323	0.97	98.47	427.17	11,074.08	3.41	88.43	0	52	0.00	94.55	0.00	10,383.99	0.00	98.76	0.00	93.77			
14	5,000	7,500	6,250	50	6,373	0.78	99.25	469.11	11,543.19	3.75	92.18	1	53	1.82	96.36	73.47	10,457.46	0.70	99.46	15.66	90.59			
15	7,500	10,000	8,750	23	6,396	0.36	99.61	297.57	11,840.76	2.38	94.56	0	53	0.00	96.36	0.00	10,457.46	0.00	99.46	0.00	88.32			
16	10,000	20,000	15,000	12	6,408	0.19	99.80	214.12	12,054.88	1.71	96.27	0	53	0.00	96.36	0.00	10,457.46	0.00	99.46	0.00	86.75			
17	20,000	50,000	35,000	9	6,417	0.14	99.94	268.40	12,323.28	2.14	98.41	0	53	0.00	96.36	0.00	10,457.46	0.00	99.46	0.00	84.86			
18	50,000	100,000	75,000	4	6,421	0.06	100.00	199.31	12,522.60	1.59	100.00	2	55	3.64	100.00	57.15	10,514.62	0.54	100.00	28.68	83.97			
19	100,000	500,000	300,000	0	6,421	0.00	100.00	0.00	12,522.60	0.00	100.00	0	55	0.00	100.00	0.00	10,514.62	0.00	100.00	0.00	83.97			
20	500,000	UP		0	6,421	0.00	100.00	0.00	12,522.60	0.00	100.00	0	55	0.00	100.00	0.00	10,514.62	0.00	100.00	0.00	83.97			
				6,421					12,522.60					55					10,514.62					83.97



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2934 SHOPS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	47,750	47,750	16.88	16.88	8,328.85	8,328.85	2.20	2.20	28	28	1.60	1.60	424.29	424.29	0.24	0.24	5.09	5.09	
2	50	100	75	18,799	66,549	6.64	23.52	7,187.81	15,516.66	1.90	4.11	47	75	2.68	4.28	2,489.36	2,913.65	1.40	1.64	34.63	18.78	
3	100	200	150	24,044	90,593	8.50	32.02	13,861.07	29,377.73	3.67	7.78	66	141	3.76	8.04	4,980.82	7,894.47	2.80	4.44	35.93	26.87	
4	200	300	250	23,900	114,493	8.45	40.47	16,656.21	46,033.94	4.41	12.19	60	201	3.42	11.47	6,393.98	14,288.45	3.60	8.04	38.39	31.04	
5	300	500	400	42,452	156,945	15.01	55.48	39,153.20	85,187.13	10.37	22.55	115	316	6.56	18.03	11,851.96	26,140.41	6.67	14.71	30.27	30.69	
6	500	750	625	32,959	189,904	11.65	67.12	35,322.19	120,509.32	9.35	31.90	270	586	15.40	33.43	13,237.67	39,378.09	7.45	22.15	37.48	32.68	
7	750	1,000	875	34,234	224,138	12.10	79.23	43,773.26	164,282.59	11.59	43.49	538	1,124	30.69	64.12	18,206.16	57,584.25	10.24	32.39	41.59	35.05	
8	1,000	1,500	1,250	24,385	248,523	8.62	87.84	47,907.69	212,190.27	12.68	56.17	352	1,476	20.08	84.20	20,368.24	77,952.49	11.46	43.85	42.52	36.74	
9	1,500	2,000	1,750	11,679	260,202	4.13	91.97	33,523.13	245,713.41	8.87	65.05	82	1,558	4.68	88.88	13,013.33	90,965.81	7.32	51.17	38.82	37.02	
10	2,000	2,500	2,250	6,695	266,897	2.37	94.34	18,049.45	263,762.85	4.78	69.83	32	1,590	1.83	90.70	5,985.08	96,950.89	3.37	54.54	33.16	36.76	
11	2,500	3,000	2,750	4,054	270,951	1.43	95.77	17,719.11	281,481.96	4.69	74.52	15	1,605	0.86	91.56	5,164.94	102,115.83	2.91	57.45	29.15	36.28	
12	3,000	4,000	3,500	3,794	274,745	1.34	97.11	20,865.14	302,347.10	5.52	80.04	30	1,635	1.71	93.27	15,378.16	117,493.98	8.65	66.10	73.70	38.86	
13	4,000	5,000	4,500	2,253	276,998	0.80	97.91	10,992.90	313,340.01	2.91	82.95	17	1,652	0.97	94.24	3,391.12	120,885.10	1.91	68.01	30.85	38.58	
14	5,000	7,500	6,250	2,231	279,229	0.79	98.70	18,738.38	332,078.38	4.96	87.91	18	1,670	1.03	95.27	3,444.73	124,329.83	1.94	69.94	18.38	37.44	
15	7,500	10,000	8,750	1,075	280,304	0.38	99.08	12,056.50	344,134.88	3.19	91.10	6	1,676	0.34	95.61	455.74	124,785.57	0.26	70.20	3.78	36.26	
16	10,000	20,000	15,000	1,367	281,671	0.48	99.56	16,729.98	360,864.86	4.43	95.53	22	1,698	1.25	96.86	16,234.02	141,019.60	9.13	79.33	97.04	39.08	
17	20,000	50,000	35,000	662	282,333	0.23	99.80	8,988.08	369,852.94	2.38	97.91	20	1,718	1.14	98.00	3,734.37	144,753.96	2.10	81.43	41.55	39.14	
18	50,000	100,000	75,000	297	282,630	0.10	99.90	2,819.40	372,672.34	0.75	98.66	16	1,734	0.91	98.92	31,452.51	176,206.47	17.69	99.13	1115.57	47.28	
19	100,000	500,000	300,000	233	282,863	0.08	99.98	7,268.20	379,940.54	1.92	100.58	8	1,742	0.46	99.37	73.40	176,279.88	0.04	99.17	1.01	46.40	
20	500,000	UP		48	282,911	0.02	100.00	2,204.09	377,736.45	0.58	100.00	11	1,753	0.63	100.00	1,478.29	177,758.17	0.83	100.00	67.07	47.06	
				282,911					377,736.45					1,753					177,758.17			47.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 29341 SHOPS :SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13,069	13,069	15.85	15.85	7,238.49	7,238.49	5.64	5.64	3	3	1.32	1.32	138.98	138.98	0.30	0.30	1.92	1.92			
2	50	100	75	7,122	20,191	8.64	24.49	6,051.43	13,289.91	4.72	10.36	3	6	1.32	2.64	558.21	697.19	1.22	1.53	9.22	5.25			
3	100	200	150	10,105	30,296	12.26	36.75	7,240.04	20,529.95	5.64	16.00	21	27	9.25	11.89	1,863.34	2,560.54	4.08	5.61	25.74	12.47			
4	200	300	250	8,920	39,216	10.82	47.57	6,626.22	27,156.17	5.16	21.16	56	29	12.78	24.67	2,897.81	5,458.34	6.35	11.95	43.73	20.10			
5	300	500	400	13,266	52,482	16.09	63.66	12,310.47	39,466.64	9.59	30.75	86	30	13.22	37.89	3,936.38	9,394.72	8.62	20.57	31.98	23.80			
6	500	750	625	8,399	60,881	10.19	73.84	11,240.46	50,707.10	8.76	39.51	109	23	10.13	48.02	5,110.03	14,504.76	11.19	31.76	45.46	28.60			
7	750	1,000	875	6,756	67,637	8.19	82.04	12,270.60	62,977.69	9.56	49.08	126	17	7.49	55.51	2,271.33	16,776.09	4.97	36.73	18.51	26.64			
8	1,000	1,500	1,250	5,405	73,042	6.56	88.59	13,137.20	76,114.89	10.24	59.31	145	19	8.37	63.88	4,687.69	21,463.77	10.26	47.00	35.68	28.20			
9	1,500	2,000	1,750	3,100	76,142	3.76	92.35	10,341.98	86,456.87	8.06	67.37	160	15	6.61	70.48	6,500.68	27,964.46	14.23	61.23	62.86	32.34			
10	2,000	2,500	2,250	1,580	77,722	1.92	94.27	6,445.86	92,902.73	5.02	72.40	168	8	3.52	74.01	1,877.85	29,842.31	4.11	65.34	29.13	32.12			
11	2,500	3,000	2,750	1,156	78,878	1.40	95.67	5,605.45	98,508.17	4.37	76.76	170	2	0.88	74.89	106.48	29,948.78	0.23	65.58	1.90	30.40			
12	3,000	4,000	3,500	1,178	80,056	1.43	97.10	7,124.59	105,632.77	5.55	82.32	174	4	1.76	76.65	2,930.54	32,879.32	6.42	71.99	41.13	31.13			
13	4,000	5,000	4,500	686	80,742	0.83	97.93	5,183.53	110,816.30	4.04	86.35	178	4	1.76	78.41	4,241.26	37,120.58	9.29	81.28	81.82	33.50			
14	5,000	7,500	6,250	623	81,365	0.76	98.69	5,875.55	116,691.85	4.58	90.93	186	8	3.52	81.94	4,921.55	42,042.13	10.78	92.06	83.76	36.03			
15	7,500	10,000	8,750	342	81,707	0.41	99.10	3,658.75	120,350.60	2.85	93.78	189	3	1.32	83.26	97.98	42,140.11	0.21	92.27	2.68	35.01			
16	10,000	20,000	15,000	327	82,034	0.40	99.50	4,773.81	125,124.41	3.72	97.50	191	2	0.88	84.14	10.68	42,150.78	0.02	92.30	0.22	33.69			
17	20,000	50,000	35,000	254	82,288	0.31	99.81	2,413.95	127,538.36	1.88	99.39	198	7	3.08	87.22	72.88	42,223.66	0.16	92.46	3.02	33.11			
18	50,000	100,000	75,000	102	82,390	0.12	99.93	451.31	127,989.67	0.35	99.74	206	8	3.52	90.75	322.75	42,546.41	0.71	93.16	71.51	33.24			
19	100,000	500,000	300,000	43	82,433	0.05	99.98	276.51	128,266.19	0.22	99.95	218	12	5.29	96.04	446.09	42,992.51	0.98	94.14	161.33	33.52			
20	500,000	UP		14	82,447	0.02	100.00	60.50	128,326.69	0.05	100.00	227	9	3.96	100.00	2,676.49	45,668.99	5.86	100.00	4423.62	35.59			
				82,447					128,326.69					227					45,668.99					35.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29342 SHOPS :SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	285	285	9.13	9.13	156.32	156.32	2.55	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	197	482	6.31	15.44	104.68	261.00	1.71	4.26	1	1	20.00	20.00	87.57	87.57	40.50	40.50	83.66	33.55			
3	100	200	150	360	842	11.53	26.97	270.49	531.50	4.42	8.68	0	1	0.00	20.00	0.00	87.57	0.00	40.50	0.00	16.48			
4	200	300	250	328	1,170	10.51	37.48	251.28	782.78	4.11	12.79	2	3	40.00	60.00	20.05	107.62	9.27	49.77	7.98	13.75			
5	300	500	400	518	1,688	16.59	54.07	589.07	1,371.84	9.63	22.42	0	3	0.00	60.00	0.00	107.62	0.00	49.77	0.00	7.84			
6	500	750	625	361	2,049	11.56	65.63	514.34	1,886.19	8.40	30.82	1	4	20.00	80.00	31.18	138.80	14.42	64.19	6.06	7.36			
7	750	1,000	875	319	2,368	10.22	75.85	618.91	2,505.10	10.11	40.93	0	4	0.00	80.00	0.00	138.80	0.00	64.19	0.00	5.54			
8	1,000	1,500	1,250	282	2,650	9.03	84.88	753.59	3,258.69	12.31	53.25	0	4	0.00	80.00	0.00	138.80	0.00	64.19	0.00	4.26			
9	1,500	2,000	1,750	154	2,804	4.93	89.81	528.78	3,787.46	8.64	61.89	1	5	20.00	100.00	77.43	216.23	35.81	100.00	14.64	5.71			
10	2,000	2,500	2,250	87	2,891	2.79	92.60	362.74	4,150.20	5.93	67.82	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	5.21			
11	2,500	3,000	2,750	63	2,954	2.02	94.62	363.57	4,513.77	5.94	73.76	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	4.79			
12	3,000	4,000	3,500	81	3,035	2.59	97.21	536.00	5,049.77	8.76	82.51	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	4.28			
13	4,000	5,000	4,500	38	3,073	1.22	98.43	345.43	5,395.20	5.64	88.16	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	4.01			
14	5,000	7,500	6,250	26	3,099	0.83	99.26	295.32	5,690.52	4.83	92.98	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.80			
15	7,500	10,000	8,750	10	3,109	0.32	99.58	164.39	5,854.91	2.69	95.67	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.69			
16	10,000	20,000	15,000	8	3,117	0.26	99.84	191.65	6,046.55	3.13	98.80	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.58			
17	20,000	50,000	35,000	3	3,120	0.10	99.94	63.44	6,109.99	1.04	99.84	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.54			
18	50,000	100,000	75,000	1	3,121	0.03	99.97	3.24	6,113.23	0.05	99.89	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.54			
19	100,000	500,000	300,000	1	3,122	0.03	100.00	6.61	6,119.84	0.11	100.00	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.53			
20	500,000	UP		0	3,122	0.00	100.00	0.00	6,119.84	0.00	100.00	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.53			
				3,122					6,119.84					5					216.23					3.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29343 SHOPS :SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	137	137	9.91	9.91	84.40	84.40	2.77	2.77	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	83	220	6.01	15.92	90.67	175.07	2.98	5.76	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	158	378	11.43	27.35	155.91	330.98	5.13	10.88	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	114	492	8.25	35.60	109.29	440.26	3.59	14.47	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	212	704	15.34	50.94	250.12	690.38	8.22	22.70	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	143	847	10.35	61.29	162.63	853.00	5.35	28.04	2	3	40.00	60.00	538.32	538.32	86.36	86.36	331.02	63.11	
7	750	1,000	875	138	985	9.99	71.27	263.11	1,116.11	8.65	36.69	0	3	0.00	60.00	0.00	538.32	0.00	86.36	0.00	48.23	
8	1,000	1,500	1,250	115	1,100	8.32	79.59	309.60	1,425.71	10.18	46.87	0	3	0.00	60.00	0.00	538.32	0.00	86.36	0.00	37.76	
9	1,500	2,000	1,750	101	1,201	7.31	86.90	326.15	1,751.86	10.72	57.59	0	3	0.00	60.00	0.00	538.32	0.00	86.36	0.00	30.73	
10	2,000	2,500	2,250	54	1,255	3.91	90.81	138.39	1,890.25	4.55	62.14	0	3	0.00	60.00	0.00	538.32	0.00	86.36	0.00	28.48	
11	2,500	3,000	2,750	32	1,287	2.32	93.13	158.45	2,048.69	5.21	67.35	0	3	0.00	60.00	0.00	538.32	0.00	86.36	0.00	26.28	
12	3,000	4,000	3,500	35	1,322	2.53	95.66	303.05	2,351.75	9.96	77.31	0	3	0.00	60.00	0.00	538.32	0.00	86.36	0.00	22.89	
13	4,000	5,000	4,500	15	1,337	1.09	96.74	125.21	2,476.96	4.12	81.43	0	3	0.00	60.00	0.00	538.32	0.00	86.36	0.00	21.73	
14	5,000	7,500	6,250	22	1,359	1.59	98.34	231.56	2,708.52	7.61	89.04	2	5	40.00	100.00	85.00	623.32	13.64	100.00	36.71	23.01	
15	7,500	10,000	8,750	5	1,364	0.36	98.70	81.06	2,789.58	2.66	91.71	0	5	0.00	100.00	0.00	623.32	0.00	100.00	0.00	22.34	
16	10,000	20,000	15,000	13	1,377	0.94	99.64	144.65	2,934.23	4.76	96.46	0	5	0.00	100.00	0.00	623.32	0.00	100.00	0.00	21.24	
17	20,000	50,000	35,000	3	1,380	0.22	99.86	69.22	3,003.45	2.28	98.74	0	5	0.00	100.00	0.00	623.32	0.00	100.00	0.00	20.75	
18	50,000	100,000	75,000	2	1,382	0.14	100.00	38.34	3,041.78	1.26	100.00	0	5	0.00	100.00	0.00	623.32	0.00	100.00	0.00	20.49	
19	100,000	500,000	300,000	0	1,382	0.00	100.00	0.00	3,041.78	0.00	100.00	0	5	0.00	100.00	0.00	623.32	0.00	100.00	0.00	20.49	
20	500,000	UP		0	1,382	0.00	100.00	0.00	3,041.78	0.00	100.00	0	5	0.00	100.00	0.00	623.32	0.00	100.00	0.00	20.49	
				1,382					3,041.78					5					623.32			20.49



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29344 SHOPS :TOTALLY DETACHED AND SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	5.00	5.00	0.27	0.27	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	6	10.00	15.00	2.31	2.58	5.43	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	18	30.00	45.00	3.59	6.17	8.43	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	24	15.00	60.00	2.83	9.01	6.64	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	28	10.00	70.00	1.34	10.34	3.14	24.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	30	5.00	75.00	3.41	13.75	8.00	32.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	35	12.50	87.50	10.34	24.10	24.27	56.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	37	5.00	92.50	5.16	29.25	12.11	68.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	39	5.00	97.50	5.15	34.41	12.09	80.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	40	2.50	100.00	8.21	42.62	19.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	40	0.00	100.00	0.00	42.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	40	0.00	100.00	0.00	42.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	40	0.00	100.00	0.00	42.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	40	0.00	100.00	0.00	42.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	40	0.00	100.00	0.00	42.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	40	0.00	100.00	0.00	42.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	42.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	42.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	42.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	42.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					42.62					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29345 SHOPS :FOR SPECIAL AGENT OF CERTAIN PRODUCTS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.67	0.67	14.03	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	4.09	4.76	85.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	4.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					4.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2935 PASAR RISK

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	19.05	19.05	1.35	1.35	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	7	14.29	33.33	6.08	7.43	3.29	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	9.52	42.86	3.60	11.03	1.95	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	4.76	47.62	5.40	16.43	2.92	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	4.76	52.38	0.00	16.43	0.00	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	4.76	57.14	0.93	17.36	0.50	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	4.76	61.90	25.00	42.36	13.54	22.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	16	14.29	76.19	1.20	43.56	0.65	23.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	4.76	80.95	2.62	46.18	1.42	25.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	4.76	85.71	6.41	52.58	3.47	28.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	4.76	90.48	24.00	76.58	13.00	41.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	4.76	95.24	54.03	130.61	29.26	70.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	4.76	100.00	54.03	184.64	29.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	21	0.00	100.00	0.00	184.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	21	0.00	100.00	0.00	184.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	21	0.00	100.00	0.00	184.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	184.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	184.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	184.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	184.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					184.64					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2936 OTHERS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	21.88	21.88	18.23	18.23	8.33	8.33	1	1	25.00	25.00	9.00	9.00	24.82	24.82	49.36	49.36
2	50	100	75	26	54	20.31	42.19	7.38	25.61	3.37	11.71	0	1	0.00	25.00	0.00	9.00	0.00	24.82	0.00	35.14
3	100	200	150	24	78	18.75	60.94	29.20	54.81	13.35	25.05	2	3	50.00	75.00	18.00	27.00	49.64	74.47	61.64	49.26
4	200	300	250	12	90	9.38	70.31	35.23	90.04	16.10	41.16	0	3	0.00	75.00	0.00	27.00	0.00	74.47	0.00	29.99
5	300	500	400	10	100	7.81	78.13	20.88	110.92	9.54	50.70	0	3	0.00	75.00	0.00	27.00	0.00	74.47	0.00	24.34
6	500	750	625	4	104	3.13	81.25	6.88	117.80	3.15	53.85	0	3	0.00	75.00	0.00	27.00	0.00	74.47	0.00	22.92
7	750	1,000	875	5	109	3.91	85.16	38.68	156.48	17.68	71.53	0	3	0.00	75.00	0.00	27.00	0.00	74.47	0.00	17.25
8	1,000	1,500	1,250	4	113	3.13	88.28	15.70	172.19	7.18	78.71	1	4	25.00	100.00	9.26	36.26	25.53	100.00	58.95	21.06
9	1,500	2,000	1,750	6	119	4.69	92.97	59.88	232.06	27.37	106.08	0	4	0.00	100.00	0.00	36.26	0.00	100.00	0.00	15.62
10	2,000	2,500	2,250	1	120	0.78	93.75	16.80	248.86	7.68	113.76	0	4	0.00	100.00	0.00	36.26	0.00	100.00	0.00	14.57
11	2,500	3,000	2,750	1	121	0.78	94.53	1.03	249.90	0.47	114.23	0	4	0.00	100.00	0.00	36.26	0.00	100.00	0.00	14.51
12	3,000	4,000	3,500	3	124	2.34	96.88	8.31	258.21	3.80	118.03	0	4	0.00	100.00	0.00	36.26	0.00	100.00	0.00	14.04
13	4,000	5,000	4,500	1	125	0.78	97.66	63.22	194.99	28.90	89.13	0	4	0.00	100.00	0.00	36.26	0.00	100.00	0.00	18.59
14	5,000	7,500	6,250	1	126	0.78	98.44	0.00	194.99	0.00	89.13	0	4	0.00	100.00	0.00	36.26	0.00	100.00	0.00	18.59
15	7,500	10,000	8,750	1	127	0.78	99.22	22.85	217.84	10.44	99.58	0	4	0.00	100.00	0.00	36.26	0.00	100.00	0.00	16.64
16	10,000	20,000	15,000	1	128	0.78	100.00	0.93	218.77	0.42	100.00	0	4	0.00	100.00	0.00	36.26	0.00	100.00	0.00	16.57
17	20,000	50,000	35,000	0	128	0.00	100.00	0.00	218.77	0.00	100.00	0	4	0.00	100.00	0.00	36.26	0.00	100.00	0.00	16.57
18	50,000	100,000	75,000	0	128	0.00	100.00	0.00	218.77	0.00	100.00	0	4	0.00	100.00	0.00	36.26	0.00	100.00	0.00	16.57
19	100,000	500,000	300,000	0	128	0.00	100.00	0.00	218.77	0.00	100.00	0	4	0.00	100.00	0.00	36.26	0.00	100.00	0.00	16.57
20	500,000	UP		0	128	0.00	100.00	0.00	218.77	0.00	100.00	0	4	0.00	100.00	0.00	36.26	0.00	100.00	0.00	16.57
				128				218.77				4				36.26					16.57



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,305	3,305	11.84	11.84	948.58	948.58	1.64	1.64	4	4	3.25	3.25	44.53	44.53	0.23	0.23	4.69	4.69			
2	50	100	75	1,239	4,544	4.44	16.27	884.41	1,832.99	1.53	3.17	5	9	4.07	7.32	141.96	186.49	0.74	0.97	16.05	10.17			
3	100	200	150	1,751	6,295	6.27	22.54	1,252.52	3,085.51	2.17	5.34	1	10	0.81	8.13	180.11	366.60	0.94	1.91	14.38	11.88			
4	200	300	250	1,578	7,873	5.65	28.19	913.26	3,998.76	1.58	6.92	2	12	1.63	9.76	482.97	849.57	2.52	4.43	52.88	21.25			
5	300	500	400	2,877	10,750	10.30	38.50	1,994.97	5,993.73	3.45	10.37	6	18	4.88	14.63	772.59	1,622.16	4.03	8.46	38.73	27.06			
6	500	750	625	2,482	13,232	8.89	47.39	2,061.05	8,054.78	3.57	13.94	7	25	5.69	20.33	1,158.14	2,780.30	6.04	14.49	56.19	34.52			
7	750	1,000	875	2,432	15,664	8.71	56.10	2,894.51	10,949.29	5.01	18.94	5	30	4.07	24.39	359.87	3,140.17	1.88	16.37	12.43	28.68			
8	1,000	1,500	1,250	2,454	18,118	8.79	64.88	3,552.02	14,501.31	6.15	25.09	16	46	13.01	37.40	3,551.45	6,691.63	18.51	34.89	99.98	46.14			
9	1,500	2,000	1,750	1,763	19,881	6.31	71.20	3,607.23	18,108.55	6.24	31.33	9	55	7.32	44.72	664.66	7,356.29	3.47	38.35	18.43	40.62			
10	2,000	2,500	2,250	1,077	20,958	3.86	75.05	2,638.87	20,747.42	4.57	35.89	9	64	7.32	52.03	1,648.84	9,005.12	8.60	46.95	62.48	43.40			
11	2,500	3,000	2,750	937	21,895	3.36	78.41	2,702.57	23,449.99	4.68	40.57	5	69	4.07	56.10	332.09	9,337.21	1.73	48.68	12.29	39.82			
12	3,000	4,000	3,500	1,088	22,983	3.90	82.31	3,525.11	26,975.10	6.10	46.67	5	74	4.07	60.16	1,466.82	10,804.03	7.65	56.32	41.61	40.05			
13	4,000	5,000	4,500	846	23,829	3.03	85.34	3,524.98	30,500.08	6.10	52.77	8	82	6.50	66.67	3,678.14	14,482.17	19.18	75.50	104.35	47.48			
14	5,000	7,500	6,250	1,128	24,957	4.04	89.37	5,314.03	35,814.11	9.19	61.96	4	86	3.25	69.92	332.45	14,814.62	1.73	77.23	6.26	41.37			
15	7,500	10,000	8,750	774	25,731	2.77	92.15	4,384.21	40,198.32	7.58	69.54	7	93	5.69	75.61	663.47	15,478.09	3.46	80.69	15.13	38.50			
16	10,000	20,000	15,000	1,089	26,820	3.90	96.05	7,650.31	47,848.63	13.24	82.78	12	105	9.76	85.37	2,286.36	17,764.45	11.92	92.61	29.89	37.13			
17	20,000	50,000	35,000	617	27,437	2.21	98.26	5,770.26	53,618.89	9.98	92.76	5	110	4.07	89.43	200.57	17,965.02	1.05	93.66	3.48	33.51			
18	50,000	100,000	75,000	237	27,674	0.85	99.10	3,107.39	56,726.28	5.38	98.14	9	119	7.32	96.75	1,118.36	19,083.38	5.83	99.49	35.99	33.64			
19	100,000	500,000	300,000	197	27,871	0.71	99.81	876.51	57,602.79	1.52	99.66	3	122	2.44	99.19	93.22	19,176.60	0.49	99.97	10.64	33.29			
20	500,000	UP		53	27,924	0.19	100.00	199.26	57,802.05	0.34	100.00	1	123	0.81	100.00	5.18	19,181.79	0.03	100.00	2.60	33.19			
				27,924					57,802.05					123					19,181.79			33.19		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 29371 SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21,137	21,137	12.20	12.20	6,559.24	6,559.24	1.72	1.72	39	39	3.96	3.96	397.69	397.69	0.20	0.20	6.06	6.06			
2	50	100	75	8,712	29,849	5.03	17.23	6,794.08	13,353.32	1.78	3.50	30	69	3.04	7.00	832.17	1,229.85	0.42	0.62	12.25	9.21			
3	100	200	150	11,135	40,984	6.43	23.66	9,329.88	22,683.20	2.45	5.95	40	109	4.06	11.05	1,954.17	3,184.02	0.99	1.61	20.95	14.04			
4	200	300	250	8,956	49,940	5.17	28.83	7,187.67	29,870.87	1.89	7.83	24	133	2.43	13.49	989.70	4,173.72	0.50	2.11	13.77	13.97			
5	300	500	400	15,060	65,000	8.69	37.52	10,139.58	40,010.45	2.66	10.49	53	186	5.38	18.86	4,296.06	8,469.78	2.17	4.28	42.37	21.17			
6	500	750	625	13,578	78,578	7.84	45.36	10,357.01	50,367.46	2.72	13.21	57	243	5.78	24.65	5,556.94	14,026.72	2.81	7.09	53.65	27.85			
7	750	1,000	875	12,835	91,413	7.41	52.77	13,955.47	64,322.93	3.66	16.87	39	282	3.96	28.60	10,805.86	24,832.59	5.46	12.55	77.43	38.61			
8	1,000	1,500	1,250	14,209	105,622	8.20	60.98	19,526.42	83,849.35	5.12	21.99	59	341	5.98	34.58	6,233.00	31,065.59	3.15	15.70	31.92	37.05			
9	1,500	2,000	1,750	10,015	115,637	5.78	66.76	19,117.76	102,967.11	5.01	27.01	42	383	4.26	38.84	6,915.98	37,981.57	3.50	19.20	36.18	36.89			
10	2,000	2,500	2,250	6,584	122,221	3.80	70.56	14,471.97	117,439.08	3.80	30.80	32	415	3.25	42.09	10,893.52	48,875.09	5.51	24.70	75.27	41.62			
11	2,500	3,000	2,750	6,034	128,255	3.48	74.04	15,451.30	132,890.38	4.05	34.86	31	446	3.14	45.23	8,309.47	57,184.56	4.20	28.90	53.78	43.03			
12	3,000	4,000	3,500	7,529	135,784	4.35	78.39	24,066.18	156,956.55	6.31	41.17	57	503	5.78	51.01	14,554.96	71,739.52	7.36	36.26	60.48	45.71			
13	4,000	5,000	4,500	5,721	141,505	3.30	81.69	21,854.05	178,810.60	5.73	46.90	58	561	5.88	56.90	16,416.74	88,156.26	8.30	44.56	75.12	49.30			
14	5,000	7,500	6,250	7,852	149,357	4.53	86.22	37,294.68	216,105.28	9.78	56.68	82	643	8.32	65.21	18,470.21	106,626.47	9.34	53.89	49.53	49.34			
15	7,500	10,000	8,750	5,049	154,406	2.91	89.14	30,258.94	246,364.22	7.94	64.62	40	683	4.06	69.27	19,634.38	126,260.85	9.92	63.82	64.89	51.25			
16	10,000	20,000	15,000	8,582	162,988	4.95	94.09	63,796.22	310,160.45	16.73	81.35	94	777	9.53	78.80	13,498.86	139,759.72	6.82	70.64	21.16	45.06			
17	20,000	50,000	35,000	5,774	168,762	3.33	97.43	42,444.28	352,604.73	11.13	92.48	91	868	9.23	88.03	21,302.20	161,061.91	10.77	81.41	50.19	45.68			
18	50,000	100,000	75,000	2,376	171,138	1.37	98.80	13,555.51	366,160.23	3.56	96.04	42	910	4.26	92.29	2,385.73	163,447.64	1.21	82.61	17.60	44.64			
19	100,000	500,000	300,000	1,623	172,761	0.94	99.73	13,052.00	379,212.24	3.42	99.46	62	972	6.29	98.58	34,328.34	197,775.98	17.35	99.97	263.01	52.15			
20	500,000	UP		460	173,221	0.27	100.00	2,047.98	381,260.22	0.54	100.00	14	986	1.42	100.00	67.82	197,843.80	0.03	100.00	3.31	51.89			
				173,221					381,260.22					986					197,843.80					51.89



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	166	166	6.02	6.02	30.21	30.21	0.33	0.33	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	79	245	2.86	8.88	139.25	169.46	1.50	1.83	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	102	347	3.70	12.58	166.29	335.75	1.79	3.62	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	162	509	5.87	18.46	188.00	523.75	2.03	5.65	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	183	692	6.64	25.09	200.04	723.79	2.16	7.80	1	1	1	9.09	9.09	12.03	12.03	0.64	0.64	6.01			
6	500	750	625	209	901	7.58	32.67	194.41	918.21	2.10	9.90	1	2	2	9.09	18.18	15.58	27.61	0.83	1.47	8.02			
7	750	1,000	875	209	1,110	7.58	40.25	273.90	1,192.10	2.95	12.85	1	3	3	9.09	27.27	337.42	365.03	17.93	19.39	123.19			
8	1,000	1,500	1,250	297	1,407	10.77	51.02	478.19	1,670.29	5.16	18.01	2	5	5	18.18	45.45	303.23	668.26	16.11	35.50	63.41			
9	1,500	2,000	1,750	176	1,583	6.38	57.40	457.13	2,127.42	4.93	22.94	0	5	5	0.00	45.45	0.00	668.26	0.00	35.50	0.00			
10	2,000	2,500	2,250	144	1,727	5.22	62.62	395.98	2,523.40	4.27	27.21	0	5	5	0.00	45.45	0.00	668.26	0.00	35.50	0.00			
11	2,500	3,000	2,750	111	1,838	4.02	66.64	359.19	2,882.59	3.87	31.08	2	7	7	18.18	63.64	734.32	1,402.58	39.01	74.51	204.44			
12	3,000	4,000	3,500	171	2,009	6.20	72.84	653.07	3,535.67	7.04	38.12	0	7	7	0.00	63.64	0.00	1,402.58	0.00	74.51	0.00			
13	4,000	5,000	4,500	102	2,111	3.70	76.54	532.80	4,068.47	5.74	43.87	0	7	7	0.00	63.64	0.00	1,402.58	0.00	74.51	0.00			
14	5,000	7,500	6,250	194	2,305	7.03	83.58	1,126.07	5,194.54	12.14	56.01	1	8	8	9.09	72.73	99.17	1,501.76	5.27	79.78	8.81			
15	7,500	10,000	8,750	64	2,369	2.32	85.90	434.44	5,628.97	4.68	60.69	0	8	8	0.00	72.73	0.00	1,501.76	0.00	79.78	0.00			
16	10,000	20,000	15,000	167	2,536	6.06	91.95	1,478.29	7,107.26	15.94	76.63	1	9	9	9.09	81.82	106.84	1,608.60	5.68	85.46	7.23			
17	20,000	50,000	35,000	146	2,682	5.29	97.24	1,647.27	8,754.54	17.76	94.40	0	9	9	0.00	81.82	0.00	1,608.60	0.00	85.46	0.00			
18	50,000	100,000	75,000	48	2,730	1.74	98.98	362.66	9,117.19	3.91	98.31	2	11	11	18.18	100.00	273.75	1,882.35	14.54	100.00	75.49			
19	100,000	500,000	300,000	26	2,756	0.94	99.93	156.47	9,273.66	1.69	99.99	0	11	11	0.00	100.00	0.00	1,882.35	0.00	100.00	0.00			
20	500,000	UP		2	2,758	0.07	100.00	0.60	9,274.26	0.01	100.00	0	11	11	0.00	100.00	0.00	1,882.35	0.00	100.00	0.00			
				2,758					9,274.26					11					1,882.35					20.30



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29372 SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	125	125	7.55	7.55	52.79	52.79	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	50	175	3.02	10.57	73.05	125.84	1.74	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	114	289	6.88	17.45	71.09	196.93	1.70	4.70	2	2	40.00	40.00	197.58	197.58	17.56	17.56	277.92	100.33			
4	200	300	250	113	402	6.82	24.28	157.75	354.68	3.76	8.46	0	2	0.00	40.00	0.00	197.58	0.00	17.56	0.00	55.71			
5	300	500	400	180	582	10.87	35.14	141.88	496.56	3.38	11.84	1	3	20.00	60.00	3.50	201.08	0.31	17.87	2.47	40.49			
6	500	750	625	137	719	8.27	43.42	140.54	637.10	3.35	15.20	0	3	0.00	60.00	0.00	201.08	0.00	17.87	0.00	31.56			
7	750	1,000	875	164	883	9.90	53.32	201.36	838.46	4.80	20.00	1	4	20.00	80.00	907.05	1,108.14	80.62	98.50	450.46	132.16			
8	1,000	1,500	1,250	146	1,029	8.82	62.14	247.27	1,085.73	5.90	25.90	0	4	0.00	80.00	0.00	1,108.14	0.00	98.50	0.00	102.06			
9	1,500	2,000	1,750	103	1,132	6.22	68.36	194.63	1,280.36	4.64	30.54	1	5	20.00	100.00	16.92	1,125.06	1.50	100.00	8.70	87.87			
10	2,000	2,500	2,250	70	1,202	4.23	72.58	205.66	1,486.02	4.91	35.44	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	75.71			
11	2,500	3,000	2,750	63	1,265	3.80	76.39	197.17	1,683.19	4.70	40.15	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	66.84			
12	3,000	4,000	3,500	78	1,343	4.71	81.10	311.55	1,994.75	7.43	47.58	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	56.40			
13	4,000	5,000	4,500	48	1,391	2.90	84.00	322.92	2,317.66	7.70	55.28	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	48.54			
14	5,000	7,500	6,250	79	1,470	4.77	88.77	356.43	2,674.09	8.50	63.78	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	42.07			
15	7,500	10,000	8,750	36	1,506	2.17	90.94	188.84	2,862.93	4.50	68.29	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	39.30			
16	10,000	20,000	15,000	79	1,585	4.77	95.71	584.25	3,447.18	13.94	82.22	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	32.64			
17	20,000	50,000	35,000	55	1,640	3.32	99.03	636.77	4,083.95	15.19	97.41	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	27.55			
18	50,000	100,000	75,000	13	1,653	0.79	99.82	74.54	4,158.49	1.78	99.19	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	27.05			
19	100,000	500,000	300,000	2	1,655	0.12	99.94	25.69	4,184.18	0.61	99.80	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	26.89			
20	500,000	UP		1	1,656	0.06	100.00	8.40	4,192.57	0.20	100.00	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	26.83			
				1,656					4,192.57					5					1,125.06					26.83



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	4.44	4.44	1.11	1.11	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.22	6.67	0.46	1.57	0.24	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	2.22	8.89	0.47	2.04	0.25	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	2.22	11.11	0.45	2.49	0.23	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	10	11.11	22.22	2.15	4.64	1.12	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	14	8.89	31.11	2.84	7.47	1.48	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	17	6.67	37.78	0.88	8.35	0.46	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	22	11.11	48.89	7.49	15.85	3.91	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	25	6.67	55.56	13.50	29.35	7.04	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	28	6.67	62.22	8.77	38.12	4.58	19.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	30	4.44	66.67	10.28	48.40	5.36	25.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	33	6.67	73.33	17.40	65.80	9.08	34.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	39	13.33	86.67	20.04	85.84	10.45	44.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	40	2.22	88.89	3.77	89.61	1.97	46.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	41	2.22	91.11	1.51	91.12	0.79	47.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	43	4.44	95.56	34.94	126.05	18.23	65.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	45	4.44	100.00	65.61	191.66	34.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	191.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	191.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	45	0.00	100.00	0.00	191.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				45					191.66					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29373 SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	578	578	9.42	9.42	379.14	379.14	1.92	1.92	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	194	772	3.16	12.58	490.54	869.69	2.49	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	242	1,014	3.94	16.52	498.70	1,368.39	2.53	6.94	2	2	7.14	7.14	107.13	107.13	3.34	3.34	21.48	7.83			
4	200	300	250	284	1,298	4.63	21.15	201.22	1,569.62	1.02	7.96	0	2	0.00	7.14	0.00	107.13	0.00	3.34	0.00	6.83			
5	300	500	400	499	1,797	8.13	29.28	460.40	2,030.02	2.34	10.30	1	3	3.57	10.71	62.50	169.63	1.95	5.29	13.58	8.36			
6	500	750	625	462	2,259	7.53	36.81	410.58	2,440.60	2.08	12.38	0	3	0.00	10.71	0.00	169.63	0.00	5.29	0.00	6.95			
7	750	1,000	875	488	2,747	7.95	44.76	588.33	3,028.93	2.98	15.37	0	3	0.00	10.71	0.00	169.63	0.00	5.29	0.00	5.60			
8	1,000	1,500	1,250	522	3,269	8.51	53.27	954.04	3,982.97	4.84	20.21	1	4	3.57	14.29	1,417.71	1,587.34	44.20	49.49	148.60	39.85			
9	1,500	2,000	1,750	476	3,745	7.76	61.02	948.51	4,931.48	4.81	25.02	1	5	3.57	17.86	80.16	1,667.50	2.50	51.99	8.45	33.81			
10	2,000	2,500	2,250	321	4,066	5.23	66.25	691.16	5,622.64	3.51	28.53	2	7	7.14	25.00	10.28	1,677.78	0.32	52.31	1.49	29.84			
11	2,500	3,000	2,750	300	4,366	4.89	71.14	858.44	6,481.08	4.36	32.88	2	9	7.14	32.14	78.59	1,756.37	2.45	54.76	9.15	27.10			
12	3,000	4,000	3,500	380	4,746	6.19	77.33	1,479.88	7,960.97	7.51	40.39	5	14	17.86	50.00	186.31	1,942.69	5.81	60.57	12.59	24.40			
13	4,000	5,000	4,500	227	4,973	3.70	81.03	1,184.88	9,145.84	6.01	46.40	0	14	0.00	50.00	0.00	1,942.69	0.00	60.57	0.00	21.24			
14	5,000	7,500	6,250	333	5,306	5.43	86.46	1,928.03	11,073.87	9.78	56.18	1	15	3.57	53.57	3.78	1,946.46	0.12	60.69	0.20	17.58			
15	7,500	10,000	8,750	229	5,535	3.73	90.19	1,869.05	12,942.92	9.48	65.67	1	16	3.57	57.14	1,068.78	3,015.24	33.32	94.01	57.18	23.30			
16	10,000	20,000	15,000	264	5,799	4.30	94.49	3,147.26	16,090.18	15.97	81.63	1	17	3.57	60.71	0.02	3,015.26	0.00	94.01	0.00	18.74			
17	20,000	50,000	35,000	214	6,013	3.49	97.98	2,627.12	18,717.30	13.33	94.96	4	21	14.29	75.00	52.47	3,067.74	1.64	95.65	2.00	16.39			
18	50,000	100,000	75,000	61	6,074	0.99	98.97	737.04	19,454.34	3.74	98.70	3	24	10.71	85.71	29.54	3,097.28	0.92	96.57	4.01	15.92			
19	100,000	500,000	300,000	61	6,135	0.99	99.97	221.10	19,675.44	1.12	99.82	4	28	14.29	100.00	110.00	3,207.27	3.43	100.00	49.75	16.30			
20	500,000	UP		2	6,137	0.03	100.00	34.80	19,710.25	0.18	100.00	0	28	0.00	100.00	0.00	3,207.27	0.00	100.00	0.00	16.27			
				6,137					19,710.25					28					3,207.27					16.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	64	64	15.96	15.96	27.56	27.56	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	20	84	4.99	20.95	20.66	48.23	1.83	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	101	4.24	25.19	12.59	60.82	1.12	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	32	133	7.98	33.17	6.43	67.25	0.57	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	41	174	10.22	43.39	19.12	86.37	1.70	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	32	206	7.98	51.37	19.19	105.57	1.70	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	23	229	5.74	57.11	26.61	132.17	2.36	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	21	250	5.24	62.34	37.28	169.46	3.31	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	21	271	5.24	67.58	43.38	212.84	3.85	18.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	21	292	5.24	72.82	58.22	271.06	5.17	24.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	303	2.74	75.56	35.41	306.47	3.14	27.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	14	317	3.49	79.05	64.17	370.64	5.69	32.88	1	1	100.00	100.00	104.13	104.13	100.00	100.00	162.26	28.09	
13	4,000	5,000	4,500	10	327	2.49	81.55	32.65	403.30	2.90	35.78	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	25.82	
14	5,000	7,500	6,250	15	342	3.74	85.29	75.57	478.87	6.71	42.49	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	21.74	
15	7,500	10,000	8,750	20	362	4.99	90.27	194.90	673.77	17.29	59.78	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	15.45	
16	10,000	20,000	15,000	17	379	4.24	94.51	195.58	869.36	17.35	77.13	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	11.98	
17	20,000	50,000	35,000	20	399	4.99	99.50	248.70	1,118.05	22.06	99.20	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	9.31	
18	50,000	100,000	75,000	2	401	0.50	100.00	9.06	1,127.12	0.80	100.00	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	9.24	
19	100,000	500,000	300,000	0	401	0.00	100.00	0.00	1,127.12	0.00	100.00	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	9.24	
20	500,000	UP		0	401	0.00	100.00	0.00	1,127.12	0.00	100.00	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	9.24	
				401					1,127.12					1					104.13			9.24



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29374 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	3.26	3.26	1.42	1.42	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	39	67	4.54	7.80	6.59	8.01	0.30	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	59	126	6.87	14.67	16.49	24.50	0.75	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	49	175	5.70	20.37	16.90	41.40	0.77	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	94	269	10.94	31.32	56.30	97.70	2.57	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	88	357	10.24	41.56	77.53	175.23	3.54	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	83	440	9.66	51.22	82.10	257.33	3.75	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	100	540	11.64	62.86	138.47	395.79	6.32	18.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	65	605	7.57	70.43	120.68	516.47	5.51	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	33	638	3.84	74.27	107.20	623.67	4.89	28.46	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	25	663	2.91	77.18	70.90	694.57	3.23	31.69	1	2	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	53	716	6.17	83.35	199.73	894.30	9.11	40.80	1	3	33.33	100.00	100.77	100.77	100.00	100.00	50.45	11.27			
13	4,000	5,000	4,500	33	749	3.84	87.19	138.99	1,033.29	6.34	47.14	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	9.75			
14	5,000	7,500	6,250	36	785	4.19	91.39	239.91	1,273.20	10.95	58.09	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	7.91			
15	7,500	10,000	8,750	25	810	2.91	94.30	190.90	1,464.09	8.71	66.80	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	6.88			
16	10,000	20,000	15,000	22	832	2.56	96.86	342.20	1,806.29	15.61	82.41	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	5.58			
17	20,000	50,000	35,000	23	855	2.68	99.53	335.07	2,141.36	15.29	97.70	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	4.71			
18	50,000	100,000	75,000	4	859	0.47	100.00	50.42	2,191.78	2.30	100.00	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	4.60			
19	100,000	500,000	300,000	0	859	0.00	100.00	0.00	2,191.78	0.00	100.00	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	4.60			
20	500,000	UP		0	859	0.00	100.00	0.00	2,191.78	0.00	100.00	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	4.60			
				859					2,191.78					3					100.77					4.60



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29375 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	31	31	3.35	3.35	1.68	1.68	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	16	47	1.73	5.09	3.59	5.27	0.11	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	47	94	5.09	10.17	10.00	15.27	0.31	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	40	134	4.33	14.50	13.54	28.81	0.42	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	79	213	8.55	23.05	41.17	69.98	1.29	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	95	308	10.28	33.33	70.99	140.97	2.22	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	83	391	8.98	42.32	99.93	240.90	3.12	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	101	492	10.93	53.25	165.64	406.54	5.17	12.69	2	2	25.00	25.00	49.14	49.14	3.55	3.55	29.66	12.09	
9	1,500	2,000	1,750	75	567	8.12	61.36	162.99	569.53	5.09	17.78	0	2	0.00	25.00	0.00	49.14	0.00	3.55	0.00	8.63	
10	2,000	2,500	2,250	40	607	4.33	65.69	94.23	663.76	2.94	20.72	0	2	0.00	25.00	0.00	49.14	0.00	3.55	0.00	7.40	
11	2,500	3,000	2,750	48	655	5.19	70.89	140.31	804.07	4.38	25.10	0	2	0.00	25.00	0.00	49.14	0.00	3.55	0.00	6.11	
12	3,000	4,000	3,500	48	703	5.19	76.08	192.67	996.74	6.01	31.11	1	3	12.50	37.50	0.35	49.49	0.03	3.58	0.18	4.97	
13	4,000	5,000	4,500	34	737	3.68	79.76	147.73	1,144.47	4.61	35.73	0	3	0.00	37.50	0.00	49.49	0.00	3.58	0.00	4.32	
14	5,000	7,500	6,250	39	776	4.22	83.98	270.33	1,414.81	8.44	44.16	1	4	12.50	50.00	29.46	78.95	2.13	5.71	10.90	5.58	
15	7,500	10,000	8,750	44	820	4.76	88.74	449.99	1,864.80	14.05	58.21	0	4	0.00	50.00	0.00	78.95	0.00	5.71	0.00	4.23	
16	10,000	20,000	15,000	64	884	6.93	95.67	707.62	2,572.42	22.09	80.30	2	6	25.00	75.00	387.85	466.80	28.04	33.74	54.81	18.15	
17	20,000	50,000	35,000	30	914	3.25	98.92	488.23	3,060.65	15.24	95.54	2	8	25.00	100.00	916.57	1,383.37	66.26	100.00	187.73	45.20	
18	50,000	100,000	75,000	8	922	0.87	99.78	133.41	3,194.06	4.16	99.70	0	8	0.00	100.00	0.00	1,383.37	0.00	100.00	0.00	43.31	
19	100,000	500,000	300,000	2	924	0.22	100.00	9.45	3,203.51	0.30	100.00	0	8	0.00	100.00	0.00	1,383.37	0.00	100.00	0.00	43.18	
20	500,000	UP		0	924	0.00	100.00	0.00	3,203.51	0.00	100.00	0	8	0.00	100.00	0.00	1,383.37	0.00	100.00	0.00	43.18	
				924					3,203.51					8					1,383.37			43.18



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 29376 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	32	32	3.71	3.71	7.61	7.61	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	30	62	3.48	7.18	10.05	17.66	0.63	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	49	111	5.68	12.86	9.95	27.61	0.63	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	37	148	4.29	17.15	10.82	38.43	0.68	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	74	222	8.57	25.72	25.80	64.23	1.63	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	86	308	9.97	35.69	40.09	104.33	2.53	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	84	392	9.73	45.42	66.02	170.35	4.17	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	64	456	7.42	52.84	48.16	218.50	3.04	13.79	1	1	50.00	50.00	943.12	943.12	89.40	89.40	1958.39	431.62	
9	1,500	2,000	1,750	75	531	8.69	61.53	85.16	303.66	5.38	19.17	0	1	0.00	50.00	943.12	0.00	943.12	0.00	89.40	310.58	
10	2,000	2,500	2,250	43	574	4.98	66.51	51.45	355.11	3.25	22.42	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	265.58	
11	2,500	3,000	2,750	34	608	3.94	70.45	77.35	432.46	4.88	27.30	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	218.08	
12	3,000	4,000	3,500	54	662	6.26	76.71	112.80	545.26	7.12	34.42	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	172.97	
13	4,000	5,000	4,500	33	695	3.82	80.53	62.23	607.49	3.93	38.35	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	155.25	
14	5,000	7,500	6,250	64	759	7.42	87.95	260.93	868.42	16.47	54.82	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	108.60	
15	7,500	10,000	8,750	37	796	4.29	92.24	118.05	986.47	7.45	62.27	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	95.61	
16	10,000	20,000	15,000	38	834	4.40	96.64	259.18	1,245.65	16.36	78.63	1	2	50.00	100.00	111.79	1,054.90	10.60	100.00	43.13	84.69	
17	20,000	50,000	35,000	26	860	3.01	99.65	336.89	1,582.54	21.27	99.89	0	2	0.00	100.00	0.00	1,054.90	0.00	100.00	0.00	66.66	
18	50,000	100,000	75,000	2	862	0.23	99.88	1.42	1,583.96	0.09	99.98	0	2	0.00	100.00	0.00	1,054.90	0.00	100.00	0.00	66.60	
19	100,000	500,000	300,000	1	863	0.12	100.00	0.26	1,584.22	0.02	100.00	0	2	0.00	100.00	0.00	1,054.90	0.00	100.00	0.00	66.59	
20	500,000	UP		0	863	0.00	100.00	0.00	1,584.22	0.00	100.00	0	2	0.00	100.00	0.00	1,054.90	0.00	100.00	0.00	66.59	
				863					1,584.22					2					1,054.90			66.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	4.44	4.44	4.63	4.63	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	38	6.11	10.56	2.60	7.22	0.38	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	63	6.94	17.50	5.20	12.43	0.77	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	84	5.83	23.33	7.27	19.69	1.07	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	118	9.44	32.78	18.07	37.77	2.66	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	29	147	8.06	40.83	16.37	54.14	2.41	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	27	174	7.50	48.33	20.74	74.88	3.05	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	39	213	10.83	59.17	56.04	130.92	8.24	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	236	6.39	65.56	41.93	172.86	6.17	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	253	4.72	70.28	28.43	201.29	4.18	29.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	269	4.44	74.72	52.18	253.47	7.67	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	24	293	6.67	81.39	91.60	345.07	13.47	50.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	309	4.44	85.83	62.75	407.81	9.23	59.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	334	6.94	92.78	58.04	465.86	8.54	68.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	342	2.22	95.00	42.27	508.13	6.22	74.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	351	2.50	97.50	125.55	633.68	18.46	93.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	354	0.83	98.33	42.51	676.19	6.25	99.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	355	0.28	98.61	0.53	676.72	0.08	99.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	360	1.39	100.00	3.31	680.03	0.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	360	0.00	100.00	0.00	680.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				360					680.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29378 PUBLIC WAREHOUSE SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,538	3,538	51.73	51.73	169.46	169.46	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	243	3,781	3.55	55.29	212.60	382.06	1.38	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	257	4,038	3.76	59.04	272.88	654.94	1.77	4.24	1	1	4.17	4.17	120.67	120.67	6.13	6.13	44.22	18.43			
4	200	300	250	118	4,156	1.73	60.77	149.69	804.63	0.97	5.21	0	1	0.00	4.17	0.00	120.67	0.00	6.13	0.00	15.00			
5	300	500	400	272	4,428	3.98	64.75	417.16	1,221.78	2.70	7.92	0	1	0.00	4.17	0.00	120.67	0.00	6.13	0.00	9.88			
6	500	750	625	175	4,603	2.56	67.31	448.02	1,669.80	2.90	10.82	0	1	0.00	4.17	0.00	120.67	0.00	6.13	0.00	7.23			
7	750	1,000	875	224	4,827	3.28	70.58	392.62	2,062.43	2.54	13.37	2	3	8.33	12.50	665.48	786.16	33.81	39.94	169.50	38.12			
8	1,000	1,500	1,250	219	5,046	3.20	73.78	416.99	2,479.42	2.70	16.07	1	4	4.17	16.67	167.50	953.66	8.51	48.45	40.17	38.46			
9	1,500	2,000	1,750	166	5,212	2.43	76.21	467.26	2,946.68	3.03	19.10	0	4	0.00	16.67	0.00	953.66	0.00	48.45	0.00	32.36			
10	2,000	2,500	2,250	140	5,352	2.05	78.26	375.51	3,322.20	2.43	21.53	0	4	0.00	16.67	0.00	953.66	0.00	48.45	0.00	28.71			
11	2,500	3,000	2,750	128	5,480	1.87	80.13	527.21	3,849.40	3.42	24.95	0	4	0.00	16.67	0.00	953.66	0.00	48.45	0.00	24.77			
12	3,000	4,000	3,500	153	5,633	2.24	82.37	666.84	4,516.24	4.32	29.27	1	5	4.17	20.83	379.63	1,333.29	19.29	67.73	56.93	29.52			
13	4,000	5,000	4,500	132	5,765	1.93	84.30	860.68	5,376.92	5.58	34.85	1	6	4.17	25.00	290.22	1,623.51	14.74	82.48	33.72	30.19			
14	5,000	7,500	6,250	203	5,968	2.97	87.26	1,244.85	6,621.77	8.07	42.92	2	8	8.33	33.33	10.37	1,633.88	0.53	83.00	0.83	24.67			
15	7,500	10,000	8,750	151	6,119	2.21	89.47	1,212.38	7,834.15	7.86	50.77	0	8	0.00	33.33	0.00	1,633.88	0.00	83.00	0.00	20.86			
16	10,000	20,000	15,000	260	6,379	3.80	93.27	2,625.03	10,459.18	17.01	67.79	10	18	41.67	75.00	172.18	1,806.06	8.75	91.75	6.56	17.27			
17	20,000	50,000	35,000	276	6,655	4.04	97.31	2,799.07	13,258.26	18.14	85.93	4	22	16.67	91.67	92.91	1,898.96	4.72	96.47	3.32	14.32			
18	50,000	100,000	75,000	106	6,761	1.55	98.86	1,208.46	14,466.72	7.83	93.76	2	24	8.33	100.00	69.45	1,968.41	3.53	100.00	5.75	13.61			
19	100,000	500,000	300,000	62	6,823	0.91	99.77	741.01	15,207.74	4.80	98.56	0	24	0.00	100.00	0.00	1,968.41	0.00	100.00	0.00	12.94			
20	500,000	UP		16	6,839	0.23	100.00	222.13	15,429.86	1.44	100.00	0	24	0.00	100.00	0.00	1,968.41	0.00	100.00	0.00	12.76			
				6,839					15,429.86					24					1,968.41					12.76



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY			CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	10	10	14.29	14.29	8.23	8.23	2.86	2.86	1	1	100.00	100.00	27.93	27.93	100.00	100.00	339.54	339.54		
2	50	100	75	2	12	2.86	17.14	10.13	18.36	3.53	6.39	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	152.17		
3	100	200	150	5	17	7.14	24.29	4.15	22.50	1.44	7.84	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	124.13		
4	200	300	250	1	18	1.43	25.71	2.55	25.05	0.89	8.72	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	111.50		
5	300	500	400	4	22	5.71	31.43	5.97	31.03	2.08	10.80	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	90.03		
6	500	750	625	4	26	5.71	37.14	2.37	33.40	0.83	11.63	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	83.63		
7	750	1,000	875	3	29	4.29	41.43	1.60	35.00	0.56	12.19	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	79.82		
8	1,000	1,500	1,250	7	36	10.00	51.43	10.00	44.99	3.48	15.67	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	62.08		
9	1,500	2,000	1,750	12	48	17.14	68.57	22.89	67.88	7.97	23.64	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	41.15		
10	2,000	2,500	2,250	7	55	10.00	78.57	21.39	89.28	7.45	31.09	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	31.29		
11	2,500	3,000	2,750	1	56	1.43	80.00	5.53	94.81	1.93	33.02	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	29.46		
12	3,000	4,000	3,500	1	57	1.43	81.43	3.32	98.13	1.16	34.17	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	28.47		
13	4,000	5,000	4,500	1	58	1.43	82.86	17.32	115.45	6.03	40.20	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	24.20		
14	5,000	7,500	6,250	3	61	4.29	87.14	23.29	138.73	8.11	48.31	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	20.13		
15	7,500	10,000	8,750	2	63	2.86	90.00	14.72	153.45	5.13	53.44	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	18.20		
16	10,000	20,000	15,000	2	65	2.86	92.86	68.79	222.25	23.96	77.40	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	12.57		
17	20,000	50,000	35,000	3	68	4.29	97.14	48.96	271.21	17.05	94.45	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	10.30		
18	50,000	100,000	75,000	2	70	2.86	100.00	15.95	287.16	5.55	100.00	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	9.73		
19	100,000	500,000	300,000	0	70	0.00	100.00	0.00	287.16	0.00	100.00	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	9.73		
20	500,000	UP		0	70	0.00	100.00	0.00	287.16	0.00	100.00	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	9.73		
				70					287.16					1				27.93					9.73



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,494	1,494	16.71	16.71	569.41	569.41	2.75	2.75	11	10.58	10.58	109.89	109.89	2.65	2.65	19.30	19.30		
2	50	100	75	229	1,723	2.56	19.27	359.58	928.99	1.73	4.48	3	2.88	13.46	78.54	188.43	1.90	4.55	21.84	20.28		
3	100	200	150	790	2,513	8.84	28.11	375.19	1,304.18	1.81	6.29	3	2.88	16.35	268.62	457.06	6.49	11.03	71.60	35.05		
4	200	300	250	215	2,728	2.40	30.51	163.40	1,467.58	0.79	7.08	3	2.88	19.23	270.38	727.44	6.53	17.56	165.47	49.57		
5	300	500	400	853	3,581	9.54	40.05	379.88	1,847.46	1.83	8.91	8	7.69	26.92	32.66	760.10	0.79	18.35	8.60	41.14		
6	500	750	625	338	3,919	3.78	43.83	297.40	2,144.86	1.43	10.35	2	1.92	28.85	12.40	772.50	0.30	18.65	4.17	36.02		
7	750	1,000	875	404	4,323	4.52	48.35	495.91	2,640.78	2.39	12.74	8	7.69	36.54	606.43	1,378.93	14.64	33.29	122.29	52.22		
8	1,000	1,500	1,250	787	5,110	8.80	57.15	993.94	3,634.72	4.79	17.53	8	7.69	44.23	642.73	2,021.66	15.52	48.81	64.66	55.62		
9	1,500	2,000	1,750	456	5,566	5.10	62.25	1,144.44	4,779.16	5.52	23.05	10	9.62	53.85	683.71	2,705.37	16.51	65.32	59.74	56.61		
10	2,000	2,500	2,250	299	5,865	3.34	65.60	1,070.11	5,849.26	5.16	28.21	3	2.88	56.73	19.18	2,724.55	0.46	65.78	1.79	46.58		
11	2,500	3,000	2,750	334	6,199	3.74	69.33	1,132.96	6,982.23	5.46	33.68	7	6.6	63.46	94.04	2,818.58	2.27	68.05	8.30	40.37		
12	3,000	4,000	3,500	555	6,754	6.21	75.54	2,159.56	9,141.78	10.42	44.09	9	8.65	72.12	236.27	3,054.85	5.70	73.75	10.94	33.42		
13	4,000	5,000	4,500	459	7,213	5.13	80.67	1,843.20	10,984.99	8.89	52.98	6	5.77	77.88	83.42	3,138.27	2.01	75.77	4.53	28.57		
14	5,000	7,500	6,250	530	7,743	5.93	86.60	3,009.07	13,994.06	14.51	67.50	2	1.92	79.81	64.95	3,203.22	1.57	77.33	2.16	22.89		
15	7,500	10,000	8,750	218	7,961	2.44	89.04	1,857.77	15,851.83	8.96	76.46	8	7.69	87.50	578.48	3,781.70	13.97	91.30	31.14	23.86		
16	10,000	20,000	15,000	273	8,234	3.05	92.09	2,162.84	18,014.67	10.43	86.89	5	4.81	92.31	335.23	4,116.93	8.09	99.39	15.50	22.85		
17	20,000	50,000	35,000	287	8,521	3.21	95.30	1,314.38	19,329.06	6.34	93.23	3	2.88	95.19	11.79	4,128.72	0.28	99.68	0.90	21.36		
18	50,000	100,000	75,000	140	8,661	1.57	96.87	528.68	19,857.74	2.55	95.78	3	102	98.08	0.00	4,128.72	0.00	99.68	0.00	20.79		
19	100,000	500,000	300,000	168	8,829	1.88	98.75	425.70	20,283.44	2.05	97.83	2	1.92	100.00	13.29	4,142.01	0.32	100.00	3.12	20.42		
20	500,000	UP		112	8,941	1.25	100.00	449.54	20,732.98	2.17	100.00	0	104	100.00	0.00	4,142.01	0.00	100.00	0.00	19.98		
				8,941					20,732.98					104					4,142.01			19.98



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29381

STORAGE TANKS : UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9	9	9.18	9.18	3.11	3.11	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	10	1.02	10.20	0.09	3.19	0.02	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	11	1.02	11.22	0.08	3.28	0.02	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	12	1.02	12.24	0.15	3.43	0.04	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	14	2.04	14.29	1.30	4.73	0.36	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	15	1.02	15.31	0.77	5.50	0.21	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	16	1.02	16.33	1.97	7.47	0.55	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	26	10.20	26.53	9.58	17.05	2.66	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	34	8.16	34.69	21.09	38.14	5.86	10.60	1	1	50.00	50.00	94.43	94.43	96.18	96.18	447.72	247.58	
10	2,000	2,500	2,250	5	39	5.10	39.80	30.25	68.39	8.41	19.01	0	1	0.00	50.00	0.00	94.43	0.00	96.18	0.00	138.08	
11	2,500	3,000	2,750	2	41	2.04	41.84	7.48	75.87	2.08	21.09	0	1	0.00	50.00	0.00	94.43	0.00	96.18	0.00	124.47	
12	3,000	4,000	3,500	10	51	10.20	52.04	39.90	115.77	11.09	32.18	0	1	0.00	50.00	0.00	94.43	0.00	96.18	0.00	81.57	
13	4,000	5,000	4,500	9	60	9.18	61.22	51.28	167.05	14.25	46.44	0	1	0.00	50.00	0.00	94.43	0.00	96.18	0.00	56.53	
14	5,000	7,500	6,250	13	73	13.27	74.49	90.36	257.41	25.12	71.56	1	2	50.00	100.00	3.75	98.18	3.82	100.00	4.15	38.14	
15	7,500	10,000	8,750	7	80	7.14	81.63	38.16	295.57	10.61	82.17	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	33.22	
16	10,000	20,000	15,000	3	83	3.06	84.69	2.47	298.04	0.69	82.85	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	32.94	
17	20,000	50,000	35,000	8	91	8.16	92.86	3.15	301.19	0.88	83.73	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	32.60	
18	50,000	100,000	75,000	1	92	1.02	93.88	6.70	294.49	1.86	81.87	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	33.34	
19	100,000	500,000	300,000	1	93	1.02	94.90	0.00	294.49	0.00	81.87	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	33.34	
20	500,000	UP		5	98	5.10	100.00	65.23	359.72	18.13	100.00	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	27.29	
				98					359.72					2					98.18			27.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29382 STORAGE TANKS :SURFACE STORAGE TANKS(INCLUDING BARRELS)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	22.22	22.22	0.13	0.13	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	1.59	23.81	12.69	12.82	3.36	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	17	3.17	26.98	17.18	29.99	4.54	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	20	4.76	31.75	29.78	59.78	7.88	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	31	17.46	49.21	43.75	103.52	11.57	27.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	39	12.70	61.90	9.58	113.10	2.53	29.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	43	6.35	68.25	6.30	119.39	1.67	31.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	48	7.94	76.19	6.65	126.05	1.76	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	49	1.59	77.78	4.61	130.66	1.22	34.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	50	1.59	79.37	8.07	138.73	2.14	36.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	51	1.59	80.95	14.33	153.06	3.79	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	52	1.59	82.54	0.00	153.06	0.00	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	53	1.59	84.13	24.35	177.42	6.44	46.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	54	1.59	85.71	24.35	153.06	6.44	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	55	1.59	87.30	12.18	165.24	3.22	43.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	60	7.94	95.24	199.40	364.64	52.76	96.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	61	1.59	96.83	13.30	377.94	3.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	62	1.59	98.41	0.00	377.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	63	1.59	100.00	0.00	377.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	63	0.00	100.00	0.00	377.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				63					377.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	697	697	18.74	18.74	200.49	200.49	1.92	1.92	2	2	5.13	5.13	47.82	47.82	1.67	1.67	23.85	23.85			
2	50	100	75	193	890	5.19	23.93	258.31	458.80	2.47	4.39	1	3	2.56	7.69	7.99	55.80	0.28	1.95	3.09	12.16			
3	100	200	150	155	1,045	4.17	28.10	158.74	617.54	1.52	5.91	0	3	0.00	7.69	0.00	55.80	0.00	1.95	0.00	9.04			
4	200	300	250	155	1,200	4.17	32.27	161.65	779.19	1.55	7.45	0	3	0.00	7.69	0.00	55.80	0.00	1.95	0.00	7.16			
5	300	500	400	182	1,382	4.89	37.16	531.06	1,310.25	5.08	12.54	0	3	0.00	7.69	0.00	55.80	0.00	1.95	0.00	4.26			
6	500	750	625	195	1,577	5.24	42.40	319.49	1,629.73	3.06	15.59	1	4	2.56	10.26	15.24	71.05	0.53	2.49	4.77	4.36			
7	750	1,000	875	200	1,777	5.38	47.78	297.13	1,926.86	2.84	18.43	2	6	5.13	15.38	928.58	999.62	32.49	34.97	312.52	51.88			
8	1,000	1,500	1,250	349	2,126	9.38	57.17	649.28	2,576.14	6.21	24.65	2	8	5.13	20.51	6.55	1,006.17	0.23	35.20	1.01	39.06			
9	1,500	2,000	1,750	285	2,411	7.66	64.83	839.56	3,415.70	8.03	32.68	5	13	12.82	33.33	151.44	1,157.61	5.30	40.50	18.04	33.89			
10	2,000	2,500	2,250	185	2,596	4.97	69.80	638.03	4,053.73	6.10	38.78	1	14	2.56	35.90	12.78	1,170.39	0.45	40.95	2.00	28.87			
11	2,500	3,000	2,750	192	2,788	5.16	74.97	784.90	4,838.62	7.51	46.29	4	18	10.26	46.15	30.20	1,200.59	1.06	42.00	3.85	24.81			
12	3,000	4,000	3,500	232	3,020	6.24	81.20	1,121.59	5,960.22	10.73	57.02	8	26	20.51	66.67	909.00	2,109.59	31.80	73.80	81.05	35.39			
13	4,000	5,000	4,500	175	3,195	4.71	85.91	1,082.57	7,042.79	10.36	67.38	3	29	7.69	74.36	47.43	2,157.02	1.66	75.46	4.38	30.63			
14	5,000	7,500	6,250	202	3,397	5.43	91.34	1,641.95	8,684.74	15.71	83.09	3	32	7.69	82.05	480.94	2,637.96	16.83	92.29	29.29	30.37			
15	7,500	10,000	8,750	77	3,474	2.07	93.41	845.14	9,529.88	8.09	91.17	1	33	2.56	84.62	165.60	2,803.56	5.79	98.08	19.59	29.42			
16	10,000	20,000	15,000	44	3,518	1.18	94.60	534.84	10,064.72	5.12	96.29	3	36	7.69	92.31	48.75	2,852.31	1.71	99.79	9.11	28.34			
17	20,000	50,000	35,000	22	3,540	0.59	95.19	303.73	10,368.45	2.91	99.20	0	36	0.00	92.31	0.00	2,852.31	0.00	99.79	0.00	27.51			
18	50,000	100,000	75,000	12	3,552	0.32	95.51	57.01	10,425.46	0.55	99.74	0	36	0.00	92.31	0.00	2,852.31	0.00	99.79	0.00	27.36			
19	100,000	500,000	300,000	21	3,573	0.56	96.07	6.68	10,432.15	0.06	99.81	1	37	2.56	94.87	0.19	2,852.51	0.01	99.79	2.90	27.34			
20	500,000	UP		146	3,719	3.93	100.00	20.16	10,452.30	0.19	100.00	2	39	5.13	100.00	5.91	2,858.42	0.21	100.00	29.32	27.35			
				3,719					10,452.30					39					2,858.42					27.35



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	9.84	9.84	14.21	14.21	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.82	10.66	0.15	14.06	0.02	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	18	4.10	14.75	25.70	11.65	3.35	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	20	1.64	16.39	28.27	39.91	3.68	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	24	3.28	19.67	2.44	42.35	0.32	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	25	0.82	20.49	0.82	43.18	0.11	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	27	1.64	22.13	2.40	45.58	0.31	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	45	14.75	36.89	5.96	51.54	0.78	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	47	1.64	38.52	0.00	51.54	0.00	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	51	3.28	41.80	20.10	71.64	2.62	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	54	2.46	44.26	10.72	82.36	1.40	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	57	2.46	46.72	16.52	98.88	2.15	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	63	4.92	51.64	41.01	139.89	5.34	18.22	1	1	100.00	100.00	180.30	180.30	100.00	100.00	439.67	128.89			
14	5,000	7,500	6,250	27	90	22.13	73.77	148.30	288.19	19.32	37.54	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	62.56			
15	7,500	10,000	8,750	9	99	7.38	81.15	106.98	395.17	13.93	51.47	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	45.63			
16	10,000	20,000	15,000	18	117	14.75	95.90	283.55	678.72	36.93	88.41	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	26.56			
17	20,000	50,000	35,000	4	121	3.28	99.18	93.76	772.48	12.21	100.62	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	23.34			
18	50,000	100,000	75,000	1	122	0.82	100.00	4.76	767.72	0.62	100.00	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	23.49			
19	100,000	500,000	300,000	0	122	0.00	100.00	0.00	767.72	0.00	100.00	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	23.49			
20	500,000	UP		0	122	0.00	100.00	0.00	767.72	0.00	100.00	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	23.49			
				122					767.72					1					180.30					23.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29385 OTHERS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	4	4.55	4.55	9.09	9.09	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	6	2.27	6.82	0.72	9.81	0.13	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	9	3.41	10.23	8.54	18.35	1.58	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	14	5.68	15.91	41.27	59.62	7.64	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	24	11.36	27.27	13.29	72.91	2.46	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	26	2.27	29.55	3.00	75.91	0.55	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	32	6.82	36.36	10.59	86.50	1.96	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	35	3.41	39.77	14.85	101.35	2.75	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	39	4.55	44.32	12.03	113.39	2.23	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	41	2.27	46.59	6.27	119.66	1.16	22.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	43	2.27	48.86	3.77	123.43	0.70	22.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	45	2.27	51.14	5.97	129.39	1.10	23.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	55	11.36	62.50	62.23	191.62	11.52	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	70	17.05	79.55	165.95	357.57	30.71	66.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	81	12.50	92.05	166.45	524.02	30.81	96.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	88	7.95	100.00	16.31	540.33	3.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	88	0.00	100.00	0.00	540.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	88	0.00	100.00	0.00	540.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	88	0.00	100.00	0.00	540.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				88					540.33					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,217	1,217	10.67	10.67	473.83	473.83	1.63	1.63	5	5	6.25	6.25	76.17	76.17	2.65	2.65	16.07	16.07			
2	50	100	75	639	1,856	5.60	16.27	431.08	904.91	1.48	3.12	4	9	5.00	11.25	124.32	200.48	4.33	6.99	28.84	22.16			
3	100	200	150	1,069	2,925	9.37	25.64	626.82	1,531.74	2.16	5.28	7	16	8.75	20.00	128.28	328.77	4.47	11.46	20.47	21.46			
4	200	300	250	566	3,491	4.96	30.60	441.53	1,973.27	1.52	6.80	1	17	1.25	21.25	56.09	384.86	1.95	13.41	12.70	19.50			
5	300	500	400	1,100	4,591	9.64	40.24	703.64	2,676.90	2.42	9.22	1	18	1.25	22.50	37.71	422.57	1.31	14.73	5.36	15.79			
6	500	750	625	814	5,405	7.14	47.38	678.72	3,355.62	2.34	11.56	4	22	5.00	27.50	200.74	623.31	7.00	21.72	29.58	18.58			
7	750	1,000	875	852	6,257	7.47	54.85	1,057.80	4,413.42	3.64	15.20	1	23	1.25	28.75	1.30	624.61	0.05	21.77	0.12	14.15			
8	1,000	1,500	1,250	1,015	7,272	8.90	63.74	1,830.33	6,243.75	6.30	21.50	7	30	8.75	37.50	442.82	1,067.43	15.43	37.20	24.19	17.10			
9	1,500	2,000	1,750	779	8,051	6.83	70.57	1,881.09	8,124.84	6.48	27.98	2	32	2.50	40.00	179.23	1,246.66	6.25	43.45	9.53	15.34			
10	2,000	2,500	2,250	485	8,536	4.25	74.82	1,421.62	9,546.45	4.90	32.88	3	35	3.75	43.75	163.46	1,410.12	5.70	49.14	11.50	14.77			
11	2,500	3,000	2,750	427	8,963	3.74	78.57	1,446.43	10,992.89	4.98	37.86	5	40	6.25	50.00	84.90	1,495.02	2.96	52.10	5.87	13.60			
12	3,000	4,000	3,500	488	9,451	4.28	82.85	1,867.45	12,860.33	6.43	44.29	5	45	6.25	56.25	103.14	1,598.16	3.59	55.70	5.52	12.43			
13	4,000	5,000	4,500	383	9,834	3.36	86.20	1,717.81	14,578.14	5.92	50.21	4	49	5.00	61.25	914.85	2,513.01	31.88	87.58	53.26	17.24			
14	5,000	7,500	6,250	399	10,233	3.50	89.70	2,422.45	17,000.59	8.34	58.55	2	51	2.50	63.75	8.49	2,521.50	0.30	87.88	0.35	14.83			
15	7,500	10,000	8,750	289	10,522	2.53	92.23	2,241.05	19,241.64	7.72	66.27	3	54	3.75	67.50	89.87	2,611.37	3.13	91.01	4.01	13.57			
16	10,000	20,000	15,000	432	10,954	3.79	96.02	4,313.60	23,555.24	14.86	81.13	4	58	5.00	72.50	62.58	2,673.95	2.18	93.19	1.45	11.35			
17	20,000	50,000	35,000	225	11,179	1.97	97.99	3,735.27	27,290.51	12.86	93.99	18	76	22.50	95.00	52.19	2,726.14	1.82	95.01	1.40	9.99			
18	50,000	100,000	75,000	90	11,269	0.79	98.78	805.66	28,096.17	2.77	96.77	1	77	1.25	96.25	101.65	2,827.79	3.54	98.55	12.62	10.06			
19	100,000	500,000	300,000	113	11,382	0.99	99.77	847.54	28,943.71	2.92	99.68	2	79	2.50	98.75	41.60	2,869.39	1.45	100.00	4.91	9.91			
20	500,000	UP		26	11,408	0.23	100.00	91.75	29,035.46	0.32	100.00	1	80	1.25	100.00	0.00	2,869.39	0.00	100.00	0.00	9.88			
				11,408					29,035.46					80					2,869.39					9.88



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29391 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	50	50	15.15	15.15	8.00	8.00	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	84	10.30	25.45	2.97	10.97	0.22	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	112	8.48	33.94	19.44	30.41	1.44	2.26	2	2	15.38	15.38	155.80	155.80	50.81	50.81	801.57	512.37			
4	200	300	250	8	120	2.42	36.36	2.88	33.29	0.21	2.47	0	2	0.00	15.38	0.00	155.80	0.00	50.81	0.00	468.08			
5	300	500	400	18	138	5.45	41.82	5.19	28.10	0.39	2.09	0	2	0.00	15.38	0.00	155.80	0.00	50.81	0.00	554.49			
6	500	750	625	12	150	3.64	45.45	12.70	40.80	0.94	3.03	1	3	7.69	23.08	7.16	162.96	2.33	53.14	56.33	399.38			
7	750	1,000	875	14	164	4.24	49.70	14.48	55.29	1.08	4.11	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	294.75			
8	1,000	1,500	1,250	21	185	6.36	56.06	28.32	83.60	2.10	6.21	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	194.92			
9	1,500	2,000	1,750	28	213	8.48	64.55	52.73	136.33	3.92	10.13	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	119.53			
10	2,000	2,500	2,250	7	220	2.12	66.67	23.57	159.90	1.75	11.88	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	101.91			
11	2,500	3,000	2,750	3	223	0.91	67.58	8.60	168.49	0.64	12.52	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	96.72			
12	3,000	4,000	3,500	13	236	3.94	71.52	34.29	202.78	2.55	15.07	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	80.36			
13	4,000	5,000	4,500	12	248	3.64	75.15	27.02	229.80	2.01	17.08	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	70.91			
14	5,000	7,500	6,250	10	258	3.03	78.18	103.59	333.39	7.70	24.78	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	48.88			
15	7,500	10,000	8,750	14	272	4.24	82.42	110.68	444.07	8.22	33.00	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	36.70			
16	10,000	20,000	15,000	15	287	4.55	86.97	116.17	560.23	8.63	41.63	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	29.09			
17	20,000	50,000	35,000	13	300	3.94	90.91	260.54	820.78	19.36	61.00	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	19.85			
18	50,000	100,000	75,000	9	309	2.73	93.64	121.92	942.69	9.06	70.06	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	17.29			
19	100,000	500,000	300,000	15	324	4.55	98.18	212.93	1,155.63	15.82	85.88	1	4	7.69	30.77	17.44	180.40	5.69	58.83	8.19	15.61			
20	500,000	UP		6	330	1.82	100.00	190.01	1,345.63	14.12	100.00	9	13	69.23	100.00	126.25	306.65	41.17	100.00	66.44	22.79			
				330					1,345.63					13					306.65					22.79



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29392 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	6.25	6.25	0.05	0.05	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	12.50	18.75	0.22	0.28	0.51	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	9	37.50	56.25	26.21	26.48	59.57	60.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	6.25	62.50	0.04	26.52	0.09	60.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	13	18.75	81.25	0.01	26.53	0.02	60.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	14	6.25	87.50	2.04	28.57	4.64	64.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	15	6.25	93.75	2.62	31.19	5.95	70.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	16	6.25	100.00	12.81	44.00	29.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					44.00					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	1.69	1.69	3.55	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	1.33	3.02	2.80	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	23.70	26.71	49.89	56.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	20.79	47.51	43.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					47.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 293942 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.28	0.28	3.14	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.53	0.81	5.88	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	40.00	80.00	1.03	1.84	11.43	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	7.17	9.01	79.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				9.01		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	245	245	11.88	11.88	52.66	52.66	1.03	1.03	1	1	10.00	10.00	29.02	29.02	10.76	10.76	55.11	55.11	
2	50	100	75	56	301	2.71	14.59	75.62	128.28	1.48	2.51	0	1	0.00	10.00	0.00	29.02	0.00	10.76	0.00	22.62	
3	100	200	150	113	414	5.48	20.07	91.00	219.28	1.78	4.29	1	2	10.00	20.00	18.29	47.30	6.78	17.53	20.09	21.57	
4	200	300	250	115	529	5.57	25.64	107.48	326.76	2.10	6.39	0	2	0.00	20.00	0.00	47.30	0.00	17.53	0.00	14.48	
5	300	500	400	227	756	11.00	36.65	141.18	467.94	2.76	9.15	0	2	0.00	20.00	0.00	47.30	0.00	17.53	0.00	10.11	
6	500	750	625	204	960	9.89	46.53	179.84	647.78	3.52	12.66	1	3	10.00	30.00	22.94	70.24	8.50	26.03	12.75	10.84	
7	750	1,000	875	157	1,117	7.61	54.14	202.74	850.53	3.96	16.63	0	3	0.00	30.00	0.00	70.24	0.00	26.03	0.00	8.26	
8	1,000	1,500	1,250	242	1,359	11.73	65.87	427.28	1,277.81	8.35	24.98	2	5	20.00	50.00	34.01	104.25	12.60	38.64	7.96	8.16	
9	1,500	2,000	1,750	168	1,527	8.14	74.02	380.57	1,658.38	7.44	32.42	2	7	20.00	70.00	46.79	151.04	17.34	55.98	12.30	9.11	
10	2,000	2,500	2,250	100	1,627	4.85	78.87	291.58	1,949.96	5.70	38.12	2	9	20.00	90.00	117.77	268.81	43.65	99.63	40.39	13.79	
11	2,500	3,000	2,750	93	1,720	4.51	83.37	360.40	2,310.36	7.05	45.17	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	11.64	
12	3,000	4,000	3,500	110	1,830	5.33	88.71	529.62	2,839.98	10.35	55.52	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	9.47	
13	4,000	5,000	4,500	57	1,887	2.76	91.47	194.25	3,034.23	3.80	59.32	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	8.86	
14	5,000	7,500	6,250	71	1,958	3.44	94.91	466.88	3,501.10	9.13	68.44	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	7.68	
15	7,500	10,000	8,750	26	1,984	1.26	96.17	318.06	3,819.16	6.22	74.66	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	7.04	
16	10,000	20,000	15,000	57	2,041	2.76	98.93	920.77	4,739.94	18.00	92.66	1	10	10.00	100.00	1.00	269.81	0.37	100.00	0.11	5.69	
17	20,000	50,000	35,000	19	2,060	0.92	99.85	320.79	5,060.73	6.27	98.93	0	10	0.00	100.00	0.00	269.81	0.00	100.00	0.00	5.33	
18	50,000	100,000	75,000	3	2,063	0.15	100.00	54.48	5,115.21	1.07	100.00	0	10	0.00	100.00	0.00	269.81	0.00	100.00	0.00	5.27	
19	100,000	500,000	300,000	0	2,063	0.00	100.00	0.00	5,115.21	0.00	100.00	0	10	0.00	100.00	0.00	269.81	0.00	100.00	0.00	5.27	
20	500,000	UP		0	2,063	0.00	100.00	0.00	5,115.21	0.00	100.00	0	10	0.00	100.00	0.00	269.81	0.00	100.00	0.00	5.27	
				2,063					5,115.21					10					269.81			5.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 293951 SHOW ROOMS(PERMANENT SHOW ROOMI THOUT REPAIR) FOR NEW MOTOR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	150	150	8.85	8.85	56.60	56.60	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	63	213	3.72	12.57	106.16	162.76	1.85	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	127	340	7.50	20.07	83.80	246.56	1.46	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	81	421	4.78	24.85	42.64	289.20	0.74	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	181	602	10.68	35.54	125.00	414.20	2.18	7.21	1	1	25.00	25.00	28.89	28.89	38.95	38.95	23.11	6.97
6	500	750	625	168	770	9.92	45.45	154.58	568.78	2.69	9.90	1	2	25.00	50.00	21.32	50.21	28.74	67.69	13.79	8.83
7	750	1,000	875	153	923	9.03	54.49	194.98	763.76	3.39	13.29	0	2	0.00	50.00	0.00	50.21	0.00	67.69	0.00	6.57
8	1,000	1,500	1,250	161	1,084	9.50	63.99	288.19	1,051.96	5.02	18.31	0	2	0.00	50.00	0.00	50.21	0.00	67.69	0.00	4.77
9	1,500	2,000	1,750	111	1,195	6.55	70.54	283.97	1,335.93	4.94	23.25	0	2	0.00	50.00	0.00	50.21	0.00	67.69	0.00	3.76
10	2,000	2,500	2,250	74	1,269	4.37	74.91	234.62	1,570.55	4.08	27.33	1	3	25.00	75.00	16.17	66.38	21.80	89.49	6.89	4.23
11	2,500	3,000	2,750	68	1,337	4.01	78.93	268.19	1,838.74	4.67	32.00	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	3.61
12	3,000	4,000	3,500	61	1,398	3.60	82.53	276.69	2,115.43	4.82	36.81	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	3.14
13	4,000	5,000	4,500	59	1,457	3.48	86.01	326.67	2,442.10	5.69	42.50	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	2.72
14	5,000	7,500	6,250	79	1,536	4.66	90.67	704.53	3,146.63	12.26	54.76	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	2.11
15	7,500	10,000	8,750	40	1,576	2.36	93.03	449.52	3,596.15	7.82	62.58	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	1.85
16	10,000	20,000	15,000	76	1,652	4.49	97.52	1,202.59	4,798.74	20.93	83.51	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	1.38
17	20,000	50,000	35,000	29	1,681	1.71	99.23	592.44	5,391.18	10.31	93.82	1	4	25.00	100.00	7.80	74.18	10.51	100.00	1.32	1.38
18	50,000	100,000	75,000	9	1,690	0.53	99.76	134.79	5,525.97	2.35	96.17	0	4	0.00	100.00	0.00	74.18	0.00	100.00	0.00	1.34
19	100,000	500,000	300,000	4	1,694	0.24	100.00	220.14	5,746.12	3.83	100.00	0	4	0.00	100.00	0.00	74.18	0.00	100.00	0.00	1.29
20	500,000	UP		0	1,694	0.00	100.00	0.00	5,746.12	0.00	100.00	0	4	0.00	100.00	0.00	74.18	0.00	100.00	0.00	1.29
				1,694				5,746.12				4				74.18				1.29	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 293952 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) GUARANTEED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	10.72	10.72	38.00	38.00	3.36	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	47	2.90	13.62	5.97	43.97	0.53	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	61	4.06	17.68	15.08	59.05	1.33	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	71	2.90	20.58	14.79	73.84	1.31	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	92	6.09	26.67	25.28	99.12	2.24	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	39	131	11.30	37.97	49.08	148.20	4.34	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	35	166	10.14	48.12	40.24	188.44	3.56	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	42	208	12.17	60.29	92.25	280.69	8.16	24.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	36	244	10.43	70.72	99.78	380.47	8.82	33.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	268	6.96	77.68	59.52	439.99	5.26	38.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	278	2.90	80.58	39.21	479.20	3.47	42.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	283	1.45	82.03	8.41	487.61	0.74	43.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	301	5.22	87.25	114.87	602.47	10.16	53.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	317	4.64	91.88	137.49	739.96	12.16	65.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	329	3.48	95.36	103.89	843.85	9.19	74.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	339	2.90	98.26	149.05	992.89	13.18	87.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	345	1.74	100.00	137.95	1,130.84	12.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	345	0.00	100.00	0.00	1,130.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	345	0.00	100.00	0.00	1,130.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	345	0.00	100.00	0.00	1,130.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				345					1,130.84					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 293953 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) USED CARS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	46	46	5.20	5.20	34.37	34.37	1.83	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	30	76	3.39	8.59	19.91	54.29	1.06	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	75	151	8.47	17.06	110.78	165.07	5.91	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	62	213	7.01	24.07	47.00	212.07	2.51	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	112	325	12.66	36.72	75.84	287.90	4.04	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	98	423	11.07	47.80	88.76	376.66	4.73	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	77	500	8.70	56.50	97.87	474.54	5.22	25.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	132	632	14.92	71.41	223.86	698.40	11.94	37.25	1	1	20.00	20.00	4.63	4.63	7.22	7.22	2.07	0.66	
9	1,500	2,000	1,750	66	698	7.46	78.87	152.97	851.37	8.16	45.40	0	1	0.00	20.00	0.00	4.63	0.00	7.22	0.00	0.54	
10	2,000	2,500	2,250	44	742	4.97	83.84	140.61	991.98	7.50	52.90	1	2	20.00	40.00	16.62	21.24	25.93	33.15	11.82	2.14	
11	2,500	3,000	2,750	37	779	4.18	88.02	139.21	1,131.19	7.42	60.33	0	2	0.00	40.00	0.00	21.24	0.00	33.15	0.00	1.88	
12	3,000	4,000	3,500	38	817	4.29	92.32	169.14	1,300.33	9.02	69.35	1	3	20.00	60.00	15.00	36.24	23.41	56.56	8.87	2.79	
13	4,000	5,000	4,500	11	828	1.24	93.56	72.98	1,373.31	3.89	73.24	1	4	20.00	80.00	0.83	37.08	1.30	57.86	1.14	2.70	
14	5,000	7,500	6,250	23	851	2.60	96.16	143.12	1,516.42	7.63	80.87	1	5	20.00	100.00	27.00	64.08	42.14	100.00	18.87	4.23	
15	7,500	10,000	8,750	15	866	1.69	97.85	145.00	1,661.42	7.73	88.60	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.86	
16	10,000	20,000	15,000	11	877	1.24	99.10	121.04	1,782.46	6.45	95.06	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.59	
17	20,000	50,000	35,000	3	880	0.34	99.44	31.40	1,813.86	1.67	96.73	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.53	
18	50,000	100,000	75,000	3	883	0.34	99.77	41.85	1,855.70	2.23	98.96	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.45	
19	100,000	500,000	300,000	2	885	0.23	100.00	19.44	1,875.14	1.04	100.00	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.42	
20	500,000	UP		0	885	0.00	100.00	0.00	1,875.14	0.00	100.00	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.42	
				885					1,875.14					5					64.08			3.42



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29396 WHEN THERE IS NO EXHIBITION & BUILDING SPACE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	1.95	1.95	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	6.51	8.47	4.70	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	0.58	9.05	0.42	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	0.93	9.98	0.67	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	1.12	11.10	0.81	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	3.60	14.70	2.60	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	123.77	138.47	89.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7				138.47						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29397

CONTENTS DURING THE EXHIBITION OR IN THE COURSE OF ERECTION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	12.50	12.50	0.60	0.60	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	12.50	25.00	0.68	1.29	2.65	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	12.50	37.50	0.35	1.63	1.35	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	12.50	50.00	3.14	4.77	12.21	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	12.50	62.50	2.86	7.63	11.13	29.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	12.50	75.00	0.92	8.55	3.60	33.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	12.50	87.50	7.50	16.05	29.19	62.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	12.50	100.00	9.64	25.69	37.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					25.69					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29398 STORAGE OF LOGS IN PONDS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	3.17	3.17	45.37	45.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	3.82	6.99	54.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					6.99					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 294

HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	3.42	3.42	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	1.37	4.79	9.23	9.23	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	11	2.74	7.53	6.14	15.37	1.01	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	14	2.05	9.59	1.06	16.43	0.17	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	19	3.42	13.01	1.98	18.41	0.33	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	34	10.27	23.29	11.48	29.89	1.90	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	43	6.16	29.45	26.25	56.14	4.34	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	54	7.53	36.99	14.14	70.28	2.34	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	59	3.42	40.41	14.38	84.67	2.38	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	67	5.48	45.89	26.70	111.37	4.41	18.39	1	1	100.00	100.00	3.91	3.91	100.00	100.00	14.64	3.51			
11	2,500	3,000	2,750	7	74	4.79	50.68	22.45	133.82	3.71	22.10	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	2.92			
12	3,000	4,000	3,500	6	80	4.11	54.79	55.30	189.12	9.13	31.24	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	2.07			
13	4,000	5,000	4,500	11	91	7.53	62.33	43.80	232.91	7.23	38.47	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	1.68			
14	5,000	7,500	6,250	10	101	6.85	69.18	49.32	282.24	8.15	46.62	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	1.39			
15	7,500	10,000	8,750	2	103	1.37	70.55	8.89	291.12	1.47	48.08	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	1.34			
16	10,000	20,000	15,000	10	113	6.85	77.40	72.84	363.97	12.03	60.11	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	1.07			
17	20,000	50,000	35,000	18	131	12.33	89.73	155.25	519.22	25.64	85.76	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	0.75			
18	50,000	100,000	75,000	4	135	2.74	92.47	27.11	546.34	4.48	90.24	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	0.72			
19	100,000	500,000	300,000	5	140	3.42	95.89	15.81	562.15	2.61	92.85	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	0.70			
20	500,000	UP		6	146	4.11	100.00	43.30	605.45	7.15	100.00	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	0.65			
				146					605.45					1					3.91					0.65



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	469	469	18.51	18.51	141.98	141.98	1.99	1.99	1	1	1.67	1.67	2.83	2.83	0.05	0.05	2.00	2.00			
2	50	100	75	110	579	4.34	22.85	140.71	282.69	1.97	3.96	1	2	1.67	3.33	0.17	3.00	0.00	0.05	0.12	1.06			
3	100	200	150	180	759	7.10	29.95	176.74	459.42	2.48	6.43	0	2	0.00	3.33	0.00	3.00	0.00	0.05	0.00	0.65			
4	200	300	250	194	953	7.66	37.61	184.41	643.83	2.58	9.02	0	2	0.00	3.33	0.00	3.00	0.00	0.05	0.00	0.47			
5	300	500	400	233	1,186	9.19	46.80	153.17	797.00	2.15	11.16	2	4	3.33	6.67	174.39	177.40	2.97	3.02	113.85	22.26			
6	500	750	625	128	1,314	5.05	51.85	113.07	910.08	1.58	12.75	3	7	5.00	11.67	721.55	898.94	12.30	15.32	638.11	98.78			
7	750	1,000	875	123	1,437	4.85	56.71	113.67	1,023.75	1.59	14.34	0	7	0.00	11.67	0.00	898.94	0.00	15.32	0.00	87.81			
8	1,000	1,500	1,250	99	1,536	3.91	60.62	159.34	1,183.08	2.23	16.57	0	7	0.00	11.67	0.00	898.94	0.00	15.32	0.00	75.98			
9	1,500	2,000	1,750	64	1,600	2.53	63.14	134.63	1,317.71	1.89	18.46	0	7	0.00	11.67	0.00	898.94	0.00	15.32	0.00	68.22			
10	2,000	2,500	2,250	48	1,648	1.89	65.04	126.52	1,444.24	1.77	20.23	0	7	0.00	11.67	0.00	898.94	0.00	15.32	0.00	62.24			
11	2,500	3,000	2,750	45	1,693	1.78	66.81	162.98	1,607.21	2.28	22.51	1	8	1.67	13.33	10.00	908.94	0.17	15.49	6.14	56.55			
12	3,000	4,000	3,500	56	1,749	2.21	69.02	201.28	1,808.50	2.82	25.33	0	8	0.00	13.33	0.00	908.94	0.00	15.49	0.00	50.26			
13	4,000	5,000	4,500	37	1,786	1.46	70.48	180.98	1,989.48	2.53	27.86	1	9	1.67	15.00	19.10	928.04	0.33	15.82	10.55	46.65			
14	5,000	7,500	6,250	59	1,845	2.33	72.81	270.32	2,259.80	3.79	31.65	0	9	0.00	15.00	0.00	928.04	0.00	15.82	0.00	41.07			
15	7,500	10,000	8,750	38	1,883	1.50	74.31	283.45	2,543.25	3.97	35.62	0	9	0.00	15.00	0.00	928.04	0.00	15.82	0.00	36.49			
16	10,000	20,000	15,000	112	1,995	4.42	78.73	1,190.42	3,733.67	16.67	52.29	7	16	11.67	26.67	54.26	982.30	0.92	16.74	4.56	26.31			
17	20,000	50,000	35,000	108	2,103	4.26	82.99	1,322.85	5,056.52	18.53	70.82	4	20	6.67	33.33	98.18	1,080.47	1.67	18.42	7.42	21.37			
18	50,000	100,000	75,000	130	2,233	5.13	88.12	1,008.95	6,065.47	14.13	84.95	6	26	10.00	43.33	10.12	1,090.60	0.17	18.59	1.00	17.98			
19	100,000	500,000	300,000	176	2,409	6.95	95.07	888.86	6,954.32	12.45	97.40	19	45	31.67	75.00	1,192.31	2,282.90	20.32	38.92	134.14	32.83			
20	500,000	UP		125	2,534	4.93	100.00	185.82	7,140.14	2.60	100.00	15	60	25.00	100.00	3,583.35	5,866.25	61.08	100.00	1928.40	82.16			
				2,534					7,140.14					60					5,866.25					82.16



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29411 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED BELOW 3 STARTS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,411	1,411	8.85	8.85	452.55	452.55	0.77	0.77	1	1	0.71	0.71	16.91	16.91	0.07	0.07	3.74	3.74	
2	50	100	75	658	2,069	4.13	12.98	704.95	1,157.50	1.20	1.96	2	3	1.42	2.13	2.72	19.63	0.01	0.08	0.39	1.70	
3	100	200	150	1,241	3,310	7.78	20.76	1,227.20	2,384.70	2.08	4.05	1	4	0.71	2.84	20.37	40.00	0.08	0.16	1.66	1.68	
4	200	300	250	1,095	4,405	6.87	27.62	1,000.89	3,385.58	1.70	5.74	0	4	0.00	2.84	0.00	40.00	0.00	0.16	0.00	1.18	
5	300	500	400	1,648	6,053	10.33	37.96	1,427.18	4,812.77	2.42	8.16	4	8	2.84	5.67	244.25	284.24	0.96	1.12	17.11	5.91	
6	500	750	625	1,159	7,212	7.27	45.23	1,312.43	6,125.20	2.23	10.39	4	12	2.84	8.51	49.16	333.40	0.19	1.31	3.75	5.44	
7	750	1,000	875	1,320	8,532	8.28	53.51	1,756.39	7,881.59	2.98	13.37	4	16	2.84	11.35	61.01	394.41	0.24	1.56	3.47	5.00	
8	1,000	1,500	1,250	1,411	9,943	8.85	62.35	2,754.26	10,635.85	4.67	18.04	6	22	4.26	15.60	89.06	483.48	0.35	1.91	3.23	4.55	
9	1,500	2,000	1,750	1,038	10,981	6.51	68.86	2,798.40	13,434.25	4.75	22.79	5	27	3.55	19.15	85.77	569.25	0.34	2.24	3.06	4.24	
10	2,000	2,500	2,250	746	11,727	4.68	73.54	2,544.01	15,978.26	4.32	27.11	6	33	4.26	23.40	2,298.43	2,867.67	9.06	11.31	90.35	17.95	
11	2,500	3,000	2,750	574	12,301	3.60	77.14	2,561.89	18,540.15	4.35	31.45	7	40	4.96	28.37	348.88	3,216.55	1.38	12.68	13.62	17.35	
12	3,000	4,000	3,500	763	13,064	4.78	81.93	3,960.34	22,500.50	6.72	38.17	11	51	7.80	36.17	2,843.28	6,059.83	11.21	23.89	71.79	26.93	
13	4,000	5,000	4,500	549	13,613	3.44	85.37	3,572.52	26,073.02	6.06	44.23	8	59	5.67	41.84	69.95	6,129.78	0.28	24.17	1.96	23.51	
14	5,000	7,500	6,250	626	14,239	3.93	89.30	5,085.92	31,158.94	8.63	52.86	10	69	7.09	48.94	1,938.61	8,068.38	7.64	31.81	38.12	25.89	
15	7,500	10,000	8,750	477	14,716	2.99	92.29	5,312.59	36,471.53	9.01	61.87	19	88	13.48	62.41	3,357.70	11,426.08	13.24	45.05	63.20	31.33	
16	10,000	20,000	15,000	708	15,424	4.44	96.73	12,661.10	49,132.64	21.48	83.35	20	108	14.18	76.60	11,802.81	23,228.89	46.54	91.59	93.22	47.28	
17	20,000	50,000	35,000	345	15,769	2.16	98.89	7,735.28	56,867.92	13.12	96.48	21	129	14.89	91.49	1,924.81	25,153.70	7.59	99.18	24.88	44.23	
18	50,000	100,000	75,000	108	15,877	0.68	99.57	1,194.09	58,062.01	2.03	98.50	6	135	4.26	95.74	154.22	25,307.92	0.61	99.79	12.92	43.59	
19	100,000	500,000	300,000	54	15,931	0.34	99.91	710.37	58,772.39	1.21	99.71	2	137	1.42	97.16	30.53	25,338.45	0.12	99.91	4.30	43.11	
20	500,000	UP		15	15,946	0.09	100.00	172.04	58,944.43	0.29	100.00	4	141	2.84	100.00	23.57	25,362.02	0.09	100.00	13.70	43.03	
				15,946					58,944.43					141					25,362.02			43.03



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29412 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	499	499	8.34	8.34	235.28	235.28	0.49	0.49	12	12	2.47	2.47	98.33	98.33	0.24	0.24	41.79	41.79			
2	50	100	75	84	583	1.40	9.75	413.47	648.75	0.86	1.35	7	19	1.44	3.91	123.17	221.50	0.30	0.53	29.79	34.14			
3	100	200	150	224	807	3.75	13.49	1,437.67	2,086.42	3.00	4.36	23	42	4.73	8.64	519.25	740.75	1.25	1.78	36.12	35.50			
4	200	300	250	186	993	3.11	16.61	823.92	2,910.33	1.72	6.08	4	46	0.82	9.47	216.36	957.11	0.52	2.31	26.26	32.89			
5	300	500	400	193	1,186	3.23	19.83	446.00	3,356.33	0.93	7.01	0	46	0.00	9.47	0.00	957.11	0.00	2.31	0.00	28.52			
6	500	750	625	83	1,269	1.39	21.22	95.21	3,451.55	0.20	7.21	2	48	0.41	9.88	637.27	1,594.38	1.53	3.84	669.31	46.19			
7	750	1,000	875	105	1,374	1.76	22.98	172.47	3,624.02	0.36	7.57	1	49	0.21	10.08	39.19	1,633.57	0.09	3.93	22.72	45.08			
8	1,000	1,500	1,250	82	1,456	1.37	24.35	81.32	3,705.34	0.17	7.74	0	49	0.00	10.08	0.00	1,633.57	0.00	3.93	0.00	44.09			
9	1,500	2,000	1,750	91	1,547	1.52	25.87	214.43	3,919.76	0.45	8.18	1	50	0.21	10.29	0.43	1,634.00	0.00	3.94	0.20	41.69			
10	2,000	2,500	2,250	51	1,598	0.85	26.72	176.23	4,096.00	0.37	8.55	4	54	0.82	11.11	374.22	2,008.21	0.90	4.84	212.34	49.03			
11	2,500	3,000	2,750	72	1,670	1.20	27.93	278.54	4,374.53	0.58	9.13	6	60	1.23	12.35	109.34	2,117.56	0.26	5.10	39.26	48.41			
12	3,000	4,000	3,500	101	1,771	1.69	29.62	513.31	4,887.84	1.07	10.20	5	65	1.03	13.37	30.82	2,148.37	0.07	5.17	6.00	43.95			
13	4,000	5,000	4,500	85	1,856	1.42	31.04	533.55	5,421.39	1.11	11.32	0	65	0.00	13.37	0.00	2,148.37	0.00	5.17	0.00	39.63			
14	5,000	7,500	6,250	187	2,043	3.13	34.16	1,351.67	6,773.06	2.82	14.14	3	68	0.62	13.99	55.98	2,204.36	0.13	5.31	4.14	32.55			
15	7,500	10,000	8,750	166	2,209	2.78	36.94	1,178.92	7,951.99	2.46	16.60	12	80	2.47	16.46	819.46	3,023.81	1.97	7.28	69.51	38.03			
16	10,000	20,000	15,000	567	2,776	9.48	46.42	6,112.67	14,064.65	12.76	29.36	22	102	4.53	20.99	7,560.14	10,583.96	18.21	25.49	123.68	75.25			
17	20,000	50,000	35,000	1,011	3,787	16.91	63.33	12,076.51	26,141.16	25.21	54.58	56	158	11.52	32.51	6,050.67	16,634.63	14.57	40.06	50.10	63.63			
18	50,000	100,000	75,000	776	4,563	12.98	76.30	10,262.09	36,403.25	21.43	76.00	63	221	12.96	45.47	2,350.63	18,985.26	5.66	45.72	22.91	52.15			
19	100,000	500,000	300,000	1,142	5,705	19.10	95.40	10,191.76	46,595.01	21.28	97.28	205	426	42.18	87.65	13,959.14	32,944.40	33.62	79.34	136.96	70.70			
20	500,000	UP		275	5,980	4.60	100.00	1,302.13	47,897.14	2.72	100.00	60	486	12.35	100.00	8,576.93	41,521.33	20.66	100.00	658.69	86.69			
				5,980					47,897.14					486					41,521.33					86.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2942

NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	71	71	4.85	4.85	19.05	19.05	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	31	102	2.12	6.96	147.97	167.02	0.58	0.65	1	1	5.00	5.00	6.59	6.59	0.24	0.24	4.45	3.94			
3	100	200	150	55	157	3.75	10.72	323.66	490.67	1.27	1.92	1	2	5.00	10.00	96.73	103.31	3.46	3.69	29.89	21.06			
4	200	300	250	61	218	4.16	14.88	405.54	896.21	1.59	3.51	0	2	0.00	10.00	0.00	103.31	0.00	3.69	0.00	11.53			
5	300	500	400	74	292	5.05	19.93	712.99	1,609.21	2.79	6.30	0	2	0.00	10.00	0.00	103.31	0.00	3.69	0.00	6.42			
6	500	750	625	86	378	5.87	25.80	1,055.05	2,664.25	4.13	10.43	0	2	0.00	10.00	0.00	103.31	0.00	3.69	0.00	3.88			
7	750	1,000	875	121	499	8.26	34.06	791.55	3,455.81	3.10	13.53	0	2	0.00	10.00	0.00	103.31	0.00	3.69	0.00	2.99			
8	1,000	1,500	1,250	153	652	10.44	44.51	1,713.21	5,169.02	6.71	20.24	4	6	20.00	30.00	1,174.82	1,278.14	42.01	45.70	68.57	24.73			
9	1,500	2,000	1,750	99	751	6.76	51.26	1,223.26	6,392.28	4.79	25.03	0	6	0.00	30.00	0.00	1,278.14	0.00	45.70	0.00	19.99			
10	2,000	2,500	2,250	95	846	6.48	57.75	1,442.64	7,834.92	5.65	30.68	0	6	0.00	30.00	0.00	1,278.14	0.00	45.70	0.00	16.31			
11	2,500	3,000	2,750	121	967	8.26	66.01	1,979.84	9,814.76	7.75	38.43	1	7	5.00	35.00	27.00	1,305.14	0.97	46.67	1.36	13.30			
12	3,000	4,000	3,500	114	1,081	7.78	73.79	2,538.59	12,353.35	9.94	48.38	2	9	10.00	45.00	153.99	1,459.13	5.51	52.18	6.07	11.81			
13	4,000	5,000	4,500	134	1,215	9.15	82.94	2,951.71	15,305.06	11.56	59.93	1	10	5.00	50.00	1.39	1,460.52	0.05	52.23	0.05	9.54			
14	5,000	7,500	6,250	127	1,342	8.67	91.60	3,717.54	19,022.60	14.56	74.49	3	13	15.00	65.00	756.71	2,217.23	27.06	79.28	20.36	11.66			
15	7,500	10,000	8,750	54	1,396	3.69	95.29	2,088.84	21,111.44	8.18	82.67	3	16	15.00	80.00	201.82	2,419.05	7.22	86.50	9.66	11.46			
16	10,000	20,000	15,000	44	1,440	3.00	98.29	2,181.70	23,293.14	8.54	91.22	3	19	15.00	95.00	366.21	2,785.26	13.09	99.60	16.79	11.96			
17	20,000	50,000	35,000	23	1,463	1.57	99.86	2,141.89	25,435.02	8.39	99.60	1	20	5.00	100.00	11.30	2,796.56	0.40	100.00	0.53	10.99			
18	50,000	100,000	75,000	2	1,465	0.14	100.00	101.40	25,536.42	0.40	100.00	0	20	0.00	100.00	0.00	2,796.56	0.00	100.00	0.00	10.95			
19	100,000	500,000	300,000	0	1,465	0.00	100.00	0.00	25,536.42	0.00	100.00	0	20	0.00	100.00	0.00	2,796.56	0.00	100.00	0.00	10.95			
20	500,000	UP		0	1,465	0.00	100.00	0.00	25,536.42	0.00	100.00	0	20	0.00	100.00	0.00	2,796.56	0.00	100.00	0.00	10.95			
				1,465					25,536.42					20					2,796.56					10.95



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2943

SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	236	236	11.85	11.85	31.05	31.05	0.53	0.53	2	2	6.25	6.25	70.53	70.53	2.42	2.42	227.12	227.12			
2	50	100	75	47	283	2.36	14.21	78.14	109.19	1.32	1.85	0	2	0.00	6.25	0.00	70.53	0.00	2.42	0.00	64.59	64.59		
3	100	200	150	103	386	5.17	19.38	78.92	188.11	1.34	3.19	0	2	0.00	6.25	0.00	70.53	0.00	2.42	0.00	37.49	37.49		
4	200	300	250	96	482	4.82	24.20	26.48	214.59	0.45	3.63	0	2	0.00	6.25	0.00	70.53	0.00	2.42	0.00	32.87	32.87		
5	300	500	400	157	639	7.88	32.08	73.13	287.72	1.24	4.87	0	2	0.00	6.25	0.00	70.53	0.00	2.42	0.00	24.51	24.51		
6	500	750	625	125	764	6.28	38.35	70.15	357.87	1.19	6.06	0	2	0.00	6.25	0.00	70.53	0.00	2.42	0.00	19.71	19.71		
7	750	1,000	875	143	907	7.18	45.53	128.68	486.55	2.18	8.24	1	3	3.13	9.38	99.45	169.97	3.41	5.82	77.28	34.93			
8	1,000	1,500	1,250	148	1,055	7.43	52.96	180.66	667.22	3.06	11.30	2	5	6.25	15.63	13.24	183.21	0.45	6.27	7.33	27.46	27.46		
9	1,500	2,000	1,750	133	1,188	6.68	59.64	181.70	848.92	3.08	14.38	1	6	3.13	18.75	280.95	464.16	9.62	15.90	154.62	54.68			
10	2,000	2,500	2,250	82	1,270	4.12	63.76	219.54	1,068.46	3.72	18.09	3	9	9.38	28.13	59.84	524.00	2.05	17.95	27.26	49.04			
11	2,500	3,000	2,750	82	1,352	4.12	67.87	233.43	1,301.89	3.95	22.05	0	9	0.00	28.13	0.00	524.00	0.00	17.95	0.00	40.25	40.25		
12	3,000	4,000	3,500	64	1,416	3.21	71.08	199.19	1,501.08	3.37	25.42	0	9	0.00	28.13	0.00	524.00	0.00	17.95	0.00	34.91	34.91		
13	4,000	5,000	4,500	54	1,470	2.71	73.80	269.17	1,770.25	4.56	29.98	0	9	0.00	28.13	0.00	524.00	0.00	17.95	0.00	29.60	29.60		
14	5,000	7,500	6,250	97	1,567	4.87	78.66	481.54	2,251.78	8.16	38.14	5	14	15.63	43.75	470.92	994.92	16.13	34.07	97.80	44.18			
15	7,500	10,000	8,750	82	1,649	4.12	82.78	597.39	2,849.18	10.12	48.25	3	17	9.38	53.13	228.14	1,223.06	7.81	41.89	38.19	42.93			
16	10,000	20,000	15,000	124	1,773	6.22	89.01	1,403.56	4,252.74	23.77	72.02	9	26	28.13	81.25	1,669.77	2,892.84	57.19	99.07	118.97	68.02			
17	20,000	50,000	35,000	102	1,875	5.12	94.13	903.89	5,156.63	15.31	87.33	2	28	6.25	87.50	24.74	2,917.57	0.85	99.92	2.74	56.58	56.58		
18	50,000	100,000	75,000	44	1,919	2.21	96.34	334.36	5,490.99	5.66	92.99	1	29	3.13	90.63	1.04	2,918.62	0.04	99.95	0.31	53.15	53.15		
19	100,000	500,000	300,000	57	1,976	2.86	99.20	357.73	5,848.72	6.06	99.05	1	30	3.13	93.75	1.04	2,919.66	0.04	99.99	0.29	49.92	49.92		
20	500,000	UP		16	1,992	0.80	100.00	56.05	5,904.76	0.95	100.00	2	32	6.25	100.00	0.29	2,919.95	0.01	100.00	0.51	49.45	49.45		
				1,992					5,904.76					32					2,919.95					49.45



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29431 SWIMMING POOLS OR COMPLEX OF SWIMMING POOLS NOT FORMING

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	16.22	16.22	7.98	7.98	8.51	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	2.70	18.92	0.60	8.58	0.64	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	2.70	21.62	0.38	8.96	0.41	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	2.70	24.32	0.07	9.03	0.08	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	11	5.41	29.73	1.93	10.97	2.06	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	14	8.11	37.84	2.32	13.28	2.47	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	20	16.22	54.05	5.73	19.02	6.11	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	23	8.11	62.16	3.42	22.43	3.64	23.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	2.70	64.86	1.54	23.97	1.64	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	25	2.70	67.57	1.62	25.59	1.73	27.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	26	2.70	70.27	2.49	28.08	2.65	29.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	27	2.70	72.97	7.28	35.35	7.76	37.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	28	2.70	75.68	3.48	38.83	3.71	41.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	29	2.70	78.38	0.32	39.15	0.34	41.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	30	2.70	81.08	0.28	39.43	0.30	42.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	35	13.51	94.59	25.27	64.71	26.95	69.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	37	5.41	100.00	29.06	93.77	30.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	93.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	93.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	37	0.00	100.00	0.00	93.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				37					93.77					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	9.62	9.62	16.03	16.03	2.73	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	40	3.21	12.82	19.04	35.07	3.24	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	62	7.05	19.87	15.46	50.53	2.63	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	80	5.77	25.64	13.12	63.65	2.23	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	41	121	13.14	38.78	51.79	115.44	8.81	19.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	36	157	11.54	50.32	84.76	200.20	14.43	34.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	36	193	11.54	61.86	33.40	233.60	5.68	39.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	222	9.29	71.15	38.07	271.67	6.48	46.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	242	6.41	77.56	23.15	294.82	3.94	50.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	258	5.13	82.69	37.35	332.17	6.36	56.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	262	1.28	83.97	7.65	339.82	1.30	57.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	284	7.05	91.03	70.23	410.05	11.95	69.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	290	1.92	92.95	33.00	443.05	5.62	75.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	296	1.92	94.87	47.82	490.87	8.14	83.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	303	2.24	97.12	45.73	536.60	7.78	91.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	306	0.96	98.08	11.58	548.18	1.97	93.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	310	1.28	99.36	27.01	575.19	4.60	97.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	311	0.32	99.68	1.18	576.37	0.20	98.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	312	0.32	100.00	11.20	587.57	1.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	312	0.00	100.00	0.00	587.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				312					587.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29433 PRIVATE(MEMBERS ONLY) CLUB HOUSES AND GOLF CLUB HOUSES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	28.57	28.57	11.88	11.88	6.66	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	17	1.79	30.36	0.19	12.07	0.11	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	18	1.79	32.14	0.44	12.51	0.25	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	19	1.79	33.93	0.30	12.81	0.17	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	20	1.79	35.71	0.63	13.44	0.35	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	22	3.57	39.29	1.27	14.70	0.71	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	1.79	41.07	1.32	16.02	0.74	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	25	3.57	44.64	1.69	17.71	0.95	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	28	5.36	50.00	6.91	24.61	3.87	13.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	29	1.79	51.79	1.69	26.30	0.95	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	30	1.79	53.57	3.90	30.20	2.19	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	31	1.79	55.36	8.48	38.69	4.76	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	32	1.79	57.14	8.40	47.08	4.71	26.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	33	1.79	58.93	20.78	67.87	11.66	38.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	34	1.79	60.71	20.58	88.44	11.55	49.62	1	1	14.29	14.29	43.00	43.00	76.62	76.62	208.97	48.62			
16	10,000	20,000	15,000	1	35	1.79	62.50	50.63	37.82	28.40	21.22	0	1	0.00	14.29	0.00	43.00	0.00	76.62	0.00	113.71			
17	20,000	50,000	35,000	9	44	16.07	78.57	70.38	108.20	39.49	60.71	1	2	14.29	28.57	2.25	45.25	4.01	80.63	3.20	41.82			
18	50,000	100,000	75,000	5	49	8.93	87.50	28.32	136.51	15.89	76.59	5	7	71.43	100.00	10.87	56.12	19.37	100.00	38.39	41.11			
19	100,000	500,000	300,000	7	56	12.50	100.00	41.72	178.23	23.41	100.00	0	7	0.00	100.00	0.00	56.12	0.00	100.00	0.00	31.49			
20	500,000	UP		0	56	0.00	100.00	0.00	178.23	0.00	100.00	0	7	0.00	100.00	0.00	56.12	0.00	100.00	0.00	31.49			
				56					178.23					7					56.12					31.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2944 OTHERS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	86	86	22.45	22.45	4.21	4.21	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	99	3.39	25.85	13.55	9.34	2.09	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	122	6.01	31.85	35.00	44.34	5.40	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	26	148	6.79	38.64	14.49	58.83	2.24	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	45	193	11.75	50.39	36.74	95.57	5.67	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	31	224	8.09	58.49	27.36	122.92	4.22	18.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	38	262	9.92	68.41	71.64	194.56	11.05	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	293	8.09	76.50	41.26	235.81	6.37	36.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	308	3.92	80.42	37.07	272.89	5.72	42.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	317	2.35	82.77	17.21	290.10	2.66	44.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	322	1.31	84.07	9.01	299.11	1.39	46.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	335	3.39	87.47	55.06	354.17	8.50	54.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	341	1.57	89.03	26.96	381.13	4.16	58.81	1	1	100.00	100.00	104.61	104.61	100.00	100.00	388.07	27.45			
14	5,000	7,500	6,250	25	366	6.53	95.56	141.32	522.45	21.81	80.61	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	20.02			
15	7,500	10,000	8,750	1	367	0.26	95.82	3.89	526.34	0.60	81.21	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	19.87			
16	10,000	20,000	15,000	6	373	1.57	97.39	27.14	553.47	4.19	85.40	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	18.90			
17	20,000	50,000	35,000	6	379	1.57	98.96	74.98	628.45	11.57	96.97	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	16.65			
18	50,000	100,000	75,000	1	380	0.26	99.22	26.88	655.34	4.15	101.12	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	15.96			
19	100,000	500,000	300,000	3	383	0.78	100.00	7.24	648.10	1.12	100.00	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	16.14			
20	500,000	UP		0	383	0.00	100.00	0.00	648.10	0.00	100.00	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	16.14			
				383					648.10					1					104.61					16.14



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2945 RESTORANTS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,904	1,904	9.93	9.93	623.18	623.18	1.42	1.42	5	5	3.55	3.55	102.80	102.80	1.22	1.22	16.50	16.50			
2	50	100	75	626	2,530	3.26	13.19	549.87	1,173.05	1.25	2.68	6	11	4.26	7.80	105.52	208.32	1.25	2.47	19.19	17.76			
3	100	200	150	872	3,402	4.55	17.74	747.35	1,920.40	1.71	4.38	5	16	3.55	11.35	507.36	715.68	6.01	8.48	67.89	37.27			
4	200	300	250	867	4,269	4.52	22.26	576.55	2,496.95	1.32	5.70	2	18	1.42	12.77	19.39	735.07	0.23	8.71	3.36	29.44			
5	300	500	400	1,991	6,260	10.38	32.64	1,609.22	4,106.18	3.67	9.37	10	28	7.09	19.86	903.96	1,639.03	10.72	19.43	56.17	39.92			
6	500	750	625	1,760	8,020	9.18	41.81	1,748.68	5,854.86	3.99	13.36	9	37	6.38	26.24	339.37	1,978.40	4.02	23.45	19.41	33.79			
7	750	1,000	875	1,734	9,754	9.04	50.86	2,424.88	8,279.74	5.53	18.89	5	42	3.55	29.79	50.51	2,028.91	0.60	24.05	2.08	24.50			
8	1,000	1,500	1,250	2,014	11,768	10.50	61.36	3,602.88	11,882.61	8.22	27.11	31	73	21.99	51.77	447.38	2,476.29	5.30	29.35	12.42	20.84			
9	1,500	2,000	1,750	1,721	13,489	8.97	70.33	3,583.67	15,466.29	8.18	35.28	16	89	11.35	63.12	727.45	3,203.74	8.62	37.98	20.30	20.71			
10	2,000	2,500	2,250	1,497	14,986	7.81	78.13	3,837.53	19,303.82	8.75	44.04	6	95	4.26	67.38	2,813.72	6,017.46	33.35	71.33	73.32	31.17			
11	2,500	3,000	2,750	853	15,839	4.45	82.58	2,893.11	22,196.93	6.60	50.64	9	104	6.38	73.76	830.20	6,847.66	9.84	81.17	28.70	30.85			
12	3,000	4,000	3,500	880	16,719	4.59	87.17	3,310.52	25,507.45	7.55	58.19	11	115	7.80	81.56	130.27	6,977.93	1.54	82.72	3.94	27.36			
13	4,000	5,000	4,500	666	17,385	3.47	90.64	2,913.95	28,421.40	6.65	64.84	4	119	2.84	84.40	371.67	7,349.60	4.41	87.12	12.75	25.86			
14	5,000	7,500	6,250	836	18,221	4.36	95.00	4,603.18	33,024.58	10.50	75.34	5	124	3.55	87.94	375.47	7,725.07	4.45	91.57	8.16	23.39			
15	7,500	10,000	8,750	544	18,765	2.84	97.84	4,623.60	37,648.18	10.55	85.89	4	128	2.84	90.78	111.88	7,836.95	1.33	92.90	2.42	20.82			
16	10,000	20,000	15,000	267	19,032	1.39	99.23	3,735.35	41,383.53	8.52	94.41	6	134	4.26	95.04	133.78	7,970.74	1.59	94.48	3.58	19.26			
17	20,000	50,000	35,000	93	19,125	0.48	99.71	1,979.22	43,362.75	4.52	98.93	6	140	4.26	99.29	453.18	8,423.91	5.37	99.86	22.90	19.43			
18	50,000	100,000	75,000	21	19,146	0.11	99.82	368.79	43,731.54	0.84	99.77	1	141	0.71	100.00	12.15	8,436.06	0.14	100.00	3.29	19.29			
19	100,000	500,000	300,000	13	19,159	0.07	99.89	60.01	43,791.55	0.14	99.91	0	141	0.00	100.00	0.00	8,436.06	0.00	100.00	0.00	19.26			
20	500,000	UP		21	19,180	0.11	100.00	41.15	43,832.70	0.09	100.00	0	141	0.00	100.00	0.00	8,436.06	0.00	100.00	0.00	19.25			
				19,180					43,832.70					141					8,436.06					19.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,921	1,921	26.01	26.01	461.82	461.82	3.79	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	939	2,860	12.71	38.73	545.96	1,007.78	4.48	8.28	1	1	5.88	5.88	58.45	58.45	5.73	5.73	10.71	5.80			
3	100	200	150	1,199	4,059	16.24	54.96	910.01	1,917.80	7.47	15.75	4	5	23.53	29.41	93.04	151.50	9.11	14.84	10.22	7.90			
4	200	300	250	802	4,861	10.86	65.82	813.08	2,730.88	6.68	22.42	2	7	11.76	41.18	6.66	158.16	0.65	15.49	0.82	5.79			
5	300	500	400	1,015	5,876	13.74	79.57	1,366.77	4,097.65	11.22	33.65	2	9	11.76	52.94	584.36	742.52	57.24	72.73	42.75	18.12			
6	500	750	625	569	6,445	7.70	87.27	1,113.70	5,211.35	9.15	42.79	2	11	11.76	64.71	0.67	743.19	0.07	72.79	0.06	14.26			
7	750	1,000	875	374	6,819	5.06	92.34	998.33	6,209.67	8.20	50.99	1	12	5.88	70.59	24.32	767.51	2.38	75.18	2.44	12.36			
8	1,000	1,500	1,250	257	7,076	3.48	95.82	1,002.15	7,211.83	8.23	59.22	1	13	5.88	76.47	38.71	806.22	3.79	78.97	3.86	11.18			
9	1,500	2,000	1,750	99	7,175	1.34	97.16	703.24	7,915.06	5.77	64.99	0	13	0.00	76.47	0.00	806.22	0.00	78.97	0.00	10.19			
10	2,000	2,500	2,250	58	7,233	0.79	97.94	912.93	8,827.99	7.50	72.49	3	16	17.65	94.12	117.09	923.31	11.47	90.44	12.83	10.46			
11	2,500	3,000	2,750	36	7,269	0.49	98.43	720.61	9,548.60	5.92	78.41	0	16	0.00	94.12	0.00	923.31	0.00	90.44	0.00	9.67			
12	3,000	4,000	3,500	39	7,308	0.53	98.96	791.73	10,340.33	6.50	84.91	0	16	0.00	94.12	0.00	923.31	0.00	90.44	0.00	8.93			
13	4,000	5,000	4,500	27	7,335	0.37	99.32	532.65	10,872.98	4.37	89.28	1	17	5.88	100.00	97.64	1,020.95	9.56	100.00	18.33	9.39			
14	5,000	7,500	6,250	24	7,359	0.32	99.65	953.88	11,826.86	7.83	97.12	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.63			
15	7,500	10,000	8,750	4	7,363	0.05	99.70	85.55	11,912.41	0.70	97.82	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.57			
16	10,000	20,000	15,000	14	7,377	0.19	99.89	243.44	12,155.85	2.00	99.82	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.40			
17	20,000	50,000	35,000	3	7,380	0.04	99.93	15.70	12,171.56	0.13	99.95	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.39			
18	50,000	100,000	75,000	2	7,382	0.03	99.96	1.84	12,173.40	0.02	99.96	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.39			
19	100,000	500,000	300,000	3	7,385	0.04	100.00	4.79	12,178.19	0.04	100.00	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.38			
20	500,000	UP		0	7,385	0.00	100.00	0.00	12,178.19	0.00	100.00	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.38			
				7,385					12,178.19					17					1,020.95					8.38



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2947

BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	294	294	10.74	10.74	129.26	129.26	3.66	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	147	441	5.37	16.11	72.56	201.82	2.05	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	291	732	10.63	26.73	144.23	346.05	4.08	9.79	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	260	992	9.50	36.23	122.76	468.81	3.47	13.26	1	2	10.00	20.00	109.42	109.42	42.02	42.02	89.13	23.34			
5	300	500	400	447	1,439	16.33	52.56	258.39	727.20	7.31	20.56	1	3	10.00	30.00	2.20	111.61	0.84	42.87	0.85	15.35			
6	500	750	625	368	1,807	13.44	66.00	315.38	1,042.58	8.92	29.48	0	3	0.00	30.00	0.00	111.61	0.00	42.87	0.00	10.71			
7	750	1,000	875	283	2,090	10.34	76.33	305.19	1,347.77	8.63	38.11	1	4	10.00	40.00	11.40	123.01	4.38	47.25	3.74	9.13			
8	1,000	1,500	1,250	244	2,334	8.91	85.24	392.71	1,740.48	11.11	49.22	0	4	0.00	40.00	0.00	123.01	0.00	47.25	0.00	7.07			
9	1,500	2,000	1,750	129	2,463	4.71	89.96	302.67	2,043.15	8.56	57.78	1	5	10.00	50.00	4.99	128.00	1.91	49.16	1.65	6.26			
10	2,000	2,500	2,250	61	2,524	2.23	92.18	180.08	2,223.23	5.09	62.87	1	6	10.00	60.00	25.95	153.95	9.97	59.13	14.41	6.92			
11	2,500	3,000	2,750	68	2,592	2.48	94.67	236.09	2,459.32	6.68	69.55	0	6	0.00	60.00	0.00	153.95	0.00	59.13	0.00	6.26			
12	3,000	4,000	3,500	54	2,646	1.97	96.64	229.26	2,688.58	6.48	76.03	3	9	30.00	90.00	55.26	209.21	21.22	80.35	24.10	7.78			
13	4,000	5,000	4,500	28	2,674	1.02	97.66	276.48	2,965.06	7.82	83.85	0	9	0.00	90.00	0.00	209.21	0.00	80.35	0.00	7.06			
14	5,000	7,500	6,250	30	2,704	1.10	98.76	264.94	3,230.00	7.49	91.34	0	9	0.00	90.00	0.00	209.21	0.00	80.35	0.00	6.48			
15	7,500	10,000	8,750	15	2,719	0.55	99.31	92.39	3,322.39	2.61	93.95	0	9	0.00	90.00	0.00	209.21	0.00	80.35	0.00	6.30			
16	10,000	20,000	15,000	9	2,728	0.33	99.63	125.73	3,448.12	3.56	97.51	0	9	0.00	90.00	0.00	209.21	0.00	80.35	0.00	6.07			
17	20,000	50,000	35,000	3	2,731	0.11	99.74	48.71	3,496.83	1.38	98.89	0	9	0.00	90.00	0.00	209.21	0.00	80.35	0.00	5.98			
18	50,000	100,000	75,000	1	2,732	0.04	99.78	2.24	3,499.07	0.06	98.95	0	9	0.00	90.00	0.00	209.21	0.00	80.35	0.00	5.98			
19	100,000	500,000	300,000	1	2,733	0.04	99.82	2.93	3,502.00	0.08	99.03	0	9	0.00	90.00	0.00	209.21	0.00	80.35	0.00	5.97			
20	500,000	UP		5	2,738	0.18	100.00	34.24	3,536.24	0.97	100.00	1	10	10.00	100.00	51.16	260.37	19.65	100.00	149.40	7.36			
				2,738					3,536.24					10					260.37					7.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2949

RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	126	126	16.07	16.07	15.08	15.08	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	76	202	9.69	25.77	92.26	107.34	3.15	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	65	267	8.29	34.06	77.73	185.06	2.66	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	38	305	4.85	38.90	58.56	243.62	2.00	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	40	345	5.10	44.01	90.54	334.17	3.09	11.42	1	1	11.11	11.11	10.48	10.48	2.68	2.68	11.58	3.14			
6	500	750	625	21	366	2.68	46.68	110.71	444.88	3.78	15.21	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	2.36			
7	750	1,000	875	20	386	2.55	49.23	121.46	566.34	4.15	19.36	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.85			
8	1,000	1,500	1,250	23	409	2.93	52.17	44.36	610.70	1.52	20.87	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.72			
9	1,500	2,000	1,750	24	433	3.06	55.23	61.42	672.12	2.10	22.97	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.56			
10	2,000	2,500	2,250	23	456	2.93	58.16	55.27	727.39	1.89	24.86	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.44			
11	2,500	3,000	2,750	23	479	2.93	61.10	42.65	770.04	1.46	26.32	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.36			
12	3,000	4,000	3,500	31	510	3.95	65.05	79.71	849.74	2.72	29.04	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.23			
13	4,000	5,000	4,500	22	532	2.81	67.86	75.11	924.85	2.57	31.61	2	3	22.22	33.33	48.69	59.18	12.46	15.14	64.83	6.40			
14	5,000	7,500	6,250	36	568	4.59	72.45	238.97	1,163.83	8.17	39.78	3	6	33.33	66.67	0.00	59.18	0.00	15.14	0.00	5.08			
15	7,500	10,000	8,750	20	588	2.55	75.00	177.30	1,341.12	6.06	45.84	0	6	0.00	66.67	0.00	59.18	0.00	15.14	0.00	4.41			
16	10,000	20,000	15,000	70	658	8.93	83.93	624.54	1,965.66	21.35	67.18	2	8	22.22	88.89	185.74	244.92	47.52	62.66	29.74	12.46			
17	20,000	50,000	35,000	50	708	6.38	90.31	510.46	2,476.12	17.45	84.63	0	8	0.00	88.89	0.00	244.92	0.00	62.66	0.00	9.89			
18	50,000	100,000	75,000	32	740	4.08	94.39	172.68	2,648.81	5.90	90.53	0	8	0.00	88.89	0.00	244.92	0.00	62.66	0.00	9.25			
19	100,000	500,000	300,000	37	777	4.72	99.11	361.92	3,010.73	12.37	102.90	1	9	11.11	100.00	145.94	390.86	37.34	100.00	40.32	12.98			
20	500,000	UP		7	784	0.89	100.00	84.99	2,925.74	2.90	100.00	0	9	0.00	100.00	0.00	390.86	0.00	100.00	0.00	13.36			
				784					2,925.74					9					390.86					13.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	14.71	14.71	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	2.94	17.65	0.29	0.29	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	5.88	23.53	0.65	0.94	0.47	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.94	26.47	1.11	2.05	0.80	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	2.94	29.41	2.71	4.76	1.96	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.94	32.35	3.75	8.50	2.71	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	2.94	35.29	4.27	12.77	3.09	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	2.94	38.24	9.58	22.35	6.93	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	2.94	41.18	11.02	33.38	7.98	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	2.94	44.12	4.91	38.28	3.55	27.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.94	47.06	9.52	47.81	6.89	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	2.94	50.00	5.48	53.29	3.97	38.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	2.94	52.94	2.22	55.51	1.60	40.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	2.94	55.88	0.90	56.40	0.65	40.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	2.94	58.82	24.64	81.04	17.83	58.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	22	5.88	64.71	5.06	86.10	3.66	62.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	2.94	67.65	2.55	88.65	1.85	64.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	27	11.76	79.41	25.76	114.41	18.64	82.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	32	14.71	94.12	23.76	138.17	17.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	34	5.88	100.00	0.00	138.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				138.17		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29492 AQUARIA

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	33.08	33.08	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				33.08				0				0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29493 CULTURAL CENTRES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	21.90	21.90	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					21.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.55	4.55	0.90	0.90	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.55	9.09	0.73	1.63	0.28	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.55	13.64	2.70	4.33	1.04	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.55	18.18	0.87	5.20	0.34	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.55	22.73	0.69	5.89	0.27	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	9	18.18	40.91	3.96	9.85	1.53	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	12	13.64	54.55	6.25	16.11	2.41	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	15	13.64	68.18	0.76	16.86	0.29	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	4.55	72.73	1.03	17.89	0.40	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	4.55	77.27	3.12	21.01	1.20	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	19	9.09	86.36	222.21	243.22	85.61	93.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	21	9.09	95.45	4.62	247.84	1.78	95.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	22	4.55	100.00	11.73	259.57	4.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				22					259.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,585	1,585	20.00	20.00	264.95	264.95	1.70	1.70	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	325	1,910	4.10	24.10	134.51	399.46	0.86	2.56	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	561	2,471	7.08	31.18	343.65	743.11	2.20	4.76	3	3	3	4.48	4.48	81.24	81.24	2.23	2.23	23.64			
4	200	300	250	540	3,011	6.81	37.99	323.42	1,066.53	2.07	6.83	3	6	6	4.48	8.96	111.24	192.48	3.05	5.28	34.40			
5	300	500	400	904	3,915	11.41	49.40	377.93	1,444.46	2.42	9.25	2	8	8	2.99	11.94	90.78	283.27	2.49	7.77	24.02			
6	500	750	625	668	4,583	8.43	57.83	396.05	1,840.51	2.54	11.79	0	8	8	0.00	11.94	0.00	283.27	0.00	7.77	0.00			
7	750	1,000	875	604	5,187	7.62	65.45	507.60	2,348.12	3.25	15.04	2	10	10	2.99	14.93	153.26	436.53	4.20	11.98	30.19			
8	1,000	1,500	1,250	610	5,797	7.70	73.15	777.23	3,125.35	4.98	20.02	4	14	14	5.97	20.90	53.85	490.38	1.48	13.45	6.93			
9	1,500	2,000	1,750	338	6,135	4.26	77.41	542.21	3,667.56	3.47	23.49	2	16	16	2.99	23.88	16.18	506.56	0.44	13.90	2.98			
10	2,000	2,500	2,250	213	6,348	2.69	80.10	433.01	4,100.57	2.77	26.26	1	17	17	1.49	25.37	653.83	1,160.39	17.94	31.84	150.99			
11	2,500	3,000	2,750	144	6,492	1.82	81.92	381.63	4,482.20	2.44	28.71	0	17	17	0.00	25.37	0.00	1,160.39	0.00	31.84	0.00			
12	3,000	4,000	3,500	150	6,642	1.89	83.81	478.43	4,960.62	3.06	31.77	0	17	17	0.00	25.37	0.00	1,160.39	0.00	31.84	0.00			
13	4,000	5,000	4,500	124	6,766	1.56	85.38	439.18	5,399.80	2.81	34.58	1	18	18	1.49	26.87	195.54	1,355.93	5.36	37.20	44.52			
14	5,000	7,500	6,250	208	6,974	2.62	88.00	968.20	6,368.00	6.20	40.78	5	23	23	7.46	34.33	81.69	1,437.61	2.24	39.44	8.44			
15	7,500	10,000	8,750	151	7,125	1.91	89.91	830.66	7,198.66	5.32	46.11	2	25	25	2.99	37.31	63.90	1,501.51	1.75	41.20	7.69			
16	10,000	20,000	15,000	221	7,346	2.79	92.69	1,935.19	9,133.85	12.39	58.50	7	32	32	10.45	47.76	180.64	1,682.15	4.96	46.15	9.33			
17	20,000	50,000	35,000	249	7,595	3.14	95.84	3,422.74	12,556.59	21.92	80.42	6	38	38	8.96	56.72	934.52	2,616.66	25.64	71.79	27.30			
18	50,000	100,000	75,000	122	7,717	1.54	97.38	1,438.11	13,994.70	9.21	89.63	7	45	45	10.45	67.16	333.53	2,950.19	9.15	80.94	23.19			
19	100,000	500,000	300,000	190	7,907	2.40	99.77	1,468.54	15,463.24	9.41	99.04	19	64	64	28.36	95.52	631.77	3,581.97	17.33	98.27	43.02			
20	500,000	UP		18	7,925	0.23	100.00	150.38	15,613.62	0.96	100.00	3	67	67	4.48	100.00	62.90	3,644.87	1.73	100.00	41.83			
				7,925					15,613.62					67					3,644.87					23.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2952

REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLSCHURCHES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	336	336	12.80	12.80	45.75	45.75	0.69	0.69	1	1	4.00	4.00	2.33	2.33	0.16	0.16	5.09	5.09			
2	50	100	75	86	422	3.28	16.08	39.75	85.50	0.60	1.29	0	1	0.00	4.00	0.00	2.33	0.00	0.16	0.00	2.72			
3	100	200	150	190	612	7.24	23.31	78.14	163.64	1.18	2.48	0	1	0.00	4.00	0.00	2.33	0.00	0.16	0.00	1.42			
4	200	300	250	165	777	6.29	29.60	28.90	192.54	0.44	2.91	0	1	0.00	4.00	0.00	2.33	0.00	0.16	0.00	1.21			
5	300	500	400	250	1,027	9.52	39.12	82.87	275.40	1.25	4.17	1	2	4.00	8.00	8.10	10.43	0.57	0.73	9.77	3.79			
6	500	750	625	209	1,236	7.96	47.09	89.39	364.80	1.35	5.52	2	4	8.00	16.00	116.70	127.13	8.17	8.90	130.55	34.85			
7	750	1,000	875	211	1,447	8.04	55.12	159.24	524.04	2.41	7.93	2	6	8.00	24.00	8.51	135.64	0.60	9.50	5.34	25.88			
8	1,000	1,500	1,250	184	1,631	7.01	62.13	209.80	733.84	3.17	11.10	3	9	12.00	36.00	733.22	868.86	51.35	60.85	349.48	118.40			
9	1,500	2,000	1,750	146	1,777	5.56	67.70	252.19	986.04	3.81	14.91	1	10	4.00	40.00	22.57	891.43	1.58	62.43	8.95	90.41			
10	2,000	2,500	2,250	103	1,880	3.92	71.62	206.17	1,192.21	3.12	18.03	1	11	4.00	44.00	37.70	929.13	2.64	65.07	18.29	77.93			
11	2,500	3,000	2,750	112	1,992	4.27	75.89	262.68	1,454.89	3.97	22.01	0	11	0.00	44.00	0.00	929.13	0.00	65.07	0.00	63.86			
12	3,000	4,000	3,500	138	2,130	5.26	81.14	438.78	1,893.67	6.64	28.64	0	11	0.00	44.00	0.00	929.13	0.00	65.07	0.00	49.07			
13	4,000	5,000	4,500	76	2,206	2.90	84.04	334.35	2,228.02	5.06	33.70	3	14	12.00	56.00	278.56	1,207.70	19.51	84.58	83.32	54.20			
14	5,000	7,500	6,250	124	2,330	4.72	88.76	724.66	2,952.68	10.96	44.66	4	18	16.00	72.00	44.51	1,252.21	3.12	87.70	6.14	42.41			
15	7,500	10,000	8,750	96	2,426	3.66	92.42	849.16	3,801.84	12.84	57.50	1	19	4.00	76.00	4.47	1,256.68	0.31	88.01	0.53	33.05			
16	10,000	20,000	15,000	113	2,539	4.30	96.72	1,327.59	5,129.43	20.08	77.58	2	21	8.00	84.00	48.26	1,208.42	3.38	84.63	3.63	23.56			
17	20,000	50,000	35,000	67	2,606	2.55	99.28	1,361.32	6,490.75	20.59	98.18	3	24	12.00	96.00	219.48	1,427.90	15.37	100.00	16.12	22.00			
18	50,000	100,000	75,000	16	2,622	0.61	99.89	106.15	6,596.90	1.61	99.78	1	25	4.00	100.00	0.00	1,427.90	0.00	100.00	0.00	21.64			
19	100,000	500,000	300,000	1	2,623	0.04	99.92	17.80	6,614.70	0.27	100.05	0	25	0.00	100.00	0.00	1,427.90	0.00	100.00	0.00	21.59			
20	500,000	UP		2	2,625	0.08	100.00	3.33	6,611.37	0.05	100.00	0	25	0.00	100.00	0.00	1,427.90	0.00	100.00	0.00	21.60			
				2,625					6,611.37					25					1,427.90					21.60



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,522	1,522	15.94	15.94	343.70	343.70	1.55	1.55	9	9.57	9.57	40.52	40.52	0.93	0.93	11.79	11.79				
2	50	100	75	395	1,917	4.14	20.08	294.76	638.46	1.33	2.87	2	11	2.13	11.70	5.48	46.00	0.13	1.05	1.86	7.20			
3	100	200	150	584	2,501	6.12	26.19	364.49	1,002.95	1.64	4.51	2	13	2.13	13.83	8.13	54.13	0.19	1.24	2.23	5.40			
4	200	300	250	600	3,101	6.28	32.47	322.71	1,325.66	1.45	5.96	1	14	1.06	14.89	2.76	56.89	0.06	1.30	0.86	4.29			
5	300	500	400	942	4,043	9.86	42.34	358.20	1,683.86	1.61	7.57	1	15	1.06	15.96	2.56	59.45	0.06	1.36	0.71	3.53			
6	500	750	625	724	4,767	7.58	49.92	357.11	2,040.97	1.61	9.18	3	18	3.19	19.15	1,036.80	1,096.24	23.72	25.08	290.33	53.71			
7	750	1,000	875	643	5,410	6.73	56.66	515.57	2,556.54	2.32	11.50	7	25	7.45	26.60	47.28	1,143.52	1.08	26.16	9.17	44.73			
8	1,000	1,500	1,250	642	6,052	6.72	63.38	705.54	3,262.08	3.17	14.67	4	29	4.26	30.85	347.75	1,491.28	7.95	34.11	49.29	45.72			
9	1,500	2,000	1,750	474	6,526	4.96	68.34	878.88	4,140.96	3.95	18.63	3	32	3.19	34.04	108.71	1,599.98	2.49	36.60	12.37	38.64			
10	2,000	2,500	2,250	308	6,834	3.23	71.57	621.36	4,762.32	2.80	21.42	2	34	2.13	36.17	30.15	1,630.14	0.69	37.29	4.85	34.23			
11	2,500	3,000	2,750	287	7,121	3.01	74.57	624.81	5,387.13	2.81	24.23	3	37	3.19	39.36	11.50	1,641.64	0.26	37.55	1.84	30.47			
12	3,000	4,000	3,500	346	7,467	3.62	78.20	1,140.68	6,527.81	5.13	29.36	7	44	7.45	46.81	134.58	1,776.22	3.08	40.63	11.80	27.21			
13	4,000	5,000	4,500	296	7,763	3.10	81.30	1,092.48	7,620.29	4.91	34.28	4	48	4.26	51.06	37.63	1,813.85	0.86	41.49	3.44	23.80			
14	5,000	7,500	6,250	433	8,196	4.53	85.83	1,921.05	9,541.34	8.64	42.92	5	53	5.32	56.38	18.40	1,832.25	0.42	41.91	0.96	19.20			
15	7,500	10,000	8,750	284	8,480	2.97	88.81	1,845.20	11,386.54	8.30	51.22	4	57	4.26	60.64	41.62	1,873.87	0.95	42.86	2.26	16.46			
16	10,000	20,000	15,000	474	8,954	4.96	93.77	4,035.12	15,421.66	18.15	69.37	13	70	13.83	74.47	358.98	2,232.85	8.21	51.08	8.90	14.48			
17	20,000	50,000	35,000	353	9,307	3.70	97.47	4,014.05	19,435.71	18.06	87.43	9	79	9.57	84.04	256.24	2,489.09	5.86	56.94	6.38	12.81			
18	50,000	100,000	75,000	117	9,424	1.23	98.69	1,522.51	20,958.22	6.85	94.28	10	89	10.64	94.68	1,852.01	4,341.10	42.36	99.30	121.64	20.71			
19	100,000	500,000	300,000	112	9,536	1.17	99.86	1,145.25	22,103.47	5.15	99.43	5	94	5.32	100.00	30.56	4,371.66	0.70	100.00	2.67	19.78			
20	500,000	UP		13	9,549	0.14	100.00	126.68	22,230.14	0.57	100.00	0	94	0.00	100.00	0.00	4,371.66	0.00	100.00	0.00	19.67			
				9,549					22,230.14					94					4,371.66					19.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2954 MUSEUMS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.56	5.56	2.34	2.34	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.85	7.41	0.81	3.15	0.27	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	7	5.56	12.96	15.45	18.60	5.19	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.85	14.81	29.62	48.22	9.95	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	13	9.26	24.07	0.67	48.89	0.22	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	1.85	25.93	1.31	50.20	0.44	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	18	7.41	33.33	5.19	55.39	1.74	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	19	1.85	35.19	1.81	57.20	0.61	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	1.85	37.04	0.56	57.77	0.19	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	1.85	38.89	0.00	57.77	0.00	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	24	5.56	44.44	6.06	63.82	2.03	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	28	7.41	51.85	14.97	78.80	5.03	26.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	1.85	53.70	6.73	85.52	2.26	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	33	7.41	61.11	28.35	113.87	9.53	38.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	37	7.41	68.52	27.45	141.32	9.22	47.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	43	11.11	79.63	25.41	166.73	8.54	56.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	52	16.67	96.30	100.74	267.47	33.85	89.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	53	1.85	98.15	19.90	287.36	6.69	96.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	54	1.85	100.00	10.23	297.59	3.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	54	0.00	100.00	0.00	297.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				54					297.59					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	11.62	11.62	7.07	7.07	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	67	5.30	16.92	6.92	13.99	1.02	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	92	6.31	23.23	11.07	25.06	1.63	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	36	128	9.09	32.32	12.09	37.15	1.78	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	55	183	13.89	46.21	29.42	66.58	4.32	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	39	222	9.85	56.06	31.27	97.84	4.59	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	26	248	6.57	62.63	44.70	142.54	6.57	20.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	56	304	14.14	76.77	91.65	234.19	13.46	34.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	331	6.82	83.59	41.25	275.44	6.06	40.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	345	3.54	87.12	34.35	309.79	5.05	45.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	357	3.03	90.15	42.95	352.74	6.31	51.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	363	1.52	91.67	22.57	375.31	3.32	55.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	370	1.77	93.43	34.72	410.03	5.10	60.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	379	2.27	95.71	71.73	481.76	10.54	70.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	390	2.78	98.48	83.78	565.54	12.31	83.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	393	0.76	99.24	23.63	589.17	3.47	86.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	396	0.76	100.00	91.51	680.68	13.44	100.00	2	2	100.00	100.00	72.78	72.78	100.00	100.00	79.53	10.69			
18	50,000	100,000	75,000	0	396	0.00	100.00	0.00	680.68	0.00	100.00	0	2	0.00	100.00	0.00	72.78	0.00	100.00	0.00	10.69			
19	100,000	500,000	300,000	0	396	0.00	100.00	0.00	680.68	0.00	100.00	0	2	0.00	100.00	0.00	72.78	0.00	100.00	0.00	10.69			
20	500,000	UP		0	396	0.00	100.00	0.00	680.68	0.00	100.00	0	2	0.00	100.00	0.00	72.78	0.00	100.00	0.00	10.69			
				396					680.68					2					72.78					10.69



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	8.60	8.60	4.91	4.91	1.74	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	9	1.08	9.68	0.07	4.98	0.03	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	19	10.75	20.43	17.25	22.23	6.12	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	23	4.30	24.73	2.33	24.56	0.83	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	38	16.13	40.86	9.47	34.04	3.36	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	45	7.53	48.39	7.56	41.59	2.68	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	50	5.38	53.76	6.33	47.92	2.25	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	60	10.75	64.52	15.61	63.53	5.54	22.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	65	5.38	69.89	12.71	76.24	4.51	27.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	70	5.38	75.27	17.58	93.83	6.24	33.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	74	4.30	79.57	7.16	100.98	2.54	35.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	81	7.53	87.10	39.30	140.28	13.94	49.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	82	1.08	88.17	12.25	152.53	4.34	54.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	88	6.45	94.62	40.51	193.04	14.37	68.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	90	2.15	96.77	29.39	222.44	10.43	78.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	92	2.15	98.92	22.91	245.35	8.13	87.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	93	1.08	100.00	36.53	281.88	12.96	100.00	1	1	100.00	100.00	7.15	7.15	100.00	100.00	19.56	2.53	
18	50,000	100,000	75,000	0	93	0.00	100.00	0.00	281.88	0.00	100.00	0	1	0.00	100.00	0.00	7.15	0.00	100.00	0.00	2.53	
19	100,000	500,000	300,000	0	93	0.00	100.00	0.00	281.88	0.00	100.00	0	1	0.00	100.00	0.00	7.15	0.00	100.00	0.00	2.53	
20	500,000	UP		0	93	0.00	100.00	0.00	281.88	0.00	100.00	0	1	0.00	100.00	0.00	7.15	0.00	100.00	0.00	2.53	
				93					281.88					1					7.15			2.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,096	1,096	11.61	11.61	342.62	342.62	1.27	1.27	4	4	5.26	5.26	55.50	55.50	0.73	0.73	16.20	16.20	
2	50	100	75	554	1,650	5.87	17.48	501.29	843.90	1.85	3.12	2	6	2.63	7.89	34.33	89.83	0.45	1.17	6.85	10.64	
3	100	200	150	831	2,481	8.80	26.29	781.26	1,625.16	2.89	6.01	5	11	6.58	14.47	27.79	117.62	0.36	1.54	3.56	7.24	
4	200	300	250	649	3,130	6.88	33.16	624.82	2,249.98	2.31	8.32	1	12	1.32	15.79	204.08	321.71	2.67	4.20	32.66	14.30	
5	300	500	400	961	4,091	10.18	43.35	969.12	3,219.10	3.58	11.90	6	18	7.89	23.68	607.91	929.61	7.94	12.15	62.73	28.88	
6	500	750	625	720	4,811	7.63	50.97	805.67	4,024.77	2.98	14.88	1	19	1.32	25.00	0.90	930.51	0.01	12.16	0.11	23.12	
7	750	1,000	875	682	5,493	7.23	58.20	994.72	5,019.49	3.68	18.56	3	22	3.95	28.95	444.22	1,374.73	5.80	17.96	44.66	27.39	
8	1,000	1,500	1,250	751	6,244	7.96	66.16	1,345.06	6,364.55	4.97	23.53	5	27	6.58	35.53	1,235.23	2,609.95	16.14	34.10	91.83	41.01	
9	1,500	2,000	1,750	525	6,769	5.56	71.72	1,322.14	7,686.69	4.89	28.42	4	31	5.26	40.79	547.24	3,157.19	7.15	41.26	41.39	41.07	
10	2,000	2,500	2,250	371	7,140	3.93	75.65	1,047.47	8,734.16	3.87	32.29	1	32	1.32	42.11	22.00	3,179.19	0.29	41.54	2.10	36.40	
11	2,500	3,000	2,750	308	7,448	3.26	78.92	1,175.09	9,909.26	4.34	36.64	2	34	2.63	44.74	35.54	3,214.73	0.46	42.01	3.02	32.44	
12	3,000	4,000	3,500	389	7,837	4.12	83.04	1,847.12	11,756.38	6.83	43.47	11	45	14.47	59.21	294.77	3,509.51	3.85	45.86	15.96	29.85	
13	4,000	5,000	4,500	260	8,097	2.75	85.79	1,447.38	13,203.76	5.35	48.82	3	48	3.95	63.16	40.67	3,550.18	0.53	46.39	2.81	26.89	
14	5,000	7,500	6,250	360	8,457	3.81	89.61	2,480.63	15,684.39	9.17	57.99	5	53	6.58	69.74	12.52	3,562.70	0.16	46.55	0.50	22.71	
15	7,500	10,000	8,750	257	8,714	2.72	92.33	2,351.97	18,036.37	8.70	66.69	5	58	6.58	76.32	3,872.74	7,435.44	50.61	97.16	164.66	41.22	
16	10,000	20,000	15,000	365	9,079	3.87	96.20	4,650.60	22,686.97	17.20	83.88	7	65	9.21	85.53	90.27	7,525.71	1.18	98.34	1.94	33.17	
17	20,000	50,000	35,000	238	9,317	2.52	98.72	3,278.62	25,965.58	12.12	96.01	11	76	14.47	100.00	127.13	7,652.83	1.66	100.00	3.88	29.47	
18	50,000	100,000	75,000	72	9,389	0.76	99.48	521.54	26,487.12	1.93	97.94	0	76	0.00	100.00	0.00	7,652.83	0.00	100.00	0.00	28.89	
19	100,000	500,000	300,000	43	9,432	0.46	99.94	442.01	26,929.13	1.63	99.57	0	76	0.00	100.00	0.00	7,652.83	0.00	100.00	0.00	28.42	
20	500,000	UP		6	9,438	0.06	100.00	116.32	27,045.45	0.43	100.00	0	76	0.00	100.00	0.00	7,652.83	0.00	100.00	0.00	28.30	
				9,438					27,045.45					76					7,652.83			28.30



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,024	1,024	82.45	82.45	44.83	44.83	5.93	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	1,030	0.48	82.93	1.24	46.07	0.16	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	1,065	2.82	85.75	19.35	65.42	2.56	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	1,092	2.17	87.92	15.64	81.06	2.07	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	1,119	2.17	90.10	7.35	73.70	0.97	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	1,126	0.56	90.66	18.51	92.21	2.45	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	1,137	0.89	91.55	34.04	126.26	4.50	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	1,147	0.81	92.35	6.05	132.30	0.80	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	1,163	1.29	93.64	34.98	167.28	4.62	22.11	1	1	50.00	50.00	8.40	8.40	49.08	49.08	24.02	5.02			
10	2,000	2,500	2,250	9	1,172	0.72	94.36	30.70	197.98	4.06	26.17	0	1	0.00	50.00	0.00	8.40	0.00	49.08	0.00	4.24			
11	2,500	3,000	2,750	10	1,182	0.81	95.17	57.10	255.08	7.55	33.72	0	1	0.00	50.00	0.00	8.40	0.00	49.08	0.00	3.29			
12	3,000	4,000	3,500	9	1,191	0.72	95.89	79.87	334.95	10.56	44.28	0	1	0.00	50.00	0.00	8.40	0.00	49.08	0.00	2.51			
13	4,000	5,000	4,500	10	1,201	0.81	96.70	78.40	413.35	10.36	54.64	0	1	0.00	50.00	0.00	8.40	0.00	49.08	0.00	2.03			
14	5,000	7,500	6,250	19	1,220	1.53	98.23	158.35	571.70	20.93	75.58	1	2	50.00	100.00	8.71	17.11	50.92	100.00	5.50	2.99			
15	7,500	10,000	8,750	3	1,223	0.24	98.47	67.65	639.35	8.94	84.52	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.68			
16	10,000	20,000	15,000	12	1,235	0.97	99.44	91.44	730.80	12.09	96.61	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.34			
17	20,000	50,000	35,000	1	1,236	0.08	99.52	4.13	734.92	0.55	97.15	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.33			
18	50,000	100,000	75,000	1	1,237	0.08	99.60	15.24	750.16	2.01	99.17	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.28			
19	100,000	500,000	300,000	5	1,242	0.40	100.00	6.30	756.45	0.83	100.00	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.26			
20	500,000	UP		0	1,242	0.00	100.00	0.00	756.45	0.00	100.00	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.26			
				1,242					756.45					2					17.11					2.26



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	316	316	15.13	15.13	109.66	109.66	3.34	3.34	2	2	8.70	8.70	6.50	6.50	2.03	2.03	5.93	5.93			
2	50	100	75	188	504	9.00	24.13	90.10	199.75	2.75	6.09	5	7	21.74	30.43	110.71	117.21	34.49	36.52	122.88	58.68			
3	100	200	150	217	721	10.39	34.51	68.94	268.69	2.10	8.19	3	10	13.04	43.48	21.74	138.95	6.77	43.29	31.53	51.71			
4	200	300	250	154	875	7.37	41.89	59.92	328.62	1.83	10.01	0	10	0.00	43.48	0.00	138.95	0.00	43.29	0.00	42.28			
5	300	500	400	227	1,102	10.87	52.75	160.39	489.01	4.89	14.90	0	10	0.00	43.48	0.00	138.95	0.00	43.29	0.00	28.41			
6	500	750	625	144	1,246	6.89	59.65	134.34	623.35	4.09	18.99	3	13	13.04	56.52	23.13	162.08	7.21	50.50	17.22	26.00			
7	750	1,000	875	170	1,416	8.14	67.78	217.69	841.04	6.63	25.63	1	14	4.35	60.87	0.32	162.40	0.10	50.60	0.15	19.31			
8	1,000	1,500	1,250	167	1,583	7.99	75.78	291.64	1,132.68	8.89	34.52	1	15	4.35	65.22	5.50	167.90	1.71	52.31	1.89	14.82			
9	1,500	2,000	1,750	104	1,687	4.98	80.76	237.79	1,370.48	7.25	41.76	1	16	4.35	69.57	0.00	167.90	0.00	52.31	0.00	12.25			
10	2,000	2,500	2,250	70	1,757	3.35	84.11	164.59	1,535.07	5.02	46.78	0	16	0.00	69.57	0.00	167.90	0.00	52.31	0.00	10.94			
11	2,500	3,000	2,750	39	1,796	1.87	85.97	152.53	1,687.60	4.65	51.42	0	16	0.00	69.57	0.00	167.90	0.00	52.31	0.00	9.95			
12	3,000	4,000	3,500	47	1,843	2.25	88.22	132.56	1,820.16	4.04	55.46	2	18	8.70	78.26	3.08	170.98	0.96	53.27	2.32	9.39			
13	4,000	5,000	4,500	53	1,896	2.54	90.76	255.43	2,075.58	7.78	63.25	2	20	8.70	86.96	20.42	191.40	6.36	59.63	7.99	9.22			
14	5,000	7,500	6,250	81	1,977	3.88	94.64	365.41	2,440.99	11.13	74.38	1	21	4.35	91.30	40.64	232.04	12.66	72.29	11.12	9.51			
15	7,500	10,000	8,750	22	1,999	1.05	95.69	127.86	2,568.85	3.90	78.28	0	21	0.00	91.30	0.00	232.04	0.00	72.29	0.00	9.03			
16	10,000	20,000	15,000	64	2,063	3.06	98.76	439.92	3,008.77	13.41	91.68	0	21	0.00	91.30	0.00	232.04	0.00	72.29	0.00	7.71			
17	20,000	50,000	35,000	18	2,081	0.86	99.62	119.48	3,128.25	3.64	95.32	1	22	4.35	95.65	81.43	313.46	25.37	97.66	68.15	10.02			
18	50,000	100,000	75,000	7	2,088	0.34	99.95	142.88	3,271.13	4.35	99.68	1	23	4.35	100.00	7.50	320.96	2.34	100.00	5.25	9.81			
19	100,000	500,000	300,000	1	2,089	0.05	100.00	10.56	3,281.70	0.32	100.00	0	23	0.00	100.00	0.00	320.96	0.00	100.00	0.00	9.78			
20	500,000	UP		0	2,089	0.00	100.00	0.00	3,281.70	0.00	100.00	0	23	0.00	100.00	0.00	320.96	0.00	100.00	0.00	9.78			
				2,089					3,281.70					23					320.96					9.78



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	515	515	19.65	19.65	87.26	87.26	1.89	1.89	1	1	10.00	10.00	6.00	6.00	0.67	0.67	6.88	6.88			
2	50	100	75	281	796	10.72	30.37	55.81	143.07	1.21	3.09	1	2	10.00	20.00	11.20	17.20	1.24	1.91	20.07	12.02			
3	100	200	150	339	1,135	12.93	43.30	71.94	215.02	1.56	4.65	0	2	0.00	20.00	0.00	17.20	0.00	1.91	0.00	8.00			
4	200	300	250	206	1,341	7.86	51.16	107.57	322.59	2.33	6.98	0	2	0.00	20.00	0.00	17.20	0.00	1.91	0.00	5.33			
5	300	500	400	251	1,592	9.58	60.74	175.46	498.06	3.79	10.77	1	3	10.00	30.00	42.68	59.88	4.73	6.64	24.32	12.02			
6	500	750	625	188	1,780	7.17	67.91	173.32	671.38	3.75	14.52	1	4	10.00	40.00	6.83	66.70	0.76	7.40	3.94	9.94			
7	750	1,000	875	135	1,915	5.15	73.06	189.20	860.58	4.09	18.61	1	5	10.00	50.00	10.00	76.70	1.11	8.51	5.29	8.91			
8	1,000	1,500	1,250	184	2,099	7.02	80.08	287.56	1,148.14	6.22	24.82	0	5	0.00	50.00	0.00	76.70	0.00	8.51	0.00	6.68			
9	1,500	2,000	1,750	104	2,203	3.97	84.05	225.64	1,373.78	4.88	29.70	2	7	20.00	70.00	524.59	601.29	58.19	66.70	232.49	43.77			
10	2,000	2,500	2,250	70	2,273	2.67	86.72	269.37	1,643.15	5.82	35.53	0	7	0.00	70.00	0.00	601.29	0.00	66.70	0.00	36.59			
11	2,500	3,000	2,750	44	2,317	1.68	88.40	164.97	1,808.11	3.57	39.09	0	7	0.00	70.00	0.00	601.29	0.00	66.70	0.00	33.26			
12	3,000	4,000	3,500	55	2,372	2.10	90.50	250.66	2,058.77	5.42	44.51	0	7	0.00	70.00	0.00	601.29	0.00	66.70	0.00	29.21			
13	4,000	5,000	4,500	41	2,413	1.56	92.06	216.04	2,274.81	4.67	49.19	0	7	0.00	70.00	0.00	601.29	0.00	66.70	0.00	26.43			
14	5,000	7,500	6,250	37	2,450	1.41	93.48	283.14	2,557.95	6.12	55.31	1	8	10.00	80.00	50.00	651.29	5.55	72.24	17.66	25.46			
15	7,500	10,000	8,750	42	2,492	1.60	95.08	410.41	2,968.36	8.87	64.18	1	9	10.00	90.00	158.41	809.70	17.57	89.81	38.60	27.28			
16	10,000	20,000	15,000	54	2,546	2.06	97.14	664.55	3,632.91	14.37	78.55	0	9	0.00	90.00	0.00	809.70	0.00	89.81	0.00	22.29			
17	20,000	50,000	35,000	47	2,593	1.79	98.93	343.32	3,976.23	7.42	85.97	1	10	10.00	100.00	91.84	901.54	10.19	100.00	26.75	22.67			
18	50,000	100,000	75,000	17	2,610	0.65	99.58	115.50	4,091.73	2.50	88.47	0	10	0.00	100.00	0.00	901.54	0.00	100.00	0.00	22.03			
19	100,000	500,000	300,000	4	2,614	0.15	99.73	21.83	4,113.55	0.47	88.94	0	10	0.00	100.00	0.00	901.54	0.00	100.00	0.00	21.92			
20	500,000	UP		7	2,621	0.27	100.00	511.43	4,624.99	11.06	100.00	0	10	0.00	100.00	0.00	901.54	0.00	100.00	0.00	19.49			
				2,621					4,624.99					10					901.54					19.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	271	271	12.56	12.56	96.26	96.26	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	98	369	4.54	17.11	74.10	170.36	0.96	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	133	502	6.17	23.27	188.12	358.48	2.43	4.63	1	1	1.85	1.85	81.05	81.05	10.23	10.23	43.08	22.61	
4	200	300	250	102	604	4.73	28.00	81.28	439.76	1.05	5.68	0	1	0.00	1.85	0.00	81.05	0.00	10.23	0.00	18.43	
5	300	500	400	162	766	7.51	35.51	254.79	694.55	3.29	8.98	1	2	1.85	3.70	0.00	81.05	0.00	10.23	0.00	11.67	
6	500	750	625	127	893	5.89	41.40	91.32	785.87	1.18	10.16	0	2	0.00	3.70	0.00	81.05	0.00	10.23	0.00	10.31	
7	750	1,000	875	135	1,028	6.26	47.66	171.79	957.65	2.22	12.38	1	3	1.85	5.56	7.95	89.00	1.00	11.23	4.63	9.29	
8	1,000	1,500	1,250	199	1,227	9.23	56.88	321.41	1,279.07	4.15	16.53	0	3	0.00	5.56	0.00	89.00	0.00	11.23	0.00	6.96	
9	1,500	2,000	1,750	168	1,395	7.79	64.67	385.15	1,664.21	4.98	21.51	0	3	0.00	5.56	0.00	89.00	0.00	11.23	0.00	5.35	
10	2,000	2,500	2,250	91	1,486	4.22	68.89	311.20	1,975.41	4.02	25.54	0	3	0.00	5.56	0.00	89.00	0.00	11.23	0.00	4.51	
11	2,500	3,000	2,750	73	1,559	3.38	72.28	275.57	2,250.98	3.56	29.10	1	4	1.85	7.41	7.64	96.64	0.96	12.19	2.77	4.29	
12	3,000	4,000	3,500	106	1,665	4.91	77.19	417.46	2,668.44	5.40	34.50	1	5	1.85	9.26	0.00	96.64	0.00	12.19	0.00	3.62	
13	4,000	5,000	4,500	61	1,726	2.83	80.02	340.23	3,008.67	4.40	38.89	7	12	12.96	22.22	0.11	96.75	0.01	12.21	0.03	3.22	
14	5,000	7,500	6,250	124	1,850	5.75	85.77	876.54	3,885.21	11.33	50.23	3	15	5.56	27.78	48.38	145.12	6.10	18.31	5.52	3.74	
15	7,500	10,000	8,750	63	1,913	2.92	88.69	517.76	4,402.96	6.69	56.92	2	17	3.70	31.48	139.65	284.77	17.62	35.93	26.97	6.47	
16	10,000	20,000	15,000	108	2,021	5.01	93.69	1,361.44	5,764.41	17.60	74.52	8	25	14.81	46.30	121.01	405.78	15.27	51.20	8.89	7.04	
17	20,000	50,000	35,000	116	2,137	5.38	99.07	1,750.80	7,515.21	22.63	97.15	24	49	44.44	90.74	357.31	763.10	45.09	96.29	20.41	10.15	
18	50,000	100,000	75,000	18	2,155	0.83	99.91	155.35	7,670.55	2.01	99.16	3	52	5.56	96.30	21.57	784.67	2.72	99.01	13.89	10.23	
19	100,000	500,000	300,000	2	2,157	0.09	100.00	65.00	7,735.55	0.84	100.00	2	54	3.70	100.00	7.83	792.50	0.99	100.00	12.04	10.24	
20	500,000	UP		0	2,157	0.00	100.00	0.00	7,735.55	0.00	100.00	0	54	0.00	100.00	0.00	792.50	0.00	100.00	0.00	10.24	
				2,157					7,735.55					54					792.50			10.24



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2966

MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	184	184	27.84	27.84	37.14	37.14	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	196	1.82	29.65	34.81	71.94	1.46	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	218	3.33	32.98	72.31	144.25	3.03	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	249	4.69	37.67	40.47	184.72	1.70	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	283	5.14	42.81	36.53	221.25	1.53	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	54	337	8.17	50.98	72.53	293.78	3.04	12.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	362	3.78	54.77	41.39	335.17	1.73	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	398	5.45	60.21	65.54	400.71	2.75	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	37	435	5.60	65.81	126.52	527.23	5.30	22.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	36	471	5.45	71.26	122.08	649.31	5.12	27.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	38	509	5.75	77.00	166.90	816.21	6.99	34.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	535	3.93	80.94	176.03	992.24	7.38	41.58	1	1	10.00	10.00	37.38	37.38	19.58	19.58	21.23	3.77			
13	4,000	5,000	4,500	20	555	3.03	83.96	152.55	1,144.79	6.39	47.97	0	1	0.00	10.00	0.00	37.38	0.00	19.58	0.00	3.27			
14	5,000	7,500	6,250	24	579	3.63	87.59	194.43	1,339.23	8.15	56.12	0	1	0.00	10.00	0.00	37.38	0.00	19.58	0.00	2.79			
15	7,500	10,000	8,750	13	592	1.97	89.56	106.55	1,445.78	4.47	60.59	1	2	10.00	20.00	7.42	44.80	3.89	23.46	6.96	3.10			
16	10,000	20,000	15,000	37	629	5.60	95.16	419.62	1,865.40	17.58	78.17	0	2	0.00	20.00	0.00	44.80	0.00	23.46	0.00	2.40			
17	20,000	50,000	35,000	30	659	4.54	99.70	488.91	2,354.31	20.49	98.66	8	10	80.00	100.00	146.14	190.94	76.54	100.00	29.89	8.11			
18	50,000	100,000	75,000	1	660	0.15	99.85	26.98	2,381.29	1.13	99.79	0	10	0.00	100.00	0.00	190.94	0.00	100.00	0.00	8.02			
19	100,000	500,000	300,000	1	661	0.15	100.00	5.04	2,386.32	0.21	100.00	0	10	0.00	100.00	0.00	190.94	0.00	100.00	0.00	8.00			
20	500,000	UP		0	661	0.00	100.00	0.00	2,386.32	0.00	100.00	0	10	0.00	100.00	0.00	190.94	0.00	100.00	0.00	8.00			
				661					2,386.32					10					190.94					8.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.89	1.89	1.37	1.37	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	16	4.17	6.06	1.90	3.27	0.38	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	177	193	67.05	73.11	72.75	76.02	14.47	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	195	0.76	73.86	0.71	76.73	0.14	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	203	3.03	76.89	10.34	87.07	2.06	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	224	7.95	84.85	36.92	123.99	7.34	24.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	229	1.89	86.74	9.25	133.24	1.84	26.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	236	2.65	89.39	33.19	166.43	6.60	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	239	1.14	90.53	20.17	186.60	4.01	37.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	246	2.65	93.18	41.90	228.50	8.33	45.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	247	0.38	93.56	9.64	238.13	1.92	47.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	257	3.79	97.35	102.39	340.53	20.37	67.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	258	0.38	97.73	25.55	366.08	5.08	72.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	260	0.76	98.48	41.94	408.02	8.34	81.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	264	1.52	100.00	94.71	502.73	18.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				264				502.73				0				0.00				0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	58	58	27.23	27.23	9.91	9.91	2.24	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	80	10.33	37.56	6.46	16.37	1.46	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	108	13.15	50.70	11.17	27.53	2.52	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	120	5.63	56.34	12.52	40.05	2.83	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	144	11.27	67.61	29.01	69.06	6.56	15.61	1	1	33.33	33.33	11.52	11.52	16.41	16.41	39.73	16.69			
6	500	750	625	16	160	7.51	75.12	24.52	93.59	5.54	21.15	0	1	0.00	33.33	0.00	11.52	0.00	16.41	0.00	12.31			
7	750	1,000	875	12	172	5.63	80.75	27.16	120.74	6.14	27.29	0	1	0.00	33.33	0.00	11.52	0.00	16.41	0.00	9.54			
8	1,000	1,500	1,250	7	179	3.29	84.04	28.99	149.73	6.55	33.84	0	1	0.00	33.33	0.00	11.52	0.00	16.41	0.00	7.70			
9	1,500	2,000	1,750	6	185	2.82	86.85	21.04	170.77	4.75	38.59	1	2	33.33	66.67	3.71	15.23	5.28	21.69	17.64	8.92			
10	2,000	2,500	2,250	6	191	2.82	89.67	15.23	186.00	3.44	42.04	0	2	0.00	66.67	0.00	15.23	0.00	21.69	0.00	8.19			
11	2,500	3,000	2,750	2	193	0.94	90.61	7.27	193.27	1.64	43.68	0	2	0.00	66.67	0.00	15.23	0.00	21.69	0.00	7.88			
12	3,000	4,000	3,500	4	197	1.88	92.49	31.82	225.09	7.19	50.87	0	2	0.00	66.67	0.00	15.23	0.00	21.69	0.00	6.77			
13	4,000	5,000	4,500	2	199	0.94	93.43	22.28	247.36	5.03	55.90	1	3	33.33	100.00	55.00	70.23	78.31	100.00	246.90	28.39			
14	5,000	7,500	6,250	3	202	1.41	94.84	27.89	275.26	6.30	62.21	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	25.52			
15	7,500	10,000	8,750	2	204	0.94	95.77	7.21	282.46	1.63	63.84	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	24.87			
16	10,000	20,000	15,000	4	208	1.88	97.65	60.69	343.15	13.72	77.55	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	20.47			
17	20,000	50,000	35,000	1	209	0.47	98.12	3.07	346.22	0.69	78.24	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	20.29			
18	50,000	100,000	75,000	1	210	0.47	98.59	36.96	383.18	8.35	86.60	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	18.33			
19	100,000	500,000	300,000	3	213	1.41	100.00	59.31	442.49	13.40	100.00	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	15.87			
20	500,000	UP		0	213	0.00	100.00	0.00	442.49	0.00	100.00	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	15.87			
				213					442.49					3					70.23					15.87



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2969

RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.45	1.45	0.92	0.92	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.45	2.90	0.09	1.02	0.04	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	2.90	5.80	0.57	1.59	0.24	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.45	7.25	0.34	1.93	0.14	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	8	4.35	11.59	1.25	3.17	0.53	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	17	13.04	24.64	7.25	10.42	3.06	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	27	14.49	39.13	8.71	19.13	3.68	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	33	8.70	47.83	7.35	26.47	3.10	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	40	10.14	57.97	18.01	44.48	7.60	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	41	1.45	59.42	2.86	47.34	1.21	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	43	2.90	62.32	25.27	72.61	10.67	30.65	2	2	100.00	100.00	108.78	108.78	100.00	100.00	430.51	149.81	
12	3,000	4,000	3,500	6	49	8.70	71.01	23.42	96.03	9.89	40.53	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	113.27	
13	4,000	5,000	4,500	6	55	8.70	79.71	25.75	121.78	10.87	51.40	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	89.32	
14	5,000	7,500	6,250	3	58	4.35	84.06	19.65	141.44	8.30	59.70	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	76.91	
15	7,500	10,000	8,750	1	59	1.45	85.51	0.00	141.44	0.00	59.70	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	76.91	
16	10,000	20,000	15,000	7	66	10.14	95.65	35.48	176.92	14.98	74.68	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	61.49	
17	20,000	50,000	35,000	3	69	4.35	100.00	60.00	236.91	25.32	100.00	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	45.91	
18	50,000	100,000	75,000	0	69	0.00	100.00	0.00	236.91	0.00	100.00	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	45.91	
19	100,000	500,000	300,000	0	69	0.00	100.00	0.00	236.91	0.00	100.00	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	45.91	
20	500,000	UP		0	69	0.00	100.00	0.00	236.91	0.00	100.00	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	45.91	
				69					236.91					2					108.78			45.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	11.85	11.85	1.27	1.27	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	28	8.89	20.74	18.06	19.32	5.84	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	50	16.30	37.04	57.86	77.18	18.71	24.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	57	5.19	42.22	10.72	87.90	3.47	28.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	67	7.41	49.63	3.51	91.41	1.13	29.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	72	3.70	53.33	4.59	96.00	1.48	31.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	84	8.89	62.22	1.89	97.88	0.61	31.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	94	7.41	69.63	6.91	104.79	2.23	33.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	101	5.19	74.81	7.90	112.69	2.55	36.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	102	0.74	75.56	13.06	99.63	4.22	32.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	106	2.96	78.52	15.62	115.26	5.05	37.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	113	5.19	83.70	24.04	139.30	7.78	45.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	118	3.70	87.41	38.72	178.02	12.53	57.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	119	0.74	88.15	6.90	184.92	2.23	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	122	2.22	90.37	1.20	186.12	0.39	60.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	132	7.41	97.78	118.66	304.78	38.38	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	133	0.74	98.52	3.03	307.81	0.98	99.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	134	0.74	99.26	1.23	309.04	0.40	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	135	0.74	100.00	0.13	309.17	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	135	0.00	100.00	0.00	309.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				135					309.17					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2971 APPARTEMENTS/CONDOMINIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	47,039	47,039	29.05	29.05	90,330.16	90,330.16	55.44	55.44	123	123	9.96	9.96	980.19	980.19	1.46	1.46	1.09	1.09	
2	50	100	75	9,988	57,027	6.17	35.22	3,333.71	86,996.44	2.05	53.39	28	151	2.27	12.23	471.35	1,451.54	0.70	2.16	14.14	1.67	
3	100	200	150	15,309	72,336	9.46	44.68	5,092.81	81,903.63	3.13	50.27	38	189	3.08	15.30	1,067.99	2,519.53	1.59	3.74	20.97	3.08	
4	200	300	250	10,190	82,526	6.29	50.97	3,603.80	78,299.83	2.21	48.06	39	228	3.16	18.46	1,638.31	4,157.84	2.43	6.17	45.46	5.31	
5	300	500	400	15,438	97,964	9.54	60.51	6,919.18	71,380.66	4.25	43.81	62	290	5.02	23.48	2,071.87	6,229.71	3.08	9.25	29.94	8.73	
6	500	750	625	12,855	110,819	7.94	68.45	6,687.22	64,693.44	4.10	39.71	45	335	3.64	27.13	3,174.67	9,404.38	4.71	13.96	47.47	14.54	
7	750	1,000	875	10,004	120,823	6.18	74.63	7,071.88	57,621.56	4.34	35.37	45	380	3.64	30.77	1,100.13	10,504.51	1.63	15.60	15.56	18.23	
8	1,000	1,500	1,250	9,898	130,721	6.11	80.74	9,775.23	47,846.32	6.00	29.37	38	418	3.08	33.85	5,472.30	15,976.81	8.12	23.72	55.98	33.39	
9	1,500	2,000	1,750	5,771	136,492	3.56	84.30	7,988.90	39,857.42	4.90	24.46	25	443	2.02	35.87	1,359.18	17,335.99	2.02	25.74	17.01	43.50	
10	2,000	2,500	2,250	3,722	140,214	2.30	86.60	6,389.71	33,467.70	3.92	20.54	22	465	1.78	37.65	4,460.20	21,796.19	6.62	32.36	69.80	65.13	
11	2,500	3,000	2,750	2,846	143,060	1.76	88.36	6,001.78	27,465.93	3.68	16.86	19	484	1.54	39.19	4,762.27	26,558.46	7.07	39.43	79.35	96.70	
12	3,000	4,000	3,500	3,837	146,897	2.37	90.73	10,380.47	17,085.46	6.37	10.49	31	515	2.51	41.70	1,920.43	28,478.89	2.85	42.28	18.50	166.68	
13	4,000	5,000	4,500	2,598	149,495	1.60	92.34	7,844.01	9,241.45	4.81	5.67	28	543	2.27	43.97	534.80	29,013.70	0.79	43.08	6.82	313.95	
14	5,000	7,500	6,250	3,611	153,106	2.23	94.57	13,473.22	4,231.76	8.27	2.60	56	599	4.53	48.50	1,746.22	30,759.92	2.59	45.67	12.96	726.88	
15	7,500	10,000	8,750	1,995	155,101	1.23	95.80	10,046.01	14,277.78	6.17	8.76	53	652	4.29	52.79	11,674.18	42,434.09	17.33	63.00	116.21	297.20	
16	10,000	20,000	15,000	3,033	158,134	1.87	97.67	21,087.58	35,365.35	12.94	21.71	92	744	7.45	60.24	4,043.51	46,477.60	6.00	69.00	19.17	131.42	
17	20,000	50,000	35,000	2,042	160,176	1.26	98.93	19,706.64	55,071.99	12.09	33.80	80	824	6.48	66.72	2,153.75	48,631.35	3.20	72.20	10.93	88.31	
18	50,000	100,000	75,000	735	160,911	0.45	99.39	4,415.20	59,487.19	2.71	36.51	99	923	8.02	74.74	4,097.96	52,729.31	6.08	78.29	92.81	88.64	
19	100,000	500,000	300,000	663	161,574	0.41	99.80	6,324.86	65,812.05	3.88	40.39	53	976	4.29	79.03	2,548.50	55,277.81	3.78	82.07	40.29	83.99	
20	500,000	UP		330	161,904	0.20	100.00	97,120.91	162,932.96	59.61	100.00	259	1,235	20.97	100.00	12,076.28	67,354.10	17.93	100.00	12.43	41.34	
				161,904					162,932.96					1,235					67,354.10			41.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,663	4,663	42.36	42.36	459.73	459.73	2.15	2.15	11	11	4.18	4.18	348.76	348.76	1.34	1.34	75.86	75.86			
2	50	100	75	485	5,148	4.41	46.77	289.96	749.68	1.35	3.50	4	15	1.52	5.70	38.29	387.05	0.15	1.49	13.21	51.63			
3	100	200	150	464	5,612	4.22	50.98	474.44	1,224.13	2.22	5.72	3	18	1.14	6.84	17.65	404.70	0.07	1.56	3.72	33.06			
4	200	300	250	437	6,049	3.97	54.95	466.45	1,690.58	2.18	7.90	0	18	0.00	6.84	0.00	404.70	0.00	1.56	0.00	23.94			
5	300	500	400	1,321	7,370	12.00	66.95	924.81	2,615.39	4.32	12.22	1	19	0.38	7.22	1.40	406.10	0.01	1.57	0.15	15.53			
6	500	750	625	281	7,651	2.55	69.50	241.84	2,857.23	1.13	13.35	3	22	1.14	8.37	7.07	413.18	0.03	1.59	2.93	14.46			
7	750	1,000	875	302	7,953	2.74	72.25	194.37	3,051.60	0.91	14.26	0	22	0.00	8.37	0.00	413.18	0.00	1.59	0.00	13.54			
8	1,000	1,500	1,250	334	8,287	3.03	75.28	421.04	3,472.64	1.97	16.23	0	22	0.00	8.37	0.00	413.18	0.00	1.59	0.00	11.90			
9	1,500	2,000	1,750	151	8,438	1.37	76.65	317.22	3,789.86	1.48	17.71	0	22	0.00	8.37	0.00	413.18	0.00	1.59	0.00	10.90			
10	2,000	2,500	2,250	143	8,581	1.30	77.95	263.16	4,053.02	1.23	18.94	3	25	1.14	9.51	83.91	497.09	0.32	1.92	31.89	12.26			
11	2,500	3,000	2,750	120	8,701	1.09	79.04	288.43	4,341.45	1.35	20.28	2	27	0.76	10.27	15.97	513.07	0.06	1.98	5.54	11.82			
12	3,000	4,000	3,500	151	8,852	1.37	80.41	351.56	4,693.01	1.64	21.93	3	30	1.14	11.41	28.55	541.62	0.11	2.09	8.12	11.54			
13	4,000	5,000	4,500	104	8,956	0.94	81.36	477.81	5,170.82	2.23	24.16	1	31	0.38	11.79	2.44	544.06	0.01	2.10	0.51	10.52			
14	5,000	7,500	6,250	146	9,102	1.33	82.69	572.28	5,743.10	2.67	26.83	4	35	1.52	13.31	96.46	640.52	0.37	2.47	16.86	11.15			
15	7,500	10,000	8,750	118	9,220	1.07	83.76	698.21	6,441.30	3.26	30.10	1	36	0.38	13.69	0.11	640.63	0.00	2.47	0.02	9.95			
16	10,000	20,000	15,000	318	9,538	2.89	86.65	1,969.48	8,410.78	9.20	39.30	11	47	4.18	17.87	46.05	686.68	0.18	2.65	2.34	8.16			
17	20,000	50,000	35,000	463	10,001	4.21	90.85	4,308.57	12,719.35	20.13	59.43	22	69	8.37	26.24	727.72	1,414.41	2.80	5.45	16.89	11.12			
18	50,000	100,000	75,000	389	10,390	3.53	94.39	3,636.24	16,355.59	16.99	76.42	32	101	12.17	38.40	12,485.66	13,900.07	48.12	53.57	343.37	84.99			
19	100,000	500,000	300,000	547	10,937	4.97	99.36	4,557.83	20,913.42	21.30	97.72	49	150	18.63	57.03	11,686.42	25,586.49	45.04	98.61	256.40	122.34			
20	500,000	UP		71	11,008	0.64	100.00	488.92	21,402.34	2.28	100.00	113	263	42.97	100.00	360.52	25,947.01	1.39	100.00	73.74	121.23			
				11,008					21,402.34					263					25,947.01					121.23



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2973

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,230	1,230	20.39	20.39	349.54	349.54	2.22	2.22	4	4	2.84	2.84	8.95	8.95	0.08	0.08	2.56	2.56			
2	50	100	75	278	1,508	4.61	25.00	185.64	535.18	1.18	3.41	1	5	0.71	3.55	2.32	11.26	0.02	0.10	1.25	2.10			
3	100	200	150	440	1,948	7.30	32.30	516.34	1,051.53	3.29	6.69	3	8	2.13	5.67	26.37	37.63	0.24	0.35	5.11	3.58			
4	200	300	250	443	2,391	7.35	39.65	245.76	1,297.29	1.56	8.26	0	8	0.00	5.67	0.00	37.63	0.00	0.35	0.00	2.90			
5	300	500	400	555	2,946	9.20	48.85	395.10	1,692.39	2.51	10.77	0	8	0.00	5.67	0.00	37.63	0.00	0.35	0.00	2.22			
6	500	750	625	330	3,276	5.47	54.32	198.22	1,890.61	1.26	12.03	0	8	0.00	5.67	0.00	37.63	0.00	0.35	0.00	1.99			
7	750	1,000	875	300	3,576	4.97	59.29	251.39	2,142.00	1.60	13.63	0	8	0.00	5.67	0.00	37.63	0.00	0.35	0.00	1.76			
8	1,000	1,500	1,250	295	3,871	4.89	64.19	343.33	2,485.33	2.18	15.82	1	9	0.71	6.38	0.63	38.26	0.01	0.35	0.18	1.54			
9	1,500	2,000	1,750	214	4,085	3.55	67.73	350.56	2,835.89	2.23	18.05	0	9	0.00	6.38	0.00	38.26	0.00	0.35	0.00	1.35			
10	2,000	2,500	2,250	140	4,225	2.32	70.05	307.66	3,143.55	1.96	20.00	0	9	0.00	6.38	0.00	38.26	0.00	0.35	0.00	1.22			
11	2,500	3,000	2,750	101	4,326	1.67	71.73	197.76	3,341.30	1.26	21.26	0	9	0.00	6.38	0.00	38.26	0.00	0.35	0.00	1.15			
12	3,000	4,000	3,500	183	4,509	3.03	74.76	442.99	3,784.29	2.82	24.08	2	11	1.42	7.80	70.73	108.99	0.65	1.01	15.97	2.88			
13	4,000	5,000	4,500	96	4,605	1.59	76.36	252.38	4,036.68	1.61	25.69	1	12	0.71	8.51	0.06	109.05	0.00	1.01	0.02	2.70			
14	5,000	7,500	6,250	121	4,726	2.01	78.36	501.16	4,537.84	3.19	28.88	1	13	0.71	9.22	3.68	112.72	0.03	1.04	0.73	2.48			
15	7,500	10,000	8,750	95	4,821	1.58	79.94	580.72	5,118.55	3.70	32.57	4	17	2.84	12.06	8.00	120.72	0.07	1.11	1.38	2.36			
16	10,000	20,000	15,000	189	5,010	3.13	83.07	1,019.62	6,138.17	6.49	39.06	4	21	2.84	14.89	5.39	126.10	0.05	1.16	0.53	2.05			
17	20,000	50,000	35,000	199	5,209	3.30	86.37	1,422.68	7,560.85	9.05	48.12	17	38	12.06	26.95	102.13	228.23	0.94	2.11	7.18	3.02			
18	50,000	100,000	75,000	157	5,366	2.60	88.97	1,954.43	9,515.28	12.44	60.55	6	44	4.26	31.21	323.32	551.55	2.99	5.09	16.54	5.80			
19	100,000	500,000	300,000	534	5,900	8.85	97.83	5,508.01	15,023.29	35.05	95.61	58	102	41.13	72.34	6,446.04	6,997.59	59.53	64.63	117.03	46.58			
20	500,000	UP		131	6,031	2.17	100.00	690.59	15,713.88	4.39	100.00	39	141	27.66	100.00	3,830.16	10,827.74	35.37	100.00	554.62	68.91			
				6,031					15,713.88					141					10,827.74					68.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	84	84	11.91	11.91	6.74	6.74	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	25	109	3.55	15.46	31.40	24.66	1.21	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	128	2.70	18.16	13.17	37.84	0.51	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	30	158	4.26	22.41	7.70	45.54	0.30	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	52	210	7.38	29.79	20.79	66.33	0.80	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	39	249	5.53	35.32	26.21	92.54	1.01	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	53	302	7.52	42.84	46.21	138.74	1.77	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	37	339	5.25	48.09	37.92	176.66	1.46	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	51	390	7.23	55.32	78.03	254.69	3.00	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	410	2.84	58.16	58.42	313.11	2.24	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	28	438	3.97	62.13	91.70	404.81	3.52	15.54	1	1	4.17	4.17	5.46	5.46	1.48	1.48	5.96	1.35			
12	3,000	4,000	3,500	29	467	4.11	66.24	102.12	506.93	3.92	19.46	0	1	0.00	4.17	0.00	5.46	0.00	1.48	0.00	1.08			
13	4,000	5,000	4,500	25	492	3.55	69.79	147.88	654.81	5.68	25.14	0	1	0.00	4.17	0.00	5.46	0.00	1.48	0.00	0.83			
14	5,000	7,500	6,250	21	513	2.98	72.77	84.42	739.23	3.24	28.38	0	1	0.00	4.17	0.00	5.46	0.00	1.48	0.00	0.74			
15	7,500	10,000	8,750	13	526	1.84	74.61	61.60	800.83	2.37	30.75	2	3	8.33	12.50	54.84	60.30	14.84	16.32	89.02	7.53			
16	10,000	20,000	15,000	52	578	7.38	81.99	580.38	1,381.21	22.28	53.03	2	5	8.33	20.83	59.58	119.88	16.12	32.45	10.26	8.68			
17	20,000	50,000	35,000	42	620	5.96	87.94	656.89	2,038.10	25.22	78.25	0	5	0.00	20.83	0.00	119.88	0.00	32.45	0.00	5.88			
18	50,000	100,000	75,000	26	646	3.69	91.63	193.08	2,231.18	7.41	85.67	0	5	0.00	20.83	0.00	119.88	0.00	32.45	0.00	5.37			
19	100,000	500,000	300,000	44	690	6.24	97.87	288.54	2,519.72	11.08	96.75	16	21	66.67	87.50	228.83	348.70	61.94	94.38	79.31	13.84			
20	500,000	UP		15	705	2.13	100.00	84.74	2,604.46	3.25	100.00	3	24	12.50	100.00	20.76	369.46	5.62	100.00	24.49	14.19			
				705					2,604.46					24					369.46					14.19



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,024	2,024	28.60	28.60	605.31	605.31	4.02	4.02	38	38	12.06	12.06	106.69	106.69	1.40	1.40	17.63	17.63			
2	50	100	75	330	2,354	4.66	33.26	295.52	900.84	1.97	5.99	0	38	0.00	12.06	0.00	106.69	0.00	1.40	0.00	11.84	11.84		
3	100	200	150	387	2,741	5.47	38.73	357.98	1,258.82	2.38	8.37	1	39	0.32	12.38	112.64	219.33	1.48	2.87	31.47	17.42			
4	200	300	250	387	3,128	5.47	44.19	222.85	1,481.67	1.48	9.85	2	41	0.63	13.02	103.26	322.59	1.35	4.23	46.34	21.77			
5	300	500	400	547	3,675	7.73	51.92	456.68	1,938.36	3.04	12.89	9	50	2.86	15.87	368.24	690.83	4.83	9.05	80.63	35.64			
6	500	750	625	359	4,034	5.07	56.99	229.03	2,167.38	1.52	14.41	0	50	0.00	15.87	0.00	690.83	0.00	9.05	0.00	31.87	31.87		
7	750	1,000	875	278	4,312	3.93	60.92	290.79	2,458.17	1.93	16.35	0	50	0.00	15.87	0.00	690.83	0.00	9.05	0.00	28.10	28.10		
8	1,000	1,500	1,250	311	4,623	4.39	65.32	384.88	2,843.05	2.56	18.90	1	51	0.32	16.19	204.59	895.42	2.68	11.74	53.16	31.50			
9	1,500	2,000	1,750	169	4,792	2.39	67.70	255.87	3,098.91	1.70	20.61	0	51	0.00	16.19	0.00	895.42	0.00	11.74	0.00	28.89	28.89		
10	2,000	2,500	2,250	129	4,921	1.82	69.53	187.01	3,285.92	1.24	21.85	1	52	0.32	16.51	6.91	902.33	0.09	11.83	3.70	27.46	27.46		
11	2,500	3,000	2,750	114	5,035	1.61	71.14	347.00	3,632.92	2.31	24.16	1	53	0.32	16.83	1.32	903.66	0.02	11.84	0.38	24.87	24.87		
12	3,000	4,000	3,500	132	5,167	1.86	73.00	553.82	4,186.74	3.68	27.84	1	54	0.32	17.14	0.10	903.75	0.00	11.84	0.02	21.59	21.59		
13	4,000	5,000	4,500	84	5,251	1.19	74.19	257.88	4,444.63	1.71	29.55	1	55	0.32	17.46	35.00	938.75	0.46	12.30	13.57	21.12	21.12		
14	5,000	7,500	6,250	164	5,415	2.32	76.50	604.51	5,049.14	4.02	33.57	6	61	1.90	19.37	20.88	959.63	0.27	12.58	3.45	19.01	19.01		
15	7,500	10,000	8,750	81	5,496	1.14	77.65	480.89	5,530.03	3.20	36.77	1	62	0.32	19.68	0.11	959.74	0.00	12.58	0.02	17.36	17.36		
16	10,000	20,000	15,000	196	5,692	2.77	80.42	1,552.41	7,082.44	10.32	47.09	8	70	2.54	22.22	55.56	1,015.31	0.73	13.31	3.58	14.34	14.34		
17	20,000	50,000	35,000	190	5,882	2.68	83.10	1,447.75	8,530.19	9.63	56.72	24	94	7.62	29.84	152.21	1,167.52	1.99	15.30	10.51	13.69	13.69		
18	50,000	100,000	75,000	112	5,994	1.58	84.68	763.28	9,293.48	5.08	61.80	24	118	7.62	37.46	1,447.01	2,614.53	18.97	34.27	189.58	28.13	28.13		
19	100,000	500,000	300,000	622	6,616	8.79	93.47	4,404.13	13,697.60	29.28	91.08	87	205	27.62	65.08	1,376.97	3,991.50	18.05	52.31	31.27	29.14	29.14		
20	500,000	UP		462	7,078	6.53	100.00	1,341.43	15,039.03	8.92	100.00	110	315	34.92	100.00	3,638.38	7,629.88	47.69	100.00	271.23	50.73	50.73		
				7,078					15,039.03					315					7,629.88					50.73



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2976

DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	133,061	133,061	17.34	17.34	12,864.80	12,864.80	5.07	5.07	52	52	5.94	5.94	1,012.85	1,012.85	1.82	1.82	7.87	7.87			
2	50	100	75	102,540	235,601	13.36	30.70	10,421.67	23,286.47	4.10	9.17	33	85	3.77	9.70	1,247.73	2,260.58	2.24	4.05	11.97	9.71			
3	100	200	150	148,565	384,166	19.36	50.06	20,684.39	43,970.85	8.14	17.31	81	166	9.25	18.95	5,040.89	7,301.47	9.04	13.09	24.37	16.61			
4	200	300	250	92,992	477,158	12.12	62.18	17,783.09	61,753.94	7.00	24.31	65	231	7.42	26.37	3,702.93	11,004.40	6.64	19.72	20.82	17.82			
5	300	500	400	108,911	586,069	14.19	76.37	27,620.33	89,374.27	10.88	35.19	114	345	13.01	39.38	6,453.28	17,457.68	11.57	31.29	23.36	19.53			
6	500	750	625	60,998	647,067	7.95	84.32	22,946.93	112,321.20	9.03	44.22	66	411	7.53	46.92	4,966.09	22,423.77	8.90	40.19	21.64	19.96			
7	750	1,000	875	42,226	689,293	5.50	89.82	22,230.22	134,551.42	8.75	52.98	62	473	7.08	54.00	3,099.13	25,522.90	5.55	45.75	13.94	18.97			
8	1,000	1,500	1,250	32,239	721,532	4.20	94.02	24,991.04	159,542.45	9.84	62.82	73	546	8.33	62.33	3,254.21	28,777.11	5.83	51.58	13.02	18.04			
9	1,500	2,000	1,750	15,526	737,058	2.02	96.05	15,549.11	175,091.57	6.12	68.94	39	585	4.45	66.78	1,722.17	30,499.28	3.09	54.67	11.08	17.42			
10	2,000	2,500	2,250	7,855	744,913	1.02	97.07	11,357.67	186,449.24	4.47	73.41	19	604	2.17	68.95	3,121.29	33,620.57	5.59	60.26	27.48	18.03			
11	2,500	3,000	2,750	5,345	750,258	0.70	97.77	9,521.85	195,971.09	3.75	77.16	27	631	3.08	72.03	711.31	34,331.88	1.27	61.54	7.47	17.52			
12	3,000	4,000	3,500	5,269	755,527	0.69	98.45	11,383.03	207,354.12	4.48	81.64	28	659	3.20	75.23	1,854.45	36,186.33	3.32	64.86	16.29	17.45			
13	4,000	5,000	4,500	3,179	758,706	0.41	98.87	8,908.07	216,262.19	3.51	85.15	25	684	2.85	78.08	5,501.48	41,687.81	9.86	74.72	61.76	19.28			
14	5,000	7,500	6,250	3,195	761,901	0.42	99.28	11,516.01	227,778.20	4.53	89.68	33	717	3.77	81.85	3,843.18	45,531.00	6.89	81.61	33.37	19.99			
15	7,500	10,000	8,750	1,646	763,547	0.21	99.50	8,370.39	236,148.59	3.30	92.98	13	730	1.48	83.33	1,795.33	47,326.33	3.22	84.83	21.45	20.04			
16	10,000	20,000	15,000	2,012	765,559	0.26	99.76	10,040.76	246,189.35	3.95	96.93	50	780	5.71	89.04	4,567.81	51,894.14	8.19	93.02	45.49	21.08			
17	20,000	50,000	35,000	1,191	766,750	0.16	99.92	6,045.08	252,234.43	2.38	99.31	53	833	6.05	95.09	2,417.44	54,311.58	4.33	97.35	39.99	21.53			
18	50,000	100,000	75,000	373	767,123	0.05	99.96	1,088.87	253,323.31	0.43	99.74	23	856	2.63	97.72	775.53	55,087.11	1.39	98.74	71.22	21.75			
19	100,000	500,000	300,000	200	767,323	0.03	99.99	497.27	253,820.58	0.20	99.94	18	874	2.05	99.77	685.47	55,772.58	1.23	99.97	137.85	21.97			
20	500,000	UP		69	767,392	0.01	100.00	158.76	253,979.34	0.06	100.00	2	876	0.23	100.00	18.33	55,790.91	0.03	100.00	11.54	21.97			
				767,392					253,979.34					876					55,790.91					21.97



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.56	5.56	2.25	2.25	6.60	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	11.11	16.67	0.96	3.21	2.82	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	5	11.11	27.78	2.64	5.85	7.76	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	5.56	33.33	2.90	8.75	8.53	25.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	5.56	38.89	5.40	14.15	15.86	41.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	9	11.11	50.00	1.55	15.70	4.55	46.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	11	11.11	61.11	3.44	19.15	10.12	56.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	5.56	66.67	0.88	20.03	2.60	58.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	5.56	72.22	0.54	20.57	1.59	60.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	5.56	77.78	0.68	21.25	1.99	62.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	5.56	83.33	1.15	22.41	3.39	65.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	5.56	88.89	2.30	24.70	6.74	72.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	5.56	94.44	3.25	27.95	9.55	82.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	5.56	100.00	6.09	34.05	17.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	34.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	34.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	34.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	34.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	34.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	34.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					34.05					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	122	122	38.73	38.73	9.38	9.38	5.16	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	50	172	15.87	54.60	16.63	26.01	9.16	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	53	225	16.83	71.43	32.28	58.30	17.77	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	15	240	4.76	76.19	7.91	66.21	4.35	36.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	22	262	6.98	83.17	20.32	86.52	11.18	47.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	18	280	5.71	88.89	17.03	103.55	9.37	57.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	284	1.27	90.16	3.13	106.68	1.72	58.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	297	4.13	94.29	23.78	130.46	13.09	71.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	301	1.27	95.56	8.62	139.08	4.75	76.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	306	1.59	97.14	13.17	152.25	7.25	83.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	312	1.90	99.05	17.70	169.96	9.74	93.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	313	0.32	99.37	0.16	170.11	0.09	93.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	314	0.32	99.68	4.07	174.18	2.24	95.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	315	0.32	100.00	7.50	181.68	4.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	315	0.00	100.00	0.00	181.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	315	0.00	100.00	0.00	181.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	315	0.00	100.00	0.00	181.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	315	0.00	100.00	0.00	181.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	315	0.00	100.00	0.00	181.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	315	0.00	100.00	0.00	181.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				315					181.68					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2978

INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	182	182	11.80	11.80	53.05	53.05	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	52	234	3.37	15.17	20.34	73.39	0.61	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	90	324	5.83	21.00	13.26	86.65	0.40	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	75	399	4.86	25.86	40.13	126.79	1.21	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	151	550	9.79	35.64	60.76	187.55	1.83	5.66	2	2	13.33	13.33	4.33	4.33	2.81	2.81	7.12	2.31			
6	500	750	625	110	660	7.13	42.77	62.79	250.34	1.89	7.55	2	4	13.33	26.67	77.52	81.84	50.30	53.10	123.44	32.69			
7	750	1,000	875	85	745	5.51	48.28	77.82	328.16	2.35	9.90	1	5	6.67	33.33	9.55	91.39	6.19	59.30	12.27	27.85			
8	1,000	1,500	1,250	128	873	8.30	56.58	185.95	514.11	5.61	15.50	4	9	26.67	60.00	16.07	107.46	10.43	69.73	8.64	20.90			
9	1,500	2,000	1,750	74	947	4.80	61.37	140.61	654.72	4.24	19.74	0	9	0.00	60.00	0.00	107.46	0.00	69.73	0.00	16.41			
10	2,000	2,500	2,250	76	1,023	4.93	66.30	151.18	805.89	4.56	24.30	1	10	6.67	66.67	18.90	126.36	12.26	81.99	12.50	15.68			
11	2,500	3,000	2,750	53	1,076	3.43	69.73	148.10	953.99	4.47	28.77	0	10	0.00	66.67	0.00	126.36	0.00	81.99	0.00	13.25			
12	3,000	4,000	3,500	80	1,156	5.18	74.92	267.23	1,221.23	8.06	36.83	0	10	0.00	66.67	0.00	126.36	0.00	81.99	0.00	10.35			
13	4,000	5,000	4,500	80	1,236	5.18	80.10	187.95	1,409.18	5.67	42.50	0	10	0.00	66.67	0.00	126.36	0.00	81.99	0.00	8.97			
14	5,000	7,500	6,250	107	1,343	6.93	87.04	361.81	1,770.99	10.91	53.41	0	10	0.00	66.67	0.00	126.36	0.00	81.99	0.00	7.14			
15	7,500	10,000	8,750	64	1,407	4.15	91.19	392.66	2,163.65	11.84	65.25	1	11	6.67	73.33	19.16	145.52	12.43	94.42	4.88	6.73			
16	10,000	20,000	15,000	55	1,462	3.56	94.75	456.46	2,620.11	13.77	79.01	0	11	0.00	73.33	0.00	145.52	0.00	94.42	0.00	5.55			
17	20,000	50,000	35,000	45	1,507	2.92	97.67	393.39	3,013.50	11.86	90.88	2	13	13.33	86.67	5.98	151.51	3.88	98.31	1.52	5.03			
18	50,000	100,000	75,000	25	1,532	1.62	99.29	139.84	3,153.34	4.22	95.10	2	15	13.33	100.00	2.61	154.12	1.69	100.00	1.87	4.89			
19	100,000	500,000	300,000	10	1,542	0.65	99.94	162.62	3,315.96	4.90	100.00	0	15	0.00	100.00	0.00	154.12	0.00	100.00	0.00	4.65			
20	500,000	UP		1	1,543	0.06	100.00	0.02	3,315.99	0.00	100.00	0	15	0.00	100.00	0.00	154.12	0.00	100.00	0.00	4.65			
				1,543					3,315.99					15					154.12					4.65



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	50.00	100.00	25.50	25.50	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					25.50					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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 P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	123	123	16.92	16.92	9.24	9.24	0.83	0.83	1	1	11.11	11.11	1.42	1.42	2.36	2.36	15.34	15.34			
2	50	100	75	16	139	2.20	19.12	7.96	17.20	0.72	1.55	0	1	0.00	11.11	0.00	1.42	0.00	2.36	0.00	8.24			
3	100	200	150	39	178	5.36	24.48	7.95	25.15	0.72	2.27	0	1	0.00	11.11	0.00	1.42	0.00	2.36	0.00	5.63			
4	200	300	250	32	210	4.40	28.89	4.14	29.29	0.37	2.64	0	1	0.00	11.11	0.00	1.42	0.00	2.36	0.00	4.84			
5	300	500	400	75	285	10.32	39.20	62.54	91.83	5.64	8.28	0	1	0.00	11.11	0.00	1.42	0.00	2.36	0.00	1.54			
6	500	750	625	28	313	3.85	43.05	21.54	113.37	1.94	10.22	0	1	0.00	11.11	0.00	1.42	0.00	2.36	0.00	1.25			
7	750	1,000	875	41	354	5.64	48.69	9.55	122.91	0.86	11.08	0	1	0.00	11.11	0.00	1.42	0.00	2.36	0.00	1.15			
8	1,000	1,500	1,250	84	438	11.55	60.25	64.33	187.24	5.80	16.88	0	1	0.00	11.11	0.00	1.42	0.00	2.36	0.00	0.76			
9	1,500	2,000	1,750	51	489	7.02	67.26	50.14	237.38	4.52	21.40	3	4	33.33	44.44	14.17	15.59	23.61	25.98	28.27	6.57			
10	2,000	2,500	2,250	33	522	4.54	71.80	39.78	277.16	3.59	24.99	0	4	0.00	44.44	0.00	15.59	0.00	25.98	0.00	5.62			
11	2,500	3,000	2,750	22	544	3.03	74.83	18.04	295.20	1.63	26.61	0	4	0.00	44.44	0.00	15.59	0.00	25.98	0.00	5.28			
12	3,000	4,000	3,500	33	577	4.54	79.37	50.81	346.01	4.58	31.20	0	4	0.00	44.44	0.00	15.59	0.00	25.98	0.00	4.51			
13	4,000	5,000	4,500	29	606	3.99	83.36	48.06	394.07	4.33	35.53	0	4	0.00	44.44	0.00	15.59	0.00	25.98	0.00	3.96			
14	5,000	7,500	6,250	45	651	6.19	89.55	223.60	617.67	20.16	55.69	3	7	33.33	77.78	4.44	20.03	7.40	33.38	1.99	3.24			
15	7,500	10,000	8,750	26	677	3.58	93.12	41.11	658.78	3.71	59.39	0	7	0.00	77.78	0.00	20.03	0.00	33.38	0.00	3.04			
16	10,000	20,000	15,000	19	696	2.61	95.74	83.30	742.08	7.51	66.90	0	7	0.00	77.78	0.00	20.03	0.00	33.38	0.00	2.70			
17	20,000	50,000	35,000	12	708	1.65	97.39	155.03	897.11	13.98	80.88	2	9	22.22	100.00	39.99	60.02	66.62	100.00	25.79	6.69			
18	50,000	100,000	75,000	1	709	0.14	97.52	0.16	897.27	0.01	80.90	0	9	0.00	100.00	0.00	60.02	0.00	100.00	0.00	6.69			
19	100,000	500,000	300,000	13	722	1.79	99.31	206.10	1,103.37	18.58	99.48	0	9	0.00	100.00	0.00	60.02	0.00	100.00	0.00	5.44			
20	500,000	UP		5	727	0.69	100.00	5.81	1,109.18	0.52	100.00	0	9	0.00	100.00	0.00	60.02	0.00	100.00	0.00	5.41			
				727					1,109.18					9					60.02					5.41



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	15.07	15.07	0.75	0.75	7.06	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	37	35.62	50.68	2.56	3.31	24.07	31.13	1	1	100.00	100.00	2.75	2.75	100.00	100.00	107.59	83.19			
3	100	200	150	22	59	30.14	80.82	3.08	6.38	29.00	60.13	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	43.07			
4	200	300	250	5	64	6.85	87.67	0.18	6.56	1.69	61.82	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	41.90			
5	300	500	400	3	67	4.11	91.78	2.05	8.62	19.33	81.15	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	31.92			
6	500	750	625	1	68	1.37	93.15	0.94	9.56	8.85	90.01	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	28.78			
7	750	1,000	875	1	69	1.37	94.52	0.78	10.34	7.36	97.37	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	26.60			
8	1,000	1,500	1,250	1	70	1.37	95.89	0.28	10.62	2.63	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90			
9	1,500	2,000	1,750	1	71	1.37	97.26	1.29	9.33	12.15	87.85	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	29.48			
10	2,000	2,500	2,500	2	73	2.74	100.00	1.29	10.62	12.15	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90			
11	2,500	3,000	2,750	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90			
12	3,000	4,000	3,500	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90			
13	4,000	5,000	4,500	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90			
14	5,000	7,500	6,250	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90			
15	7,500	10,000	8,750	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90			
16	10,000	20,000	15,000	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90			
17	20,000	50,000	35,000	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90			
18	50,000	100,000	75,000	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90			
19	100,000	500,000	300,000	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90			
20	500,000	UP		0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90			
				73					10.62					1					2.75					25.90



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	64.29	64.29	0.47	0.47	2.71	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	7.14	71.43	0.51	0.98	2.94	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	7.14	78.57	1.85	2.83	10.60	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	7.14	85.71	4.61	7.44	26.50	42.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	7.14	92.86	5.80	13.25	33.33	76.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	7.14	100.00	4.16	17.41	23.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					17.41					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2984 OTHERS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	227	227	50.78	50.78	19.73	19.73	3.44	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	43	270	9.62	60.40	16.84	36.57	2.94	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	41	311	9.17	69.57	16.24	52.81	2.83	9.21	2	2	40.00	40.00	2.53	2.53	19.20	19.20	15.57	4.79			
4	200	300	250	25	336	5.59	75.17	22.47	75.27	3.92	13.13	0	2	0.00	40.00	0.00	2.53	0.00	19.20	0.00	3.36			
5	300	500	400	36	372	8.05	83.22	46.70	121.97	8.15	21.27	1	3	20.00	60.00	0.40	2.93	3.04	22.24	0.86	2.40			
6	500	750	625	10	382	2.24	85.46	17.13	139.10	2.99	24.26	0	3	0.00	60.00	0.00	2.93	0.00	22.24	0.00	2.11			
7	750	1,000	875	28	410	6.26	91.72	60.87	199.97	10.62	34.88	0	3	0.00	60.00	0.00	2.93	0.00	22.24	0.00	1.46			
8	1,000	1,500	1,250	10	420	2.24	93.96	21.16	221.13	3.69	38.57	0	3	0.00	60.00	0.00	2.93	0.00	22.24	0.00	1.32			
9	1,500	2,000	1,750	3	423	0.67	94.63	7.87	229.00	1.37	39.94	2	5	40.00	100.00	10.24	13.17	77.76	100.00	130.07	5.75			
10	2,000	2,500	2,250	5	428	1.12	95.75	97.00	326.00	16.92	56.86	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	4.04			
11	2,500	3,000	2,750	14	442	3.13	98.88	17.70	343.70	3.09	59.95	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	3.83			
12	3,000	4,000	3,500	1	443	0.22	99.11	30.59	374.29	5.34	65.29	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	3.52			
13	4,000	5,000	4,500	1	444	0.22	99.33	25.65	399.94	4.47	69.76	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	3.29			
14	5,000	7,500	6,250	1	445	0.22	99.55	0.12	400.05	0.02	69.78	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	3.29			
15	7,500	10,000	8,750	1	446	0.22	99.78	118.85	518.90	20.73	90.51	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.54			
16	10,000	20,000	15,000	1	447	0.22	100.00	54.40	573.30	9.49	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30			
17	20,000	50,000	35,000	0	447	0.00	100.00	0.00	573.30	0.00	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30			
18	50,000	100,000	75,000	0	447	0.00	100.00	0.00	573.30	0.00	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30			
19	100,000	500,000	300,000	0	447	0.00	100.00	0.00	573.30	0.00	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30			
20	500,000	UP		0	447	0.00	100.00	0.00	573.30	0.00	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30			
				447					573.30					5					13.17					2.30



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	1.14	1.14	97.91	97.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.25	1.40	21.83	119.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.58	1.98	49.82	169.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	3.15	1.17	269.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				1.17		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	275	275	22.39	22.39	46.71	46.71	2.29	2.29	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	60	335	4.89	27.28	47.14	93.85	2.31	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	47	382	3.83	31.11	73.18	167.03	3.59	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	31	413	2.52	33.63	15.24	182.28	0.75	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	44	457	3.58	37.21	23.92	206.20	1.17	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	38	495	3.09	40.31	0.05	206.25	0.00	10.12	5	5	100.00	100.00	679.75	679.75	100.00	100.00	1425816.89	329.58			
7	750	1,000	875	273	768	22.23	62.54	84.99	291.23	4.17	14.29	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	233.40			
8	1,000	1,500	1,250	112	880	9.12	71.66	80.48	371.71	3.95	18.24	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	182.87			
9	1,500	2,000	1,750	64	944	5.21	76.87	102.23	473.94	5.02	23.26	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	143.43			
10	2,000	2,500	2,250	9	953	0.73	77.61	13.53	487.47	0.66	23.93	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	139.44			
11	2,500	3,000	2,750	20	973	1.63	79.23	32.23	519.70	1.58	25.51	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	130.80			
12	3,000	4,000	3,500	14	987	1.14	80.37	36.17	555.87	1.78	27.28	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	122.29			
13	4,000	5,000	4,500	26	1,013	2.12	82.49	137.53	693.40	6.75	34.03	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	98.03			
14	5,000	7,500	6,250	19	1,032	1.55	84.04	72.38	765.78	3.55	37.59	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	88.77			
15	7,500	10,000	8,750	21	1,053	1.71	85.75	73.98	839.76	3.63	41.22	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	80.95			
16	10,000	20,000	15,000	48	1,101	3.91	89.66	433.85	1,273.60	21.29	62.51	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	53.37			
17	20,000	50,000	35,000	38	1,139	3.09	92.75	183.56	1,457.16	9.01	71.52	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	46.65			
18	50,000	100,000	75,000	37	1,176	3.01	95.77	407.94	1,865.10	20.02	91.54	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	36.45			
19	100,000	500,000	300,000	46	1,222	3.75	99.51	97.03	1,962.13	4.76	96.31	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	34.64			
20	500,000	UP		6	1,228	0.49	100.00	75.23	2,037.36	3.69	100.00	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	33.36			
				1,228					2,037.36					5					679.75					33.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2992 RENTS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	132	132	36.07	36.07	9.64	9.64	5.83	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	148	4.37	40.44	3.54	13.18	2.14	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	181	9.02	49.45	5.76	18.93	3.48	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	40	221	10.93	60.38	7.84	26.78	4.74	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	69	290	18.85	79.23	20.37	47.14	12.31	28.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	304	3.83	83.06	5.03	52.17	3.04	31.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	325	5.74	88.80	12.61	64.78	7.62	39.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	339	3.83	92.62	13.21	77.99	7.99	47.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	346	1.91	94.54	11.58	89.57	7.00	54.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	350	1.09	95.63	5.13	94.70	3.10	57.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	356	1.64	97.27	12.48	107.19	7.55	64.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	358	0.55	97.81	9.12	116.31	5.51	70.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	361	0.82	98.63	12.73	129.04	7.70	78.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	364	0.82	99.45	13.27	142.31	8.02	86.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	365	0.27	99.73	6.10	148.40	3.69	89.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	366	0.27	100.00	17.01	165.41	10.28	100.00	1	1	100.00	100.00	22.33	22.33	100.00	100.00	131.31	13.50			
17	20,000	50,000	35,000	0	366	0.00	100.00	0.00	165.41	0.00	100.00	0	1	0.00	100.00	0.00	22.33	0.00	100.00	0.00	13.50			
18	50,000	100,000	75,000	0	366	0.00	100.00	0.00	165.41	0.00	100.00	0	1	0.00	100.00	0.00	22.33	0.00	100.00	0.00	13.50			
19	100,000	500,000	300,000	0	366	0.00	100.00	0.00	165.41	0.00	100.00	0	1	0.00	100.00	0.00	22.33	0.00	100.00	0.00	13.50			
20	500,000	UP		0	366	0.00	100.00	0.00	165.41	0.00	100.00	0	1	0.00	100.00	0.00	22.33	0.00	100.00	0.00	13.50			
				366					165.41					1					22.33					13.50



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3000 KINA

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.70	3.70	3.46	3.46	3.48	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	1.85	5.56	0.11	3.57	0.11	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.85	7.41	0.28	3.86	0.28	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.85	9.26	0.22	4.07	0.22	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	1.85	11.11	0.29	4.36	0.29	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	1.85	12.96	0.29	4.65	0.29	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	1.85	14.81	1.26	5.90	1.26	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	1.85	16.67	1.39	7.29	1.40	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	1.85	18.52	0.34	7.64	0.34	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	1.85	20.37	1.39	9.03	1.40	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	1.85	22.22	0.34	9.37	0.34	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	1.85	24.07	1.39	10.76	1.40	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	15	3.70	27.78	1.86	12.62	1.87	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	17	3.70	31.48	3.35	15.97	3.36	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	22	9.26	40.74	6.61	22.58	6.64	22.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	20	42	37.04	77.78	39.44	62.03	39.61	62.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	52	18.52	96.30	33.21	95.23	33.35	95.65	2	2	66.67	66.67	24.66	24.66	85.34	85.34	74.26	74.26	25.89	25.89	
18	50,000	100,000	75,000	1	53	1.85	98.15	2.17	97.40	2.18	97.82	1	3	33.33	100.00	4.24	28.90	14.66	100.00	195.44	195.44	29.67	29.67	
19	100,000	500,000	300,000	1	54	1.85	100.00	2.17	99.57	2.18	100.00	0	3	0.00	100.00	0.00	28.90	0.00	100.00	0.00	0.00	0.00	29.02	29.02
20	500,000	UP		0	54	0.00	100.00	0.00	99.57	0.00	100.00	0	3	0.00	100.00	0.00	28.90	0.00	100.00	0.00	0.00	0.00	29.02	29.02
				54					99.57					3					28.90					29.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3010 COKLAT

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	68	68	20.80	20.80	21.28	21.28	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	94	162	28.75	49.54	39.11	60.39	4.61	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	192	9.17	58.72	22.79	83.18	2.68	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	198	1.83	60.55	76.90	160.08	9.06	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	208	3.06	63.61	34.36	194.44	4.05	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	212	1.22	64.83	13.54	207.99	1.60	24.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	216	1.22	66.06	1.75	209.74	0.21	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	230	4.28	70.34	32.91	242.65	3.88	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	237	2.14	72.48	3.62	246.28	0.43	29.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	241	1.22	73.70	1.15	247.42	0.14	29.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	242	0.31	74.01	0.14	247.56	0.02	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	249	2.14	76.15	16.44	264.01	1.94	31.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	251	0.61	76.76	0.26	264.27	0.03	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	255	1.22	77.98	1.81	266.08	0.21	31.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	257	0.61	78.59	0.63	266.71	0.07	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	269	3.67	82.26	13.82	280.53	1.63	33.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	296	8.26	90.52	273.08	553.61	32.17	65.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	310	4.28	94.80	99.69	653.30	11.74	76.96	1	1	50.00	50.00	185.68	185.68	91.53	91.53	186.26	28.42			
19	100,000	500,000	300,000	17	327	5.20	100.00	195.58	848.88	23.04	100.00	1	2	50.00	100.00	17.19	202.87	8.47	100.00	8.79	23.90			
20	500,000	UP		0	327	0.00	100.00	0.00	848.88	0.00	100.00	0	2	0.00	100.00	0.00	202.87	0.00	100.00	0.00	23.90			
				327					848.88					2					202.87					23.90



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3020 COCA

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	33.33	33.33	3.96	3.96	37.90	37.90	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	2	4	33.33	66.67	1.82	5.78	17.45	55.35	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	16.67	83.33	1.19	6.96	11.36	66.70	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6	16.67	100.00	3.48	10.44	33.30	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				6					10.44					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3030 KOPI

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	13.33	13.33	0.08	0.08	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	6.67	20.00	0.53	0.61	1.77	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	6.67	26.67	0.75	1.35	2.50	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	6.67	33.33	1.11	2.47	3.72	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	4	26.67	60.00	3.44	5.91	11.52	19.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	6.67	66.67	0.48	6.39	1.61	21.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	6.67	73.33	0.64	7.03	2.14	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	6.67	80.00	3.08	10.11	10.29	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	6.67	86.67	1.31	11.41	4.37	38.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	6.67	93.33	18.35	29.76	61.38	99.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	6.67	100.00	0.13	29.90	0.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				15					29.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.85	3.85	0.32	0.32	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.85	7.69	0.36	0.68	0.80	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	11	34.62	42.31	6.57	7.25	14.66	16.17	1	1	100.00	100.00	42.09	42.09	100.00	100.00	640.69	640.69	580.64	580.64	
5	300	500	400	4	15	15.38	57.69	4.02	11.27	8.97	25.14	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	373.47	373.47
6	500	750	625	1	16	3.85	61.54	0.70	11.97	1.57	26.71	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	351.52	351.52
7	750	1,000	875	2	18	7.69	69.23	3.10	15.07	6.91	33.62	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	279.28	279.28
8	1,000	1,500	1,250	3	21	11.54	80.77	4.62	19.68	10.30	43.92	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	213.80	213.80
9	1,500	2,000	1,750	2	23	7.69	88.46	9.54	29.22	21.28	65.19	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	144.03	144.03
10	2,000	2,500	2,250	1	24	3.85	92.31	0.54	29.77	1.22	66.41	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	141.39	141.39
11	2,500	3,000	2,750	1	25	3.85	96.15	0.98	30.75	2.19	68.60	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	136.88	136.88
12	3,000	4,000	3,500	1	26	3.85	100.00	14.07	44.82	31.40	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	93.90	93.90
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	93.90	93.90
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	93.90	93.90
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	93.90	93.90
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	93.90	93.90
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	93.90	93.90
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	93.90	93.90
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	93.90	93.90
20	500,000	UP		0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	0.00	93.90	93.90
				26					44.82					1					42.09					93.90



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3040 TEH

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	66	66	20.06	20.06	117.63	117.63	15.13	15.13	1	1	50.00	50.00	15.96	15.96	66.67	66.67	13.57	13.57			
2	50	100	75	15	81	4.56	24.62	24.96	142.59	3.21	18.34	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	11.19			
3	100	200	150	11	92	3.34	27.96	1.26	143.84	0.16	18.50	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	11.09			
4	200	300	250	14	106	4.26	32.22	1.45	145.29	0.19	18.69	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.98			
5	300	500	400	8	114	2.43	34.65	3.35	148.64	0.43	19.12	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.74			
6	500	750	625	7	121	2.13	36.78	3.38	152.02	0.43	19.55	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.50			
7	750	1,000	875	1	122	0.30	37.08	0.04	152.07	0.01	19.56	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.49			
8	1,000	1,500	1,250	1	123	0.30	37.39	0.11	152.18	0.01	19.57	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.49			
9	1,500	2,000	1,750	20	143	6.08	43.47	16.26	168.44	2.09	21.66	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	9.47			
10	2,000	2,500	2,250	10	153	3.04	46.50	10.64	179.08	1.37	23.03	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	8.91			
11	2,500	3,000	2,750	4	157	1.22	47.72	4.30	183.37	0.55	23.58	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	8.70			
12	3,000	4,000	3,500	9	166	2.74	50.46	11.31	194.68	1.45	25.04	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	8.20			
13	4,000	5,000	4,500	6	172	1.82	52.28	14.70	209.38	1.89	26.93	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	7.62			
14	5,000	7,500	6,250	6	178	1.82	54.10	3.23	212.61	0.42	27.34	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	7.51			
15	7,500	10,000	8,750	21	199	6.38	60.49	54.92	267.53	7.06	34.41	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	5.96			
16	10,000	20,000	15,000	75	274	22.80	83.28	217.03	484.56	27.91	62.32	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	3.29			
17	20,000	50,000	35,000	43	317	13.07	96.35	118.62	603.18	15.26	77.57	1	2	50.00	100.00	7.98	23.94	33.33	100.00	6.73	3.97			
18	50,000	100,000	75,000	7	324	2.13	98.48	129.60	732.78	16.67	94.24	0	2	0.00	100.00	0.00	23.94	0.00	100.00	0.00	3.27			
19	100,000	500,000	300,000	5	329	1.52	100.00	44.79	777.57	5.76	100.00	0	2	0.00	100.00	0.00	23.94	0.00	100.00	0.00	3.08			
20	500,000	UP		0	329	0.00	100.00	0.00	777.57	0.00	100.00	0	2	0.00	100.00	0.00	23.94	0.00	100.00	0.00	3.08			
				329					777.57					2					23.94					3.08



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	2.14	2.14	1.76	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.25	12.50	2.14	4.27	1.76	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.25	18.75	14.24	18.51	11.76	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.25	25.00	0.00	18.51	0.00	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.25	31.25	16.81	35.33	13.88	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.25	37.50	2.52	37.85	2.08	31.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	6.25	43.75	2.52	40.37	2.08	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	6.25	50.00	2.78	43.15	2.30	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	6.25	56.25	2.78	45.93	2.30	37.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	6.25	62.50	18.54	64.47	15.30	53.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	13	18.75	81.25	24.90	89.37	20.55	73.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	16	18.75	100.00	31.77	121.14	26.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					121.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3071

BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	65.71	65.71	9.14	9.14	4.29	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	47	1.43	67.14	8.58	17.72	4.02	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	49	2.86	70.00	17.33	35.05	8.12	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	50	1.43	71.43	20.17	55.22	9.46	25.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	52	2.86	74.29	13.42	68.64	6.29	32.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	53	1.43	75.71	1.89	70.53	0.89	33.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	54	1.43	77.14	8.73	79.26	4.09	37.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	55	1.43	78.57	8.24	71.02	3.87	33.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	56	1.43	80.00	9.70	80.72	4.55	37.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	57	1.43	81.43	30.93	111.65	14.50	52.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	58	1.43	82.86	0.46	112.11	0.22	52.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	59	1.43	84.29	5.72	117.83	2.68	55.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	60	1.43	85.71	20.17	138.00	9.46	64.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	61	1.43	87.14	8.58	146.58	4.02	68.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	62	1.43	88.57	13.45	160.03	6.31	75.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	63	1.43	90.00	29.61	189.64	13.88	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	66	4.29	94.29	12.59	202.24	5.91	94.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	67	1.43	95.71	2.28	204.51	1.07	95.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	70	4.29	100.00	8.78	213.29	4.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	70	0.00	100.00	0.00	213.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				70					213.29					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	7.73	7.73	12.26	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	40.00	60.00	4.56	12.29	7.23	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	20.00	80.00	5.46	17.76	8.66	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	20.00	100.00	45.32	63.07	71.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					63.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3073 GEDUNG PENGERINGAN DENGAN PENGERINGAN BUATAN

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.00					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.96	1.96	0.17	0.17	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	5	7.84	9.80	4.19	4.36	0.94	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	9	7.84	17.65	4.88	9.25	1.09	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	12	5.88	23.53	5.57	14.81	1.24	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	13	1.96	25.49	0.06	14.87	0.01	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	14	1.96	27.45	0.07	14.94	0.02	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	17	5.88	33.33	0.30	15.24	0.07	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	26	17.65	50.98	12.66	27.90	2.83	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	27	1.96	52.94	0.16	28.06	0.04	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	28	1.96	54.90	0.05	28.11	0.01	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	33	9.80	64.71	58.71	86.82	13.13	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	35	3.92	68.63	137.38	224.19	30.71	50.12	1	1	100.00	100.00	52.25	52.25	100.00	100.00	38.03	23.31	0.00	0.00	
14	5,000	7,500	6,250	2	37	3.92	72.55	2.48	226.67	0.55	50.68	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	23.05	0.00	0.00	
15	7,500	10,000	8,750	1	38	1.96	74.51	10.53	237.20	2.35	53.03	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	22.03	0.00	0.00	
16	10,000	20,000	15,000	6	44	11.76	86.27	5.81	243.01	1.30	54.33	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	21.50	0.00	0.00	
17	20,000	50,000	35,000	4	48	7.84	94.12	85.80	328.80	19.18	73.51	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	15.89	0.00	0.00	
18	50,000	100,000	75,000	2	50	3.92	98.04	71.71	400.51	16.03	89.54	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	13.05	0.00	0.00	
19	100,000	500,000	300,000	1	51	1.96	100.00	46.77	447.28	10.46	100.00	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	11.68	0.00	0.00	
20	500,000	UP		0	51	0.00	100.00	0.00	447.28	0.00	100.00	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	11.68	0.00	0.00	
				51					447.28					1					52.25					11.68



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	109	109	25.06	25.06	47.44	47.44	6.92	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	35	144	8.05	33.10	42.27	89.72	6.16	13.08	4	4	40.00	40.00	35.80	35.80	54.47	54.47	84.69	39.90			
3	100	200	150	23	167	5.29	38.39	18.45	108.16	2.69	15.77	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	33.10			
4	200	300	250	5	172	1.15	39.54	3.09	111.26	0.45	16.23	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	32.18			
5	300	500	400	16	188	3.68	43.22	7.75	119.00	1.13	17.36	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	30.08			
6	500	750	625	30	218	6.90	50.11	18.03	137.03	2.63	19.98	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	26.12			
7	750	1,000	875	35	253	8.05	58.16	16.54	153.57	2.41	22.40	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	23.31			
8	1,000	1,500	1,250	24	277	5.52	63.68	10.16	163.74	1.48	23.88	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	21.86			
9	1,500	2,000	1,750	20	297	4.60	68.28	21.02	184.76	3.07	26.95	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	19.38			
10	2,000	2,500	2,250	2	299	0.46	68.74	8.14	192.90	1.19	28.13	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	18.56			
11	2,500	3,000	2,750	5	304	1.15	69.89	4.83	197.73	0.71	28.84	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	18.10			
12	3,000	4,000	3,500	20	324	4.60	74.48	25.43	223.16	3.71	32.55	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	16.04			
13	4,000	5,000	4,500	16	340	3.68	78.16	20.63	243.80	3.01	35.55	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	14.68			
14	5,000	7,500	6,250	26	366	5.98	84.14	59.02	302.81	8.61	44.16	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	11.82			
15	7,500	10,000	8,750	18	384	4.14	88.28	87.59	390.41	12.77	56.94	1	5	10.00	50.00	6.02	41.82	9.17	63.64	6.88	10.71			
16	10,000	20,000	15,000	37	421	8.51	96.78	157.17	547.57	22.92	79.86	5	10	50.00	100.00	23.90	65.72	36.36	100.00	15.21	12.00			
17	20,000	50,000	35,000	10	431	2.30	99.08	27.74	575.32	4.05	83.90	0	10	0.00	100.00	0.00	65.72	0.00	100.00	0.00	11.42			
18	50,000	100,000	75,000	4	435	0.92	100.00	110.37	685.69	16.10	100.00	0	10	0.00	100.00	0.00	65.72	0.00	100.00	0.00	9.58			
19	100,000	500,000	300,000	0	435	0.00	100.00	0.00	685.69	0.00	100.00	0	10	0.00	100.00	0.00	65.72	0.00	100.00	0.00	9.58			
20	500,000	UP		0	435	0.00	100.00	0.00	685.69	0.00	100.00	0	10	0.00	100.00	0.00	65.72	0.00	100.00	0.00	9.58			
				435					685.69					10					65.72					9.58



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	20.27	20.27	33.56	33.56	5.92	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	35	3.38	23.65	9.08	42.64	1.60	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	44	6.08	29.73	11.82	54.46	2.09	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	45	0.68	30.41	1.05	55.51	0.19	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	47	1.35	31.76	8.09	63.60	1.43	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	51	2.70	34.46	14.43	78.04	2.55	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	62	7.43	41.89	2.94	80.97	0.52	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	69	4.73	46.62	15.01	95.99	2.65	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	79	6.76	53.38	63.79	159.78	11.25	28.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	82	2.03	55.41	2.82	162.60	0.50	28.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	92	6.76	62.16	49.94	212.53	8.81	37.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	100	5.41	67.57	61.75	274.28	10.89	48.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	106	4.05	71.62	7.06	281.34	1.24	49.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	121	10.14	81.76	93.31	374.64	16.46	66.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	127	4.05	85.81	55.66	430.30	9.82	75.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	145	12.16	97.97	106.75	537.05	18.83	94.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	148	2.03	100.00	29.84	566.90	5.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	148	0.00	100.00	0.00	566.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	148	0.00	100.00	0.00	566.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	148	0.00	100.00	0.00	566.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				148					566.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.12	1.12	13.60	13.60	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.12	2.25	29.25	42.85	1.52	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.12	3.37	30.00	72.85	1.56	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	8	5.62	8.99	211.64	284.49	11.01	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	12	4.49	13.48	127.54	412.03	6.64	21.44	3	3	33.33	33.33	223.41	223.41	16.14	16.14	175.18	54.22	54.22		
7	750	1,000	875	1	13	1.12	14.61	0.62	412.65	0.03	21.47	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	54.14	54.14		
8	1,000	1,500	1,250	1	14	1.12	15.73	1.74	414.39	0.09	21.56	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	53.91	53.91		
9	1,500	2,000	1,750	1	15	1.12	16.85	0.63	415.02	0.03	21.59	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	53.83	53.83		
10	2,000	2,500	2,250	1	16	1.12	17.98	0.83	415.85	0.04	21.64	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	53.72	53.72		
11	2,500	3,000	2,750	2	18	2.25	20.22	5.67	421.52	0.29	21.93	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	53.00	53.00		
12	3,000	4,000	3,500	4	22	4.49	24.72	19.43	440.95	1.01	22.94	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	50.67	50.67		
13	4,000	5,000	4,500	4	26	4.49	29.21	19.14	460.09	1.00	23.94	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	48.56	48.56		
14	5,000	7,500	6,250	2	28	2.25	31.46	28.05	488.14	1.46	25.40	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	45.77	45.77		
15	7,500	10,000	8,750	3	31	3.37	34.83	34.05	522.19	1.77	27.17	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	42.78	42.78		
16	10,000	20,000	15,000	8	39	8.99	43.82	92.05	614.24	4.79	31.96	1	4	11.11	44.44	7.09	230.51	0.51	16.65	7.71	37.53	37.53		
17	20,000	50,000	35,000	7	46	7.87	51.69	184.58	798.83	9.60	41.56	0	4	0.00	44.44	0.00	230.51	0.00	16.65	0.00	28.86	28.86		
18	50,000	100,000	75,000	22	68	24.72	76.40	718.94	1,517.77	37.41	78.97	4	8	44.44	88.89	1,148.59	1,379.09	82.96	99.61	159.76	90.86	90.86		
19	100,000	500,000	300,000	21	89	23.60	100.00	404.27	1,922.03	21.03	100.00	1	9	11.11	100.00	5.40	1,384.49	0.39	100.00	1.34	72.03	72.03		
20	500,000	UP		0	89	0.00	100.00	0.00	1,922.03	0.00	100.00	0	9	0.00	100.00	0.00	1,384.49	0.00	100.00	0.00	72.03	72.03		
				89					1,922.03					9					1,384.49					72.03



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3100

PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.01	1.01	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.01	2.02	0.10	0.18	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.01	3.03	0.09	0.27	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.01	4.04	0.12	0.39	0.02	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.01	5.05	0.14	0.53	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.01	6.06	0.44	0.97	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	10	4.04	10.10	0.76	1.72	0.15	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	1.01	11.11	0.52	2.25	0.10	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	16	5.05	16.16	3.80	6.04	0.74	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	1.01	17.17	3.71	9.76	0.72	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	31	14.14	31.31	19.56	29.32	3.80	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	1.01	32.32	1.99	31.31	0.39	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	49	17.17	49.49	30.53	61.84	5.93	12.01	2	2	50.00	50.00	297.90	297.90	88.04	88.04	975.84	481.75		
15	7,500	10,000	8,750	7	56	7.07	56.57	16.00	77.84	3.11	15.11	0	2	0.00	50.00	0.00	297.90	0.00	88.04	0.00	382.71		
16	10,000	20,000	15,000	11	67	11.11	67.68	135.87	213.71	26.38	41.49	1	3	25.00	75.00	0.00	297.90	0.00	88.04	0.00	139.40		
17	20,000	50,000	35,000	6	73	6.06	73.74	5.59	219.30	1.09	42.58	0	3	0.00	75.00	0.00	297.90	0.00	88.04	0.00	135.84		
18	50,000	100,000	75,000	10	83	10.10	83.84	134.25	353.55	26.07	68.65	1	4	25.00	100.00	40.46	338.36	11.96	100.00	30.13	95.70		
19	100,000	500,000	300,000	16	99	16.16	100.00	161.49	515.04	31.35	100.00	0	4	0.00	100.00	0.00	338.36	0.00	100.00	0.00	65.70		
20	500,000	UP		0	99	0.00	100.00	0.00	515.04	0.00	100.00	0	4	0.00	100.00	0.00	338.36	0.00	100.00	0.00	65.70		
				99				515.04					4				338.36					65.70	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	290	290	71.25	71.25	6.97	6.97	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	292	0.49	71.74	7.56	14.53	1.64	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	294	0.49	72.24	0.01	14.54	0.00	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	295	0.25	72.48	0.01	14.54	0.00	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	302	1.72	74.20	0.07	14.62	0.02	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	303	0.25	74.45	0.02	14.64	0.00	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	305	0.49	74.94	0.17	14.81	0.04	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	312	1.72	76.66	0.51	15.32	0.11	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	315	0.74	77.40	0.16	15.49	0.04	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	319	0.98	78.38	6.59	22.08	1.43	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	320	0.25	78.62	0.13	22.20	0.03	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	324	0.98	79.61	22.22	44.43	4.81	9.62	1	1	11.11	11.11	92.99	92.99	26.42	26.42	418.47	209.31			
13	4,000	5,000	4,500	3	327	0.74	80.34	2.52	46.95	0.55	10.16	0	1	0.00	11.11	0.00	92.99	0.00	26.42	0.00	198.07			
14	5,000	7,500	6,250	10	337	2.46	82.80	13.65	60.60	2.95	13.12	1	2	11.11	22.22	1.21	94.20	0.34	26.77	8.88	155.46			
15	7,500	10,000	8,750	5	342	1.23	84.03	13.98	74.58	3.03	16.14	1	3	11.11	33.33	48.65	142.85	13.82	40.59	348.02	191.55			
16	10,000	20,000	15,000	27	369	6.63	90.66	104.69	179.27	22.66	38.81	2	5	22.22	55.56	167.93	310.79	47.72	88.30	160.41	173.37			
17	20,000	50,000	35,000	19	388	4.67	95.33	87.01	266.27	18.83	57.64	2	7	22.22	77.78	22.14	332.93	6.29	94.60	25.45	125.03			
18	50,000	100,000	75,000	17	405	4.18	99.51	191.37	457.64	41.43	99.07	2	9	22.22	100.00	19.02	351.95	5.40	100.00	9.94	76.90			
19	100,000	500,000	300,000	2	407	0.49	100.00	4.30	461.95	0.93	100.00	0	9	0.00	100.00	0.00	351.95	0.00	100.00	0.00	76.19			
20	500,000	UP		0	407	0.00	100.00	0.00	461.95	0.00	100.00	0	9	0.00	100.00	0.00	351.95	0.00	100.00	0.00	76.19			
				407					461.95					9					351.95					76.19



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.92	1.92	1.20	1.20	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	3.85	5.77	16.08	17.27	2.20	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	12	17.31	23.08	17.71	34.98	2.42	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	14	3.85	26.92	4.10	39.09	0.56	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	15	1.92	28.85	0.00	39.09	0.00	5.35	1	1	100.00	100.00	850.45	850.45	100.00	100.00	0.00	0.00	2175.63	2175.63	
7	750	1,000	875	1	16	1.92	30.77	15.31	54.40	2.09	7.44	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	1563.43	1563.43	
8	1,000	1,500	1,250	1	17	1.92	32.69	29.89	84.29	4.09	11.53	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	1008.98	1008.98	
9	1,500	2,000	1,750	1	18	1.92	34.62	64.01	148.30	8.75	20.28	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	573.48	573.48	
10	2,000	2,500	2,250	1	19	1.92	36.54	5.28	153.58	0.72	21.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	553.75	553.75	
11	2,500	3,000	2,750	1	20	1.92	38.46	35.23	188.81	4.82	25.82	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	450.42	450.42	
12	3,000	4,000	3,500	1	21	1.92	40.38	5.28	194.10	0.72	26.54	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	438.16	438.16	
13	4,000	5,000	4,500	1	22	1.92	42.31	6.60	200.69	0.90	27.45	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	423.76	423.76	
14	5,000	7,500	6,250	18	40	34.62	76.92	315.75	516.45	43.18	70.63	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	164.67	164.67	
15	7,500	10,000	8,750	3	43	5.77	82.69	76.84	593.29	10.51	81.14	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	143.35	143.35	
16	10,000	20,000	15,000	1	44	1.92	84.62	2.77	596.05	0.38	81.51	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	142.68	142.68	
17	20,000	50,000	35,000	8	52	15.38	100.00	135.18	731.23	18.49	100.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	116.30	116.30	
18	50,000	100,000	75,000	0	52	0.00	100.00	0.00	731.23	0.00	100.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	116.30	116.30	
19	100,000	500,000	300,000	0	52	0.00	100.00	0.00	731.23	0.00	100.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	116.30	116.30	
20	500,000	UP		0	52	0.00	100.00	0.00	731.23	0.00	100.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	0.00	116.30	116.30	
				52					731.23					1					850.45					116.30



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3130 PERKENEIRS DAN REMPAH REMPAH

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.02	0.02	4.83	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	0.30	0.32	95.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					0.32					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3140

PADI TANPA Pengerjaan termasuk PADI di tempat terbuka

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	6.02	6.02	3.52	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.00	6.02	0.00	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	30.00	36.02	17.54	21.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	135.00	171.02	78.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					171.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	18.75	18.75	4.66	4.66	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	6.25	25.00	2.20	6.86	1.08	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	6.25	31.25	0.00	6.86	0.00	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	6.25	37.50	0.48	7.34	0.24	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	8	12.50	50.00	3.20	10.54	1.58	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	6.25	56.25	4.80	15.34	2.37	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	6.25	62.50	3.27	18.61	1.61	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	6.25	68.75	0.00	18.61	0.00	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	6.25	75.00	16.05	34.66	7.91	17.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	6.25	81.25	41.84	76.50	20.63	37.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	6.25	87.50	54.34	130.84	26.79	64.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	6.25	93.75	18.71	149.54	9.22	73.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	6.25	100.00	53.32	202.86	26.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					202.86					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3160

MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM Pengerjaan

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	183	183	6.05	6.05	25.67	25.67	0.29	0.29	3	3	4.55	4.55	12.00	12.00	0.10	0.10	46.77	46.77			
2	50	100	75	375	558	12.39	18.43	108.11	133.78	1.22	1.51	2	5	3.03	7.58	172.02	184.02	1.44	1.54	159.11	137.56			
3	100	200	150	109	667	3.60	22.04	150.88	284.66	1.71	3.22	1	6	1.52	9.09	0.00	184.02	0.00	1.54	0.00	64.65	64.65		
4	200	300	250	104	771	3.44	25.47	196.65	481.31	2.22	5.44	1	7	1.52	10.61	275.11	459.13	2.31	3.85	139.90	95.39			
5	300	500	400	169	940	5.58	31.05	106.03	587.34	1.20	6.64	1	8	1.52	12.12	14.48	473.62	0.12	3.97	13.66	80.64			
6	500	750	625	116	1,056	3.83	34.89	63.70	651.04	0.72	7.36	1	9	1.52	13.64	51.82	525.44	0.43	4.40	81.34	80.71			
7	750	1,000	875	79	1,135	2.61	37.50	77.92	728.97	0.88	8.25	0	9	0.00	13.64	0.00	525.44	0.00	4.40	0.00	72.08	72.08		
8	1,000	1,500	1,250	88	1,223	2.91	40.40	80.75	809.71	0.91	9.16	0	9	0.00	13.64	0.00	525.44	0.00	4.40	0.00	64.89	64.89		
9	1,500	2,000	1,750	79	1,302	2.61	43.01	97.87	907.58	1.11	10.27	1	10	1.52	15.15	237.02	762.45	1.99	6.39	242.19	84.01			
10	2,000	2,500	2,250	100	1,402	3.30	46.32	119.72	1,027.30	1.35	11.62	0	10	0.00	15.15	0.00	762.45	0.00	6.39	0.00	74.22	74.22		
11	2,500	3,000	2,750	41	1,443	1.35	47.67	110.80	1,138.10	1.25	12.87	1	11	1.52	16.67	275.11	1,037.57	2.31	8.70	248.29	91.17			
12	3,000	4,000	3,500	128	1,571	4.23	51.90	165.78	1,303.88	1.88	14.75	3	14	4.55	21.21	879.12	1,916.69	7.37	16.07	530.29	147.00			
13	4,000	5,000	4,500	73	1,644	2.41	54.31	243.37	1,547.25	2.75	17.50	0	14	0.00	21.21	0.00	1,916.69	0.00	16.07	0.00	123.88	123.88		
14	5,000	7,500	6,250	115	1,759	3.80	58.11	290.07	1,837.32	3.28	20.78	2	16	3.03	24.24	1,017.11	2,933.80	8.53	24.60	350.64	159.68			
15	7,500	10,000	8,750	116	1,875	3.83	61.94	581.23	2,418.56	6.57	27.36	2	18	3.03	27.27	532.62	3,466.42	4.47	29.06	91.64	143.33			
16	10,000	20,000	15,000	225	2,100	7.43	69.38	958.64	3,377.19	10.84	38.20	5	23	7.58	34.85	1,163.07	4,629.49	9.75	38.81	121.33	137.08			
17	20,000	50,000	35,000	240	2,340	7.93	77.30	1,400.96	4,778.16	15.85	54.04	8	31	12.12	46.97	1,197.12	5,826.61	10.04	48.85	85.45	121.94			
18	50,000	100,000	75,000	320	2,660	10.57	87.88	1,952.58	6,730.74	22.08	76.13	17	48	25.76	72.73	3,263.11	9,089.72	27.36	76.20	167.12	135.05			
19	100,000	500,000	300,000	356	3,016	11.76	99.64	2,073.61	8,804.34	23.45	99.58	18	66	27.27	100.00	2,838.46	11,928.18	23.80	100.00	136.89	135.48			
20	500,000	UP		11	3,027	0.36	100.00	36.90	8,841.24	0.42	100.00	0	66	0.00	100.00	0.00	11,928.18	0.00	100.00	0.00	134.92	134.92		
				3,027					8,841.24					66					11,928.18					134.92



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3170

TEBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	16.14	16.14	7.43	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	40.88	57.02	18.81	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	43.32	100.34	19.94	46.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	116.96	217.30	53.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				217.30		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3202

TERLETAK DI DAERAH PERKEBUNAN WALAUPUN MILIK ATAU BUKAN MILI

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	5.00	5.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				5.00						0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3210 PERABOT RUMAH DALAM RUMAH TINGGAL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.85	7.69	0.14	0.14	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	19	65.38	73.08	2.15	2.29	19.96	21.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	20	3.85	76.92	1.35	3.64	12.58	33.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	21	3.85	80.77	0.95	4.59	8.78	42.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	22	3.85	84.62	1.61	6.20	14.96	57.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	23	3.85	88.46	0.05	6.24	0.42	58.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	24	3.85	92.31	4.37	10.61	40.56	98.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	25	3.85	96.15	0.15	10.76	1.41	100.00	1	1	100.00	100.00	5.48	5.48	100.00	100.00	3609.30	50.96	
10	2,000	2,500	2,500	1	26	3.85	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96	
11	2,500	3,000	2,750	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96	
12	3,000	4,000	3,500	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96	
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96	
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96	
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96	
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96	
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96	
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96	
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96	
20	500,000	UP		0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96	
				26					10.76					1					5.48			50.96



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3230 ISI TOKO PERKEBUNAN

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	1.88	1.88	11.42	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	14.55	16.42	88.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					16.42					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.14	7.14	0.04	0.04	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.14	14.29	0.30	0.35	0.20	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.14	21.43	1.14	1.49	0.77	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.14	28.57	5.21	6.70	3.50	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.14	35.71	27.00	33.70	18.15	22.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.14	42.86	0.00	33.70	0.00	22.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.14	50.00	30.00	63.70	20.16	42.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.14	57.14	64.56	128.26	43.39	86.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.14	64.29	39.56	88.70	26.59	59.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.14	71.43	30.00	118.70	20.16	79.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.14	78.57	0.00	118.70	0.00	79.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.14	85.71	0.00	118.70	0.00	79.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.14	92.86	30.00	148.70	20.16	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	7.14	100.00	0.09	148.78	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					148.78					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3250 PABRIK GULA TERHENTI SEMENTARASEMUA GEDUNG DAN ISINYA.

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	19.62	19.62	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.00	19.62	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.00	19.62	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	19.62	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				0.00				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 40 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	69	69	21.10	21.10	27.05	27.05	2.68	2.68	1	1	1.30	1.30	4.12	4.12	0.10	0.10	15.24	15.24			
2	50	100	75	20	89	6.12	27.22	25.57	52.62	2.54	5.22	0	1	0.00	1.30	0.00	4.12	0.00	0.10	0.00	7.83			
3	100	200	150	18	107	5.50	32.72	17.31	69.93	1.72	6.94	0	1	0.00	1.30	0.00	4.12	0.00	0.10	0.00	5.89			
4	200	300	250	7	114	2.14	34.86	21.07	91.00	2.09	9.03	0	1	0.00	1.30	0.00	4.12	0.00	0.10	0.00	4.53			
5	300	500	400	5	119	1.53	36.39	2.27	93.28	0.23	9.26	0	1	0.00	1.30	0.00	4.12	0.00	0.10	0.00	4.42			
6	500	750	625	7	126	2.14	38.53	75.00	168.28	7.44	16.70	0	1	0.00	1.30	0.00	4.12	0.00	0.10	0.00	2.45			
7	750	1,000	875	11	137	3.36	41.90	4.58	172.86	0.45	17.16	3	4	3.90	5.19	39.47	43.59	0.95	1.05	861.51	25.22			
8	1,000	1,500	1,250	11	148	3.36	45.26	9.24	182.10	0.92	18.07	4	8	5.19	10.39	182.14	225.73	4.40	5.45	1971.53	123.96			
9	1,500	2,000	1,750	10	158	3.06	48.32	16.50	198.60	1.64	19.71	1	9	1.30	11.69	3.57	229.30	0.09	5.54	21.64	115.46			
10	2,000	2,500	2,250	15	173	4.59	52.91	15.59	214.19	1.55	21.26	2	11	2.60	14.29	2.31	231.62	0.06	5.59	14.84	108.14			
11	2,500	3,000	2,750	30	203	9.17	62.08	13.10	227.28	1.30	22.56	14	25	18.18	32.47	1,807.43	2,039.05	43.64	49.24	13801.54	897.15			
12	3,000	4,000	3,500	74	277	22.63	84.71	94.23	321.51	9.35	31.91	48	73	62.34	94.81	1,081.53	3,120.57	26.12	75.35	1147.80	970.61			
13	4,000	5,000	4,500	23	300	7.03	91.74	34.17	355.68	3.39	35.30	2	75	2.60	97.40	28.04	3,148.61	0.68	76.03	82.04	885.23			
14	5,000	7,500	6,250	5	305	1.53	93.27	61.91	417.59	6.14	41.44	0	75	0.00	97.40	0.00	3,148.61	0.00	76.03	0.00	753.99			
15	7,500	10,000	8,750	1	306	0.31	93.58	8.27	425.86	0.82	42.27	0	75	0.00	97.40	0.00	3,148.61	0.00	76.03	0.00	739.35			
16	10,000	20,000	15,000	3	309	0.92	94.50	48.27	377.59	4.79	37.48	0	75	0.00	97.40	0.00	3,148.61	0.00	76.03	0.00	833.86			
17	20,000	50,000	35,000	8	317	2.45	96.94	265.59	643.19	26.36	63.83	1	76	1.30	98.70	6.00	3,154.61	0.14	76.17	2.26	490.47			
18	50,000	100,000	75,000	3	320	0.92	97.86	158.70	801.89	15.75	79.59	0	76	0.00	98.70	0.00	3,154.61	0.00	76.17	0.00	393.40			
19	100,000	500,000	300,000	7	327	2.14	100.00	205.69	1,007.58	20.41	100.00	1	77	1.30	100.00	986.75	4,141.36	23.83	100.00	479.72	411.02			
20	500,000	UP		0	327	0.00	100.00	0.00	1,007.58	0.00	100.00	0	77	0.00	100.00	0.00	4,141.36	0.00	100.00	0.00	411.02			
				327					1,007.58					77					4,141.36					411.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 4000

SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	12.10	12.10	15.93	15.93	3.75	3.75	1	1	25.00	25.00	0.88	0.20	0.20	5.55	5.55		
2	50	100	75	29	48	18.47	30.57	21.08	37.01	4.96	8.72	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	2.39	
3	100	200	150	27	75	17.20	47.77	19.42	56.43	4.57	13.29	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	1.57	
4	200	300	250	10	85	6.37	54.14	42.81	99.24	10.08	23.37	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.89	
5	300	500	400	4	89	2.55	56.69	1.28	100.52	0.30	23.67	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.88	
6	500	750	625	3	92	1.91	58.60	2.20	102.73	0.52	24.19	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.86	
7	750	1,000	875	6	98	3.82	62.42	1.90	104.63	0.45	24.64	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.85	
8	1,000	1,500	1,250	9	107	5.73	68.15	3.80	108.43	0.90	25.53	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.82	
9	1,500	2,000	1,750	5	112	3.18	71.34	14.84	123.27	3.49	29.03	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.72	
10	2,000	2,500	2,250	1	113	0.64	71.97	0.96	124.23	0.23	29.25	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.71	
11	2,500	3,000	2,750	2	115	1.27	73.25	3.09	127.33	0.73	29.98	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.69	
12	3,000	4,000	3,500	2	117	1.27	74.52	2.45	129.78	0.58	30.56	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.68	
13	4,000	5,000	4,500	6	123	3.82	78.34	15.28	145.06	3.60	34.16	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.61	
14	5,000	7,500	6,250	7	130	4.46	82.80	44.39	189.45	10.45	44.61	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.47	
15	7,500	10,000	8,750	1	131	0.64	83.44	2.28	191.73	0.54	45.15	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.46	
16	10,000	20,000	15,000	10	141	6.37	89.81	48.64	240.37	11.45	56.60	3	4	75.00	100.00	440.67	441.55	99.80	100.00	905.91	183.70	
17	20,000	50,000	35,000	7	148	4.46	94.27	138.75	379.12	32.67	89.27	0	4	0.00	100.00	0.00	441.55	0.00	100.00	0.00	116.47	
18	50,000	100,000	75,000	3	151	1.91	96.18	25.78	404.90	6.07	95.34	0	4	0.00	100.00	0.00	441.55	0.00	100.00	0.00	109.05	
19	100,000	500,000	300,000	6	157	3.82	100.00	19.78	424.68	4.66	100.00	0	4	0.00	100.00	0.00	441.55	0.00	100.00	0.00	103.97	
20	500,000	UP		0	157	0.00	100.00	0.00	424.68	0.00	100.00	0	4	0.00	100.00	0.00	441.55	0.00	100.00	0.00	103.97	
				157					424.68					4					441.55			103.97



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4001 CAPOC/KAPUK

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	3.12	3.12	8.15	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	7.43	10.55	19.42	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	25.20	35.75	65.89	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	2.50	38.25	6.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				38.25		0						0.00					0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4002 CASTER OIL PLANT/JARAK

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.51	0.51	26.52	26.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	1.40	1.91	73.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					1.91					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4003 CHOCOLATE/COKLAT

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	2.63	2.63	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					2.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4005 COCONUT/KELAPA

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	100.00	100.00	0.03	0.03	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				1					0.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4006 COFFEE/KOPI

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.53	0.53	6.13	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	0.68	1.21	7.93	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	0.04	1.25	0.45	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	0.03	1.22	0.39	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	0.02	1.24	0.26	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	6.00	7.24	69.56	83.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	0.60	7.84	6.93	90.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	0.71	7.13	8.22	82.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	1.50	8.63	17.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					8.63					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4007 COTTON/KAPAS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	9.48	9.48	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				9.48		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,737	2,737	59.60	59.60	243.09	243.09	3.81	3.81	2	2	5.71	5.71	60.62	60.62	1.03	1.03	24.94	24.94			
2	50	100	75	990	3,727	21.56	81.16	302.44	545.53	4.74	8.55	3	5	8.57	14.29	66.20	126.82	1.13	2.16	21.89	23.25			
3	100	200	150	279	4,006	6.08	87.24	248.26	793.79	3.89	12.45	1	6	2.86	17.14	44.13	170.95	0.75	2.92	17.78	21.54			
4	200	300	250	50	4,056	1.09	88.33	82.74	876.52	1.30	13.74	0	6	0.00	17.14	0.00	170.95	0.00	2.92	0.00	19.50			
5	300	500	400	34	4,090	0.74	89.07	49.51	926.04	0.78	14.52	0	6	0.00	17.14	0.00	170.95	0.00	2.92	0.00	18.46			
6	500	750	625	12	4,102	0.26	89.33	21.80	947.84	0.34	14.86	0	6	0.00	17.14	0.00	170.95	0.00	2.92	0.00	18.04			
7	750	1,000	875	9	4,111	0.20	89.53	23.37	971.20	0.37	15.23	0	6	0.00	17.14	0.00	170.95	0.00	2.92	0.00	17.60			
8	1,000	1,500	1,250	13	4,124	0.28	89.81	44.95	1,016.16	0.70	15.93	0	6	0.00	17.14	0.00	170.95	0.00	2.92	0.00	16.82			
9	1,500	2,000	1,750	7	4,131	0.15	89.96	48.02	1,064.18	0.75	16.68	0	6	0.00	17.14	0.00	170.95	0.00	2.92	0.00	16.06			
10	2,000	2,500	2,250	3	4,134	0.07	90.03	19.90	1,084.08	0.31	17.00	0	6	0.00	17.14	0.00	170.95	0.00	2.92	0.00	15.77			
11	2,500	3,000	2,750	3	4,137	0.07	90.09	55.40	1,139.48	0.87	17.87	0	6	0.00	17.14	0.00	170.95	0.00	2.92	0.00	15.00			
12	3,000	4,000	3,500	12	4,149	0.26	90.35	337.84	1,477.32	5.30	23.16	2	8	5.71	22.86	2,392.06	2,563.02	40.80	43.72	708.04	173.49			
13	4,000	5,000	4,500	13	4,162	0.28	90.64	91.74	1,569.07	1.44	24.60	1	9	2.86	25.71	3.80	2,566.81	0.06	43.79	4.14	163.59			
14	5,000	7,500	6,250	22	4,184	0.48	91.11	91.22	1,660.29	1.43	26.03	0	9	0.00	25.71	0.00	2,566.81	0.00	43.79	0.00	154.60			
15	7,500	10,000	8,750	12	4,196	0.26	91.38	69.37	1,729.65	1.09	27.12	0	9	0.00	25.71	0.00	2,566.81	0.00	43.79	0.00	148.40			
16	10,000	20,000	15,000	42	4,238	0.91	92.29	290.31	2,019.97	4.55	31.67	0	9	0.00	25.71	0.00	2,566.81	0.00	43.79	0.00	127.07			
17	20,000	50,000	35,000	83	4,321	1.81	94.10	772.79	2,792.76	12.12	43.79	0	9	0.00	25.71	0.00	2,566.81	0.00	43.79	0.00	91.91			
18	50,000	100,000	75,000	75	4,396	1.63	95.73	403.84	3,196.60	6.33	50.12	12	21	34.29	60.00	548.05	3,114.86	9.35	53.13	135.71	97.44			
19	100,000	500,000	300,000	173	4,569	3.77	99.50	2,460.97	5,657.57	38.58	88.70	14	35	40.00	100.00	2,747.41	5,862.26	46.87	100.00	111.64	103.62			
20	500,000	UP		23	4,592	0.50	100.00	720.66	6,378.23	11.30	100.00	0	35	0.00	100.00	0.00	5,862.26	0.00	100.00	0.00	91.91			
				4,592					6,378.23					35					5,862.26					91.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4013 PINEAPPLES/NANAS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	1.65	1.65	97.38	97.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	0.04	1.69	2.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				1.69		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	527	527	89.32	89.32	52.42	52.42	65.98	65.98	1	1	100.00	100.00	11.82	11.82	100.00	100.00	22.55	22.55	
2	50	100	75	50	577	8.47	97.80	14.94	67.36	18.80	84.77	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	17.55	
3	100	200	150	9	586	1.53	99.32	4.47	71.83	5.63	90.40	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	16.46	
4	200	300	250	3	589	0.51	99.83	2.65	74.48	3.34	93.74	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	15.87	
5	300	500	400	1	590	0.17	100.00	4.98	79.46	6.26	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
6	500	750	625	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
7	750	1,000	875	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
8	1,000	1,500	1,250	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
9	1,500	2,000	1,750	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
10	2,000	2,500	2,500	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
11	2,500	3,000	2,750	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
12	3,000	4,000	3,500	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
13	4,000	5,000	4,500	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
14	5,000	7,500	6,250	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
15	7,500	10,000	8,750	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
16	10,000	20,000	15,000	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
17	20,000	50,000	35,000	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
18	50,000	100,000	75,000	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
19	100,000	500,000	300,000	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
20	500,000	UP		0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
				590					79.46					1					11.82			14.88



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	33	33	45.21	45.21	6.54	6.54	11.47	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	44	15.07	60.27	4.77	11.31	8.38	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	53	12.33	72.60	7.34	18.65	12.88	32.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	58	6.85	79.45	6.41	25.06	11.26	44.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	61	4.11	83.56	6.15	31.21	10.79	54.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	62	1.37	84.93	3.99	35.20	7.01	61.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	63	1.37	86.30	4.46	39.66	7.84	69.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	65	2.74	89.04	2.73	42.39	4.79	74.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	66	1.37	90.41	1.79	44.19	3.15	77.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	67	1.37	91.78	2.25	46.44	3.95	81.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	68	1.37	93.15	1.63	48.07	2.86	84.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	69	1.37	94.52	1.88	49.94	3.29	87.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	70	1.37	95.89	1.88	51.82	3.29	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	71	1.37	97.26	1.63	53.45	2.86	93.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	72	1.37	98.63	1.63	55.08	2.86	96.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	73	1.37	100.00	1.88	56.96	3.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	73	0.00	100.00	0.00	56.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	73	0.00	100.00	0.00	56.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	73	0.00	100.00	0.00	56.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	73	0.00	100.00	0.00	56.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				73					56.96					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4020 TEA/TEH

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.26	0.26	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.01	0.27	0.01	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.11	0.38	0.15	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	34.00	34.37	48.17	48.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	36.20	70.57	51.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				70.57		0						0.00							0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	8.61	8.61	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					8.61					0					0.00					0.00
GRANT TOTAL				2,094,791					2,941,040.82					14,406					4,010,506.77					

1.5 GROUP BY PROVINCE CODE



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 01 NANGGROE ACEH DARUSSALAM
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,286	4,286	21.18	21.18	447.30	447.30	2.70	2.70	1	1	1.15	1.15	15.00	15.00	0.29	0.29	3.35	3.35			
2	50	100	75	2,262	6,548	11.18	32.36	342.83	790.13	2.07	4.77	1	2	1.15	2.30	32.40	47.40	0.62	0.90	9.45	6.00			
3	100	200	150	3,459	10,007	17.09	49.46	910.71	1,700.84	5.50	10.28	7	9	8.05	10.34	303.93	351.33	5.79	6.70	33.37	20.66			
4	200	300	250	2,867	12,874	14.17	63.63	1,129.86	2,830.70	6.83	17.10	4	13	4.60	14.94	134.62	485.96	2.57	9.26	11.92	17.17			
5	300	500	400	2,686	15,560	13.27	76.90	1,556.18	4,386.88	9.40	26.50	5	18	5.75	20.69	192.63	678.59	3.67	12.93	12.38	15.47			
6	500	750	625	1,313	16,873	6.49	83.39	877.98	5,264.85	5.30	31.81	2	20	2.30	22.99	16.72	695.31	0.32	13.25	1.90	13.21			
7	750	1,000	875	849	17,722	4.20	87.59	1,018.13	6,282.98	6.15	37.96	4	24	4.60	27.59	226.66	921.97	4.32	17.57	22.26	14.67			
8	1,000	1,500	1,250	693	18,415	3.42	91.01	872.66	7,155.65	5.27	43.23	6	30	6.90	34.48	1,901.70	2,823.67	36.25	53.82	217.92	39.46			
9	1,500	2,000	1,750	327	18,742	1.62	92.63	743.20	7,898.84	4.49	47.72	1	31	1.15	35.63	33.00	2,856.67	0.63	54.45	4.44	36.17			
10	2,000	2,500	2,250	226	18,968	1.12	93.74	1,697.98	9,596.83	10.26	57.98	2	33	2.30	37.93	437.30	3,293.97	8.33	62.78	25.75	34.32			
11	2,500	3,000	2,750	150	19,118	0.74	94.48	484.13	10,080.95	2.92	60.91	1	34	1.15	39.08	11.60	3,305.57	0.22	63.00	2.40	32.79			
12	3,000	4,000	3,500	170	19,288	0.84	95.32	499.01	10,579.96	3.01	63.92	0	34	0.00	39.08	0.00	3,305.57	0.00	63.00	0.00	31.24			
13	4,000	5,000	4,500	123	19,411	0.61	95.93	520.09	11,100.05	3.14	67.06	0	34	0.00	39.08	0.00	3,305.57	0.00	63.00	0.00	29.78			
14	5,000	7,500	6,250	149	19,560	0.74	96.67	853.53	11,953.59	5.16	72.22	6	40	6.90	45.98	36.26	3,341.83	0.69	63.69	4.25	27.96			
15	7,500	10,000	8,750	161	19,721	0.80	97.46	361.07	12,314.66	2.18	74.40	4	44	4.60	50.57	20.04	3,361.87	0.38	64.08	5.55	27.30			
16	10,000	20,000	15,000	173	19,894	0.85	98.32	970.95	13,285.61	5.87	80.27	14	58	16.09	66.67	112.18	3,474.05	2.14	66.21	11.55	26.15			
17	20,000	50,000	35,000	139	20,033	0.69	99.01	1,241.11	14,526.73	7.50	87.77	7	65	8.05	74.71	8.11	3,482.16	0.15	66.37	0.65	23.97			
18	50,000	100,000	75,000	85	20,118	0.42	99.43	1,178.38	15,705.11	7.12	94.89	3	68	3.45	78.16	1,275.99	4,758.15	24.32	90.69	108.28	30.30			
19	100,000	500,000	300,000	61	20,179	0.30	99.73	729.43	16,434.54	4.41	99.29	8	76	9.20	87.36	228.72	4,986.87	4.36	95.05	31.36	30.34			
20	500,000	UP		55	20,234	0.27	100.00	117.07	16,551.61	0.71	100.00	11	87	12.64	100.00	259.78	5,246.66	4.95	100.00	221.90	31.70			
				20,234					16,551.61					87					5,246.66					31.70



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 02 SUMATERA UTARA
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26,359	26,359	19.29	19.29	4,695.64	4,695.64	3.01	3.01	45	45	5.06	5.06	705.56	705.56	0.30	0.30	15.03	15.03			
2	50	100	75	13,705	40,064	10.03	29.32	3,542.45	8,238.09	2.27	5.27	29	74	3.26	8.32	1,524.50	2,230.06	0.66	0.96	43.04	27.07			
3	100	200	150	17,253	57,317	12.62	41.94	5,627.54	13,865.64	3.60	8.87	47	121	5.29	13.61	1,975.63	4,205.69	0.85	1.81	35.11	30.33			
4	200	300	250	13,970	71,287	10.22	52.16	5,794.29	19,659.93	3.71	12.58	40	161	4.50	18.11	1,536.81	5,742.49	0.66	2.47	26.52	29.21			
5	300	500	400	18,185	89,472	13.31	65.47	9,286.01	28,945.94	5.94	18.53	105	266	11.81	29.92	4,986.96	10,729.46	2.15	4.62	53.70	37.07			
6	500	750	625	10,442	99,914	7.64	73.11	7,887.59	36,833.53	5.05	23.57	46	312	5.17	35.10	5,617.03	16,346.49	2.42	7.03	71.21	44.38			
7	750	1,000	875	8,267	108,181	6.05	79.16	9,002.04	45,835.56	5.76	29.34	106	418	11.92	47.02	6,014.10	22,360.58	2.59	9.62	66.81	48.78			
8	1,000	1,500	1,250	6,590	114,771	4.82	83.98	10,392.08	56,227.64	6.65	35.99	85	503	9.56	56.58	4,034.19	26,394.77	1.74	11.36	38.82	46.94			
9	1,500	2,000	1,750	3,853	118,624	2.82	86.80	8,088.68	64,316.31	5.18	41.16	25	528	2.81	59.39	4,839.02	31,233.79	2.08	13.44	59.82	48.56			
10	2,000	2,500	2,250	2,142	120,766	1.57	88.37	5,534.51	69,850.83	3.54	44.71	5	533	0.56	59.96	2,003.45	33,237.24	0.86	14.30	36.20	47.58			
11	2,500	3,000	2,750	1,665	122,431	1.22	89.59	5,510.22	75,361.04	3.53	48.23	15	548	1.69	61.64	2,049.03	35,286.27	0.88	15.18	37.19	46.82			
12	3,000	4,000	3,500	1,997	124,428	1.46	91.05	7,462.35	82,823.39	4.78	53.01	21	569	2.36	64.00	3,066.70	38,352.97	1.32	16.50	41.10	46.31			
13	4,000	5,000	4,500	1,665	126,093	1.22	92.27	6,181.30	89,004.69	3.96	56.97	18	587	2.02	66.03	5,609.55	43,962.53	2.41	18.92	90.75	49.39			
14	5,000	7,500	6,250	2,113	128,206	1.55	93.81	10,163.14	99,167.83	6.50	63.47	29	616	3.26	69.29	14,430.39	58,392.92	6.21	25.13	141.99	58.88			
15	7,500	10,000	8,750	1,472	129,678	1.08	94.89	8,655.97	107,823.80	5.54	69.01	34	650	3.82	73.12	17,666.11	76,059.03	7.60	32.73	204.09	70.54			
16	10,000	20,000	15,000	2,334	132,012	1.71	96.60	16,997.65	124,821.45	10.88	79.89	78	728	8.77	81.89	39,007.11	115,066.14	16.78	49.51	229.49	92.18			
17	20,000	50,000	35,000	2,065	134,077	1.51	98.11	15,552.05	140,373.50	9.95	89.84	65	793	7.31	89.20	14,790.28	129,856.42	6.36	55.88	95.10	92.51			
18	50,000	100,000	75,000	1,208	135,285	0.88	98.99	9,169.22	149,542.72	5.87	95.71	41	834	4.61	93.81	11,098.67	140,955.09	4.78	60.65	121.04	94.26			
19	100,000	500,000	300,000	999	136,284	0.73	99.72	4,734.95	154,277.67	3.03	98.74	44	878	4.95	98.76	6,093.12	147,048.21	2.62	63.27	128.68	95.31			
20	500,000	UP		379	136,663	0.28	100.00	1,963.67	156,241.34	1.26	100.00	11	889	1.24	100.00	85,350.68	232,398.89	36.73	100.00	4346.49	148.74			
				136,663					156,241.34					889					232,398.89					148.74



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 03 SUMATERA BARAT
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7,532	7,532	13.12	13.12	1,364.13	1,364.13	2.54	2.54	13	13	5.37	5.37	107.81	107.81	0.32	0.32	7.90	7.90	
2	50	100	75	5,199	12,731	9.06	22.17	1,125.44	2,489.57	2.10	4.64	6	19	2.48	7.85	223.82	331.63	0.67	0.99	19.89	13.32	
3	100	200	150	8,864	21,595	15.44	37.61	2,196.39	4,685.96	4.10	8.74	11	30	4.55	12.40	260.76	592.39	0.78	1.77	11.87	12.64	
4	200	300	250	7,990	29,585	13.92	51.53	2,738.21	7,424.17	5.11	13.85	14	44	5.79	18.18	923.57	1,515.96	2.77	4.54	33.73	20.42	
5	300	500	400	10,013	39,598	17.44	68.97	5,193.92	12,618.09	9.69	23.53	23	67	9.50	27.69	1,009.04	2,525.00	3.02	7.56	19.43	20.01	
6	500	750	625	5,315	44,913	9.26	78.23	4,314.50	16,932.59	8.05	31.58	18	85	7.44	35.12	1,323.26	3,848.26	3.96	11.53	30.67	22.73	
7	750	1,000	875	4,017	48,930	7.00	85.23	4,938.04	21,870.64	9.21	40.79	12	97	4.96	40.08	1,198.20	5,046.46	3.59	15.12	24.26	23.07	
8	1,000	1,500	1,250	2,674	51,604	4.66	89.88	4,656.74	26,527.37	8.69	49.48	11	108	4.55	44.63	1,507.20	6,553.66	4.51	19.63	32.37	24.71	
9	1,500	2,000	1,750	1,380	52,984	2.40	92.29	3,435.01	29,962.38	6.41	55.88	11	119	4.55	49.17	606.71	7,160.37	1.82	21.45	17.66	23.90	
10	2,000	2,500	2,250	734	53,718	1.28	93.57	2,258.38	32,220.75	4.21	60.10	6	125	2.48	51.65	862.92	8,023.29	2.58	24.03	38.21	24.90	
11	2,500	3,000	2,750	549	54,267	0.96	94.52	1,763.21	33,983.96	3.29	63.38	2	127	0.83	52.48	36.91	8,060.20	0.11	24.14	2.09	23.72	
12	3,000	4,000	3,500	619	54,886	1.08	95.60	2,510.50	36,494.46	4.68	68.07	5	132	2.07	54.55	5,159.75	13,219.95	15.46	39.60	205.53	36.22	
13	4,000	5,000	4,500	402	55,288	0.70	96.30	2,271.64	38,766.10	4.24	72.30	7	139	2.89	57.44	4,155.05	17,375.00	12.45	52.05	182.91	44.82	
14	5,000	7,500	6,250	471	55,759	0.82	97.12	2,462.12	41,228.22	4.59	76.90	5	144	2.07	59.50	884.60	18,259.60	2.65	54.70	35.93	44.29	
15	7,500	10,000	8,750	335	56,094	0.58	97.70	1,903.78	43,132.00	3.55	80.45	2	146	0.83	60.33	31.72	18,291.32	0.10	54.79	1.67	42.41	
16	10,000	20,000	15,000	390	56,484	0.68	98.38	2,948.43	46,080.43	5.50	85.95	19	165	7.85	68.18	739.39	19,030.71	2.21	57.01	25.08	41.30	
17	20,000	50,000	35,000	331	56,815	0.58	98.96	3,381.56	49,461.98	6.31	92.25	12	177	4.96	73.14	1,737.71	20,768.42	5.21	62.21	51.39	41.99	
18	50,000	100,000	75,000	176	56,991	0.31	99.27	1,568.13	51,030.11	2.92	95.18	12	189	4.96	78.10	236.48	21,004.90	0.71	62.92	15.08	41.16	
19	100,000	500,000	300,000	362	57,353	0.63	99.90	2,422.92	53,453.03	4.52	99.70	29	218	11.98	90.08	8,915.67	29,920.56	26.71	89.63	367.97	55.98	
20	500,000	UP		59	57,412	0.10	100.00	163.01	53,616.04	0.30	100.00	24	242	9.92	100.00	3,462.44	33,383.01	10.37	100.00	2124.00	62.26	
				57,412				53,616.04					242				33,383.01				62.26	



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 04 RIAU
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM	
1	0	50	25	11,755	11,755	18.63	18.63	2,139.48	2,139.48	3.04	3.04	28	28	5.44	5.44	529.74	529.74	0.51	0.51	24.76	24.76	
2	50	100	75	7,004	18,759	11.10	29.73	2,004.03	4,143.51	2.85	5.89	40	68	7.77	13.20	2,202.88	2,732.62	2.14	2.65	109.92	65.95	
3	100	200	150	8,378	27,137	13.28	43.01	2,877.99	7,021.50	4.09	9.98	42	110	8.16	21.36	3,912.92	6,645.53	3.80	6.45	135.96	94.65	
4	200	300	250	6,648	33,785	10.54	53.55	2,858.70	9,880.20	4.06	14.05	34	144	6.60	27.96	4,869.35	11,514.89	4.72	11.17	170.33	116.55	
5	300	500	400	8,513	42,298	13.49	67.04	5,692.35	15,572.55	8.09	22.14	21	165	4.08	32.04	2,174.65	13,689.53	2.11	13.28	38.20	87.91	
6	500	750	625	5,680	47,978	9.00	76.05	4,974.60	20,547.15	7.07	29.21	48	213	9.32	41.36	2,614.00	16,303.53	2.54	15.82	52.55	79.35	
7	750	1,000	875	3,626	51,604	5.75	81.80	4,517.46	25,064.61	6.42	35.64	21	234	4.08	45.44	2,057.39	18,360.92	2.00	17.81	45.54	73.25	
8	1,000	1,500	1,250	2,637	54,241	4.18	85.98	4,504.14	29,568.75	6.40	42.04	19	253	3.69	49.13	3,807.45	22,168.37	3.69	21.51	84.53	74.97	
9	1,500	2,000	1,750	1,343	55,584	2.13	88.10	3,375.32	32,944.07	4.80	46.84	10	263	1.94	51.07	637.20	22,805.57	0.62	22.13	18.88	69.23	
10	2,000	2,500	2,250	741	56,325	1.17	89.28	2,000.34	34,944.41	2.84	49.68	2	265	0.39	51.46	116.74	22,922.31	0.11	22.24	5.84	65.60	
11	2,500	3,000	2,750	714	57,039	1.13	90.41	2,237.07	37,181.48	3.18	52.86	3	268	0.58	52.04	174.22	23,096.54	0.17	22.41	7.79	62.12	
12	3,000	4,000	3,500	752	57,791	1.19	91.60	2,838.99	40,020.47	4.04	56.90	14	282	2.72	54.76	650.06	23,746.60	0.63	23.04	22.90	59.34	
13	4,000	5,000	4,500	521	58,312	0.83	92.43	2,291.26	42,311.73	3.26	60.16	10	292	1.94	56.70	180.66	23,927.26	0.18	23.21	7.88	56.55	
14	5,000	7,500	6,250	816	59,128	1.29	93.72	3,392.03	45,703.76	4.82	64.98	19	311	3.69	60.39	5,252.14	29,179.40	5.10	28.31	154.84	63.84	
15	7,500	10,000	8,750	527	59,655	0.84	94.56	3,117.25	48,821.01	4.43	69.41	12	323	2.33	62.72	698.48	29,877.88	0.68	28.99	22.41	61.20	
16	10,000	20,000	15,000	998	60,653	1.58	96.14	7,057.04	55,878.05	10.03	79.45	34	357	6.60	69.32	8,395.47	38,273.36	8.15	37.13	118.97	68.49	
17	20,000	50,000	35,000	811	61,464	1.29	97.42	5,591.90	61,469.95	7.95	87.40	36	393	6.99	76.31	13,324.83	51,598.19	12.93	50.06	238.29	83.94	
18	50,000	100,000	75,000	561	62,025	0.89	98.31	3,456.91	64,926.87	4.91	92.31	18	411	3.50	79.81	3,607.71	55,205.90	3.50	53.56	104.36	85.03	
19	100,000	500,000	300,000	787	62,812	1.25	99.56	4,602.75	69,529.62	6.54	98.86	69	480	13.40	93.20	30,023.23	85,229.12	29.13	82.69	652.29	122.58	
20	500,000	UP		277	63,089	0.44	100.00	804.51	70,334.12	1.14	100.00	35	515	6.80	100.00	17,842.32	103,071.45	17.31	100.00	2217.80	146.55	
				63,089				70,334.12					515				103,071.45				146.55	



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 05 JAMBI
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,943	3,943	16.22	16.22	799.22	799.22	3.38	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,271	6,214	9.34	25.56	518.27	1,317.49	2.19	5.58	5	5	4.31	4.31	101.46	101.46	0.63	0.63	19.58	7.70			
3	100	200	150	3,585	9,799	14.74	40.30	1,021.04	2,338.53	4.32	9.90	3	8	2.59	6.90	198.06	299.53	1.22	1.85	19.40	12.81			
4	200	300	250	3,062	12,861	12.59	52.89	1,288.33	3,626.86	5.45	15.35	4	12	3.45	10.34	85.53	385.05	0.53	2.37	6.64	10.62			
5	300	500	400	3,463	16,324	14.24	67.14	2,204.91	5,831.77	9.33	24.69	10	22	8.62	18.97	1,216.34	1,601.40	7.50	9.88	55.17	27.46			
6	500	750	625	2,258	18,582	9.29	76.42	1,729.70	7,561.47	7.32	32.01	18	40	15.52	34.48	1,810.08	3,411.48	11.16	21.04	104.65	45.12			
7	750	1,000	875	1,477	20,059	6.07	82.50	1,703.57	9,265.04	7.21	39.22	12	52	10.34	44.83	1,733.98	5,145.46	10.69	31.73	101.79	55.54			
8	1,000	1,500	1,250	1,002	21,061	4.12	86.62	1,708.88	10,973.93	7.23	46.46	8	60	6.90	51.72	121.14	5,266.61	0.75	32.48	7.09	47.99			
9	1,500	2,000	1,750	512	21,573	2.11	88.72	1,213.51	12,187.44	5.14	51.59	5	65	4.31	56.03	7.02	5,273.62	0.04	32.52	0.58	43.27			
10	2,000	2,500	2,250	284	21,857	1.17	89.89	800.28	12,987.72	3.39	54.98	0	65	0.00	56.03	0.00	5,273.62	0.00	32.52	0.00	40.60			
11	2,500	3,000	2,750	266	22,123	1.09	90.98	776.32	13,764.04	3.29	58.27	1	66	0.86	56.90	0.61	5,274.23	0.00	32.53	0.08	38.32			
12	3,000	4,000	3,500	296	22,419	1.22	92.20	999.26	14,763.30	4.23	62.50	5	71	4.31	61.21	2,124.73	7,398.97	13.10	45.63	212.63	50.12			
13	4,000	5,000	4,500	198	22,617	0.81	93.02	926.06	15,689.36	3.92	66.42	0	71	0.00	61.21	0.00	7,398.97	0.00	45.63	0.00	47.16			
14	5,000	7,500	6,250	323	22,940	1.33	94.35	1,592.08	17,281.44	6.74	73.16	17	88	14.66	75.86	505.76	7,904.73	3.12	48.75	31.77	45.74			
15	7,500	10,000	8,750	245	23,185	1.01	95.35	1,531.23	18,812.67	6.48	79.64	2	90	1.72	77.59	470.78	8,375.51	2.90	51.65	30.75	44.52			
16	10,000	20,000	15,000	389	23,574	1.60	96.95	2,274.15	21,086.82	9.63	89.27	5	95	4.31	81.90	3,509.36	11,884.87	21.64	73.29	154.32	56.36			
17	20,000	50,000	35,000	311	23,885	1.28	98.23	2,633.51	23,720.32	11.15	100.42	5	100	4.31	86.21	316.92	12,201.79	1.95	75.25	12.03	51.44			
18	50,000	100,000	75,000	166	24,051	0.68	98.91	753.40	24,473.72	3.19	103.60	9	109	7.76	93.97	272.17	12,473.96	1.68	76.92	36.13	50.97			
19	100,000	500,000	300,000	222	24,273	0.91	99.83	1,400.57	25,874.29	5.93	109.53	7	116	6.03	100.00	3,741.83	16,215.79	23.08	100.00	267.17	62.67			
20	500,000	UP		42	24,315	0.17	100.00	2,252.12	23,622.17	9.53	100.00	0	116	0.00	100.00	0.00	16,215.79	0.00	100.00	0.00	68.65			
				24,315					23,622.17					116					16,215.79					68.65



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 06 SUMATERA SELATAN
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,145	9,145	16.53	16.53	1,482.42	1,482.42	2.37	2.37	17	17	4.23	4.23	456.79	456.79	0.29	0.29	30.81	30.81			
2	50	100	75	6,542	15,687	11.82	28.35	1,763.39	3,245.82	2.82	5.18	5	22	1.24	5.47	379.20	835.99	0.24	0.53	21.50	25.76			
3	100	200	150	6,024	21,711	10.89	39.23	1,774.30	5,020.11	2.83	8.02	16	38	3.98	9.45	608.43	1,444.42	0.39	0.92	34.29	28.77			
4	200	300	250	5,209	26,920	9.41	48.65	2,149.22	7,169.33	3.43	11.45	12	50	2.99	12.44	496.34	1,940.76	0.32	1.24	23.09	27.07			
5	300	500	400	7,046	33,966	12.73	61.38	3,876.56	11,045.90	6.19	17.64	26	76	6.47	18.91	1,045.67	2,986.43	0.67	1.91	26.97	27.04			
6	500	750	625	4,821	38,787	8.71	70.09	3,498.09	14,543.99	5.59	23.22	23	99	5.72	24.63	2,070.62	5,057.05	1.33	3.24	59.19	34.77			
7	750	1,000	875	3,731	42,518	6.74	76.84	4,135.93	18,679.92	6.60	29.83	38	137	9.45	34.08	631.29	5,688.34	0.40	3.64	15.26	30.45			
8	1,000	1,500	1,250	3,069	45,587	5.55	82.38	4,304.55	22,984.47	6.87	36.70	35	172	8.71	42.79	5,101.52	10,789.86	3.26	6.90	118.51	46.94			
9	1,500	2,000	1,750	1,485	47,072	2.68	85.07	3,207.09	26,191.56	5.12	41.82	12	184	2.99	45.77	1,479.07	12,268.94	0.95	7.85	46.12	46.84			
10	2,000	2,500	2,250	867	47,939	1.57	86.63	2,298.26	28,489.81	3.67	45.49	7	191	1.74	47.51	511.63	12,780.57	0.33	8.18	22.26	44.86			
11	2,500	3,000	2,750	818	48,757	1.48	88.11	2,002.69	30,492.50	3.20	48.69	8	199	1.99	49.50	1,478.96	14,259.52	0.95	9.12	73.85	46.76			
12	3,000	4,000	3,500	915	49,672	1.65	89.76	3,231.70	33,724.20	5.16	53.85	18	217	4.48	53.98	4,790.35	19,049.87	3.07	12.19	148.23	56.49			
13	4,000	5,000	4,500	582	50,254	1.05	90.82	2,335.75	36,059.94	3.73	57.58	17	234	4.23	58.21	502.78	19,552.65	0.32	12.51	21.53	54.22			
14	5,000	7,500	6,250	1,007	51,261	1.82	92.64	3,695.95	39,755.89	5.90	63.48	16	250	3.98	62.19	1,819.64	21,372.29	1.16	13.68	49.23	53.76			
15	7,500	10,000	8,750	604	51,865	1.09	93.73	2,739.10	42,494.99	4.37	67.85	26	276	6.47	68.66	1,649.85	23,022.14	1.06	14.73	60.23	54.18			
16	10,000	20,000	15,000	1,208	53,073	2.18	95.91	6,750.32	49,245.31	10.78	78.63	39	315	9.70	78.36	6,241.37	29,263.51	3.99	18.73	92.46	59.42			
17	20,000	50,000	35,000	917	53,990	1.66	97.57	6,060.67	55,305.98	9.68	88.31	19	334	4.73	83.08	10,296.03	39,559.53	6.59	25.31	169.88	71.53			
18	50,000	100,000	75,000	509	54,499	0.92	98.49	2,196.09	57,502.07	3.51	91.81	9	343	2.24	85.32	177.58	39,737.12	0.11	25.43	8.09	69.11			
19	100,000	500,000	300,000	642	55,141	1.16	99.65	4,550.21	62,052.28	7.27	99.08	37	380	9.20	94.53	28,154.28	67,891.40	18.02	43.44	618.75	109.41			
20	500,000	UP		195	55,336	0.35	100.00	578.23	62,630.51	0.92	100.00	22	402	5.47	100.00	88,380.26	156,271.65	56.56	100.00	15284.63	249.51			
				55,336					62,630.51					402					156,271.65					249.51



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 07 BENGKULU
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,025	2,025	15.70	15.70	376.90	376.90	3.00	3.00	9	19.57	19.57	25.61	25.61	0.73	0.73	6.79	6.79				
2	50	100	75	1,518	3,543	11.77	27.48	375.78	752.69	2.99	5.99	4	8.70	28.26	179.46	205.07	5.12	5.85	47.76	27.24				
3	100	200	150	2,295	5,838	17.80	45.28	700.30	1,452.99	5.57	11.56	2	4.35	32.61	187.01	392.08	5.33	11.18	26.70	26.98				
4	200	300	250	1,528	7,366	11.85	57.13	683.63	2,136.62	5.44	16.99	0	0.00	32.61	0.00	392.08	0.00	11.18	0.00	18.35				
5	300	500	400	1,761	9,127	13.66	70.78	1,163.65	3,300.27	9.25	26.25	5	10.87	43.48	1,051.31	1,443.39	29.97	41.14	90.35	43.74				
6	500	750	625	1,026	10,153	7.96	78.74	895.20	4,195.47	7.12	33.37	0	0.00	43.48	0.00	1,443.39	0.00	41.14	0.00	34.40				
7	750	1,000	875	828	10,981	6.42	85.16	1,055.25	5,250.73	8.39	41.76	3	6.52	50.00	45.94	1,489.32	1.31	42.45	4.35	28.36				
8	1,000	1,500	1,250	553	11,534	4.29	89.45	1,134.55	6,385.28	9.02	50.78	3	6.52	56.52	1,045.37	2,534.69	29.80	72.25	92.14	39.70				
9	1,500	2,000	1,750	274	11,808	2.13	91.58	742.22	7,127.50	5.90	56.68	1	2.17	58.70	428.78	2,963.47	12.22	84.47	57.77	41.58				
10	2,000	2,500	2,250	139	11,947	1.08	92.66	424.87	7,552.37	3.38	60.06	0	0.00	58.70	0.00	2,963.47	0.00	84.47	0.00	39.24				
11	2,500	3,000	2,750	110	12,057	0.85	93.51	433.78	7,986.14	3.45	63.51	0	0.00	58.70	0.00	2,963.47	0.00	84.47	0.00	37.11				
12	3,000	4,000	3,500	154	12,211	1.19	94.70	528.86	8,515.00	4.21	67.72	2	4.35	63.04	26.35	2,989.82	0.75	85.22	4.98	35.11				
13	4,000	5,000	4,500	83	12,294	0.64	95.35	457.16	8,972.16	3.64	71.35	0	0.00	63.04	0.00	2,989.82	0.00	85.22	0.00	33.32				
14	5,000	7,500	6,250	108	12,402	0.84	96.18	545.21	9,517.37	4.34	75.69	4	8.70	71.74	19.69	3,009.51	0.56	85.78	3.61	31.62				
15	7,500	10,000	8,750	49	12,451	0.38	96.56	234.23	9,751.60	1.86	77.55	1	2.17	73.91	1.40	3,010.91	0.04	85.82	0.60	30.88				
16	10,000	20,000	15,000	198	12,649	1.54	98.10	1,096.22	10,847.82	8.72	86.27	4	8.70	82.61	138.61	3,149.52	3.95	89.77	12.64	29.03				
17	20,000	50,000	35,000	91	12,740	0.71	98.81	929.11	11,776.93	7.39	93.66	0	0.00	82.61	0.00	3,149.52	0.00	89.77	0.00	26.74				
18	50,000	100,000	75,000	80	12,820	0.62	99.43	735.87	12,512.80	5.85	99.51	5	10.87	93.48	314.85	3,464.38	8.97	98.75	42.79	27.69				
19	100,000	500,000	300,000	62	12,882	0.48	99.91	124.23	12,637.03	0.99	100.50	3	6.52	100.00	44.03	3,508.40	1.25	100.00	35.44	27.76				
20	500,000	UP		12	12,894	0.09	100.00	62.56	12,574.47	0.50	100.00	0	0.00	100.00	0.00	3,508.40	0.00	100.00	0.00	27.90				
				12,894					12,574.47					46					3,508.40					27.90



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 08 LAMPUNG
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,201	6,201	15.49	15.49	920.43	920.43	1.93	1.93	19	19	5.76	5.76	368.43	368.43	0.74	0.74	40.03	40.03			
2	50	100	75	3,648	9,849	9.11	24.60	877.64	1,798.07	1.84	3.76	10	29	3.03	8.79	326.82	695.26	0.66	1.39	37.24	38.67			
3	100	200	150	5,418	15,267	13.53	38.14	1,499.77	3,297.83	3.14	6.90	15	44	4.55	13.33	1,135.43	1,830.69	2.28	3.67	75.71	55.51			
4	200	300	250	4,193	19,460	10.47	48.61	1,570.79	4,868.62	3.29	10.18	19	63	5.76	19.09	1,527.78	3,358.47	3.06	6.73	97.26	68.98			
5	300	500	400	4,768	24,228	11.91	60.52	2,566.50	7,435.13	5.37	15.55	17	80	5.15	24.24	648.49	4,006.96	1.30	8.03	25.27	53.89			
6	500	750	625	3,485	27,713	8.71	69.23	2,229.65	9,664.78	4.66	20.21	22	102	6.67	30.91	2,361.68	6,368.64	4.73	12.77	105.92	65.90			
7	750	1,000	875	2,679	30,392	6.69	75.92	2,494.91	12,159.70	5.22	25.43	18	120	5.45	36.36	1,550.43	7,919.07	3.11	15.88	62.14	65.13			
8	1,000	1,500	1,250	2,081	32,473	5.20	81.12	2,872.57	15,032.27	6.01	31.44	13	133	3.94	40.30	498.62	8,417.69	1.00	16.88	17.36	56.00			
9	1,500	2,000	1,750	1,138	33,611	2.84	83.96	2,203.05	17,235.32	4.61	36.05	5	138	1.52	41.82	165.95	8,583.64	0.33	17.21	7.53	49.80			
10	2,000	2,500	2,250	590	34,201	1.47	85.43	1,477.40	18,712.71	3.09	39.14	2	140	0.61	42.42	5.40	8,589.04	0.01	17.22	0.37	45.90			
11	2,500	3,000	2,750	581	34,782	1.45	86.88	1,520.83	20,233.54	3.18	42.32	7	147	2.12	44.55	509.85	9,098.89	1.02	18.24	33.52	44.97			
12	3,000	4,000	3,500	673	35,455	1.68	88.56	2,229.66	22,463.21	4.66	46.98	7	154	2.12	46.67	129.98	9,228.87	0.26	18.50	5.83	41.08			
13	4,000	5,000	4,500	468	35,923	1.17	89.73	2,056.39	24,519.60	4.30	51.28	10	164	3.03	49.70	7,756.38	16,985.25	15.55	34.05	377.18	69.27			
14	5,000	7,500	6,250	658	36,581	1.64	91.38	2,838.93	27,358.53	5.94	57.22	12	176	3.64	53.33	1,812.77	18,798.02	3.63	37.69	63.85	68.71			
15	7,500	10,000	8,750	495	37,076	1.24	92.61	2,064.40	29,422.93	4.32	61.54	14	190	4.24	57.58	899.79	19,697.81	1.80	39.49	43.59	66.95			
16	10,000	20,000	15,000	870	37,946	2.17	94.79	2,399.95	31,822.88	5.02	66.56	27	217	8.18	65.76	5,158.73	24,856.55	10.34	49.83	214.95	78.11			
17	20,000	50,000	35,000	831	38,777	2.08	96.86	9,960.20	41,783.08	20.83	87.39	23	240	6.97	72.73	12,820.47	37,677.02	25.70	75.54	128.72	90.17			
18	50,000	100,000	75,000	440	39,217	1.10	97.96	2,621.89	44,404.96	5.48	92.87	22	262	6.67	79.39	2,303.85	39,980.87	4.62	80.16	87.87	90.04			
19	100,000	500,000	300,000	618	39,835	1.54	99.51	2,865.97	47,270.93	5.99	98.87	43	305	13.03	92.42	8,665.29	48,646.15	17.37	97.53	302.35	102.91			
20	500,000	UP		198	40,033	0.49	100.00	541.72	47,812.65	1.13	100.00	25	330	7.58	100.00	1,232.01	49,878.17	2.47	100.00	227.43	104.32			
				40,033					47,812.65					330					49,878.17					104.32



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 09 DKI JAKARTA
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM
1	0	50	25	60,941	60,941	15.77	15.77	11,302.40	11,302.40	1.87	1.87	177	177	5.86	5.86	1,232.37	1,232.37	0.48	0.48	10.90	10.90
2	50	100	75	24,911	85,852	6.44	22.21	10,957.00	22,259.40	1.81	3.68	42	219	1.39	7.25	1,015.64	2,248.02	0.40	0.88	9.27	10.10
3	100	200	150	32,028	117,880	8.29	30.50	15,551.53	37,810.93	2.57	6.25	67	286	2.22	9.46	3,740.33	5,988.34	1.47	2.35	24.05	15.84
4	200	300	250	29,733	147,613	7.69	38.19	14,776.71	52,587.64	2.44	8.70	86	372	2.85	12.31	3,761.82	9,750.16	1.48	3.83	25.46	18.54
5	300	500	400	45,475	193,088	11.77	49.95	23,280.95	75,868.59	3.85	12.55	146	518	4.83	17.14	8,308.93	18,059.09	3.27	7.10	35.69	23.80
6	500	750	625	39,011	232,099	10.09	60.05	25,341.94	101,210.53	4.19	16.74	85	603	2.81	19.95	5,679.20	23,738.29	2.23	9.33	22.41	23.45
7	750	1,000	875	35,135	267,234	9.09	69.14	30,845.09	132,055.62	5.10	21.84	95	698	3.14	23.10	7,294.55	31,032.84	2.87	12.20	23.65	23.50
8	1,000	1,500	1,250	30,478	297,712	7.89	77.02	38,790.15	170,845.77	6.42	28.26	111	809	3.67	26.77	6,471.66	37,504.51	2.54	14.74	16.68	21.95
9	1,500	2,000	1,750	17,751	315,463	4.59	81.61	33,267.93	204,113.70	5.50	33.76	64	873	2.12	28.89	9,084.83	46,589.33	3.57	18.31	27.31	22.83
10	2,000	2,500	2,250	10,478	325,941	2.71	84.33	23,356.08	227,469.78	3.86	37.63	44	917	1.46	30.34	9,170.43	55,759.77	3.60	21.91	39.26	24.51
11	2,500	3,000	2,750	7,957	333,898	2.06	86.38	23,364.69	250,834.47	3.86	41.49	43	960	1.42	31.77	2,404.54	58,164.31	0.94	22.86	10.29	23.19
12	3,000	4,000	3,500	9,023	342,921	2.33	88.72	33,704.52	284,538.98	5.58	47.07	60	1,020	1.99	33.75	11,620.79	69,785.10	4.57	27.42	34.48	24.53
13	4,000	5,000	4,500	6,390	349,311	1.65	90.37	27,822.19	312,361.17	4.60	51.67	60	1,080	1.99	35.74	4,699.51	74,484.61	1.85	29.27	16.89	23.85
14	5,000	7,500	6,250	7,811	357,122	2.02	92.39	44,988.88	357,350.05	7.44	59.11	89	1,169	2.95	38.68	18,209.80	92,694.41	7.16	36.43	40.48	25.94
15	7,500	10,000	8,750	4,946	362,068	1.28	93.67	37,027.34	394,377.40	6.12	65.23	62	1,231	2.05	40.73	20,630.36	113,324.77	8.11	44.54	55.72	28.74
16	10,000	20,000	15,000	7,569	369,637	1.96	95.63	70,265.48	464,642.88	11.62	76.86	111	1,342	3.67	44.41	6,163.35	119,488.12	2.42	46.96	8.77	25.72
17	20,000	50,000	35,000	6,236	375,873	1.61	97.24	66,597.02	531,239.90	11.02	87.87	212	1,554	7.02	51.42	10,932.03	130,420.15	4.30	51.25	16.42	24.55
18	50,000	100,000	75,000	3,164	379,037	0.82	98.06	26,136.65	557,376.55	4.32	92.19	203	1,757	6.72	58.14	11,205.81	141,625.96	4.40	55.66	42.87	25.41
19	100,000	500,000	300,000	5,023	384,060	1.30	99.36	36,019.91	593,396.47	5.96	98.15	414	2,171	13.70	71.84	35,423.37	177,049.34	13.92	69.58	98.34	29.84
20	500,000	UP		2,467	386,527	0.64	100.00	11,168.18	604,564.64	1.85	100.00	851	3,022	28.16	100.00	77,410.73	254,460.06	30.42	100.00	693.14	42.09
				386,527				604,564.64					3,022				254,460.06				42.09



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 10 JAWA BARAT
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55,702	55,702	17.05	17.05	100,257.83	100,257.83	19.98	19.98	104	104	4.02	4.02	1,109.75	1,109.75	0.21	0.21	1.11	1.11			
2	50	100	75	26,436	82,138	8.09	25.14	7,592.13	92,665.70	1.51	18.47	59	163	2.28	6.30	1,150.47	2,260.22	0.21	0.42	15.15	2.44			
3	100	200	150	39,066	121,204	11.96	37.10	13,086.07	79,579.62	2.61	15.86	68	231	2.63	8.93	2,251.70	4,511.91	0.42	0.83	17.21	5.67			
4	200	300	250	31,006	152,210	9.49	46.59	12,655.67	66,923.95	2.52	13.34	130	361	5.02	13.95	3,922.00	8,433.91	0.73	1.56	30.99	12.60			
5	300	500	400	38,091	190,301	11.66	58.24	19,538.51	47,385.44	3.89	9.44	166	527	6.41	20.36	3,897.00	12,330.91	0.72	2.28	19.95	26.02			
6	500	750	625	25,668	215,969	7.86	66.10	16,539.72	30,845.72	3.30	6.15	112	639	4.33	24.69	36,930.26	49,261.17	6.83	9.11	223.28	159.70			
7	750	1,000	875	22,279	238,248	6.82	72.92	19,504.00	11,341.72	3.89	2.26	220	859	8.50	33.19	5,430.74	54,691.91	1.00	10.12	27.84	482.22			
8	1,000	1,500	1,250	18,274	256,522	5.59	78.51	23,720.52	12,378.80	4.73	2.47	189	1,048	7.30	40.49	10,204.14	64,896.05	1.89	12.01	43.02	524.25			
9	1,500	2,000	1,750	9,886	266,408	3.03	81.54	19,609.97	31,988.78	3.91	6.37	57	1,105	2.20	42.70	5,400.64	70,296.69	1.00	13.01	27.54	219.75			
10	2,000	2,500	2,250	6,550	272,958	2.00	83.54	15,092.38	47,081.15	3.01	9.38	47	1,152	1.82	44.51	11,935.25	82,231.93	2.21	15.22	79.08	174.66			
11	2,500	3,000	2,750	4,727	277,685	1.45	84.99	14,176.24	61,257.39	2.82	12.21	36	1,188	1.39	45.90	10,283.38	92,515.32	1.90	17.12	72.54	151.03			
12	3,000	4,000	3,500	5,707	283,392	1.75	86.74	21,294.45	82,551.84	4.24	16.45	53	1,241	2.05	47.95	18,881.32	111,396.64	3.49	20.61	88.67	134.94			
13	4,000	5,000	4,500	4,353	287,745	1.33	88.07	19,127.19	101,679.04	3.81	20.26	48	1,289	1.85	49.81	5,202.93	116,599.57	0.96	21.57	27.20	114.67			
14	5,000	7,500	6,250	6,545	294,290	2.00	90.07	33,741.23	135,420.27	6.72	26.98	92	1,381	3.55	53.36	1,967.31	118,566.88	0.36	21.94	5.83	87.55			
15	7,500	10,000	8,750	4,272	298,562	1.31	91.38	27,458.04	162,878.31	5.47	32.46	52	1,433	2.01	55.37	2,882.32	121,449.20	0.53	22.47	10.50	74.56			
16	10,000	20,000	15,000	7,917	306,479	2.42	93.80	66,707.48	229,585.78	13.29	45.75	174	1,607	6.72	62.09	36,331.40	157,780.60	6.72	29.19	54.46	68.72			
17	20,000	50,000	35,000	8,030	314,509	2.46	96.26	77,653.76	307,239.55	15.47	61.22	249	1,856	9.62	71.72	49,787.45	207,568.05	9.21	38.41	64.11	67.56			
18	50,000	100,000	75,000	4,623	319,132	1.41	97.67	42,503.54	349,743.09	8.47	69.69	214	2,070	8.27	79.98	87,261.45	294,829.49	16.15	54.55	205.30	84.30			
19	100,000	500,000	300,000	5,338	324,470	1.63	99.31	44,143.67	393,886.75	8.80	78.49	312	2,382	12.06	92.04	121,237.12	416,066.61	22.43	76.98	274.64	105.63			
20	500,000	UP		2,260	326,730	0.69	100.00	107,958.26	501,845.01	21.51	100.00	206	2,588	7.96	100.00	124,385.94	540,452.56	23.02	100.00	115.22	107.69			
				326,730					501,845.01					2,588					540,452.56					107.69



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 11 JAWA TENGAH
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35,329	35,329	20.48	20.48	11,856.33	11,856.33	5.75	5.75	35	35	3.48	3.48	1,492.71	1,492.71	0.21	0.21	12.59	12.59			
2	50	100	75	18,212	53,541	10.56	31.03	4,285.30	7,571.02	2.08	3.67	21	56	2.09	5.56	860.46	2,353.17	0.12	0.32	20.08	31.08			
3	100	200	150	21,976	75,517	12.74	43.77	6,942.14	628.88	3.37	0.30	28	84	2.78	8.34	1,199.50	3,552.67	0.16	0.49	17.28	564.92			
4	200	300	250	14,748	90,265	8.55	52.32	6,196.83	5,567.95	3.00	2.70	31	115	3.08	11.42	1,606.67	5,159.35	0.22	0.71	25.93	92.66			
5	300	500	400	16,748	107,013	9.71	62.03	9,372.04	14,939.99	4.54	7.24	46	161	4.57	15.99	2,410.83	7,570.17	0.33	1.04	25.72	50.67			
6	500	750	625	12,881	119,894	7.47	69.49	9,058.38	23,998.37	4.39	11.64	53	214	5.26	21.25	2,963.98	10,534.15	0.41	1.45	32.72	43.90			
7	750	1,000	875	10,206	130,100	5.92	75.41	9,384.20	33,382.57	4.55	16.19	69	283	6.85	28.10	4,184.51	14,718.66	0.58	2.02	44.59	44.09			
8	1,000	1,500	1,250	8,377	138,477	4.86	80.26	11,464.57	44,847.14	5.56	21.75	66	349	6.55	34.66	3,511.89	18,230.55	0.48	2.51	30.63	40.65			
9	1,500	2,000	1,750	4,671	143,148	2.71	82.97	9,616.26	54,463.40	4.66	26.41	32	381	3.18	37.84	5,530.33	23,760.88	0.76	3.27	57.51	43.63			
10	2,000	2,500	2,250	2,972	146,120	1.72	84.69	7,798.87	62,262.27	3.78	30.19	15	396	1.49	39.32	5,393.87	29,154.75	0.74	4.01	69.16	46.83			
11	2,500	3,000	2,750	2,316	148,436	1.34	86.04	6,846.50	69,108.77	3.32	33.51	24	420	2.38	41.71	3,763.36	32,918.11	0.52	4.53	54.97	47.63			
12	3,000	4,000	3,500	3,212	151,648	1.86	87.90	11,720.28	80,829.05	5.68	39.19	37	457	3.67	45.38	6,018.42	38,936.53	0.83	5.35	51.35	48.17			
13	4,000	5,000	4,500	2,124	153,772	1.23	89.13	9,283.76	90,112.81	4.50	43.70	28	485	2.78	48.16	8,038.32	46,974.85	1.11	6.46	86.58	52.13			
14	5,000	7,500	6,250	3,328	157,100	1.93	91.06	15,318.38	105,431.20	7.43	51.12	41	526	4.07	52.23	2,932.02	49,906.87	0.40	6.86	19.14	47.34			
15	7,500	10,000	8,750	2,032	159,132	1.18	92.24	12,481.32	117,912.52	6.05	57.18	43	569	4.27	56.50	9,424.59	59,331.46	1.30	8.16	75.51	50.32			
16	10,000	20,000	15,000	3,882	163,014	2.25	94.49	27,193.68	145,106.20	13.19	70.36	87	656	8.64	65.14	39,614.87	98,946.34	5.45	13.61	145.68	68.19			
17	20,000	50,000	35,000	3,309	166,323	1.92	96.41	23,018.28	168,124.48	11.16	81.52	101	757	10.03	75.17	37,886.47	136,832.80	5.21	18.81	164.59	81.39			
18	50,000	100,000	75,000	2,057	168,380	1.19	97.60	9,195.60	177,320.08	4.46	85.98	67	824	6.65	81.83	19,980.76	156,813.56	2.75	21.56	217.29	88.44			
19	100,000	500,000	300,000	2,537	170,917	1.47	99.07	11,558.42	188,878.50	5.60	91.59	97	921	9.63	91.46	426,023.27	582,836.83	58.58	80.14	3685.83	308.58			
20	500,000	UP		1,608	172,525	0.93	100.00	17,348.40	206,226.90	8.41	100.00	86	1,007	8.54	100.00	144,436.16	727,272.99	19.86	100.00	832.56	352.66			
				172,525					206,226.90					1,007					727,272.99					352.66



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 12 DIY YOGYAKARTA
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,073	5,073	20.75	20.75	520.67	520.67	1.53	1.53	4	4	3.03	3.03	87.82	87.82	0.34	0.34	16.87	16.87			
2	50	100	75	2,299	7,372	9.40	30.15	533.37	1,054.05	1.57	3.10	7	11	5.30	8.33	133.53	221.35	0.52	0.86	25.03	21.00			
3	100	200	150	2,695	10,067	11.02	41.17	1,080.13	2,134.18	3.17	6.27	6	17	4.55	12.88	196.80	418.15	0.77	1.63	18.22	19.59			
4	200	300	250	2,266	12,333	9.27	50.43	1,012.20	3,146.37	2.97	9.24	1	18	0.76	13.64	184.23	602.38	0.72	2.35	18.20	19.15			
5	300	500	400	2,875	15,208	11.76	62.19	1,484.33	4,630.71	4.36	13.60	3	21	2.27	15.91	32.13	634.51	0.13	2.47	2.16	13.70			
6	500	750	625	1,970	17,178	8.06	70.25	1,499.02	6,129.72	4.40	18.01	4	25	3.03	18.94	45.48	679.99	0.18	2.65	3.03	11.09			
7	750	1,000	875	1,526	18,704	6.24	76.49	1,470.66	7,600.39	4.32	22.33	6	31	4.55	23.48	102.19	782.17	0.40	3.05	6.95	10.29			
8	1,000	1,500	1,250	1,303	20,007	5.33	81.81	2,017.77	9,618.16	5.93	28.25	8	39	6.06	29.55	166.37	948.55	0.65	3.70	8.25	9.86			
9	1,500	2,000	1,750	727	20,734	2.97	84.79	1,938.32	11,556.48	5.69	33.95	11	50	8.33	37.88	525.25	1,473.79	2.05	5.75	27.10	12.75			
10	2,000	2,500	2,250	516	21,250	2.11	86.90	1,369.57	12,926.05	4.02	37.97	1	51	0.76	38.64	1.66	1,475.45	0.01	5.75	0.12	11.41			
11	2,500	3,000	2,750	397	21,647	1.62	88.52	1,239.37	14,165.42	3.64	41.61	3	54	2.27	40.91	35.57	1,511.02	0.14	5.89	2.87	10.67			
12	3,000	4,000	3,500	477	22,124	1.95	90.47	1,924.92	16,090.34	5.65	47.26	5	59	3.79	44.70	1,333.31	2,844.33	5.20	11.09	69.27	17.68			
13	4,000	5,000	4,500	361	22,485	1.48	91.95	2,195.35	18,285.69	6.45	53.71	4	63	3.03	47.73	2,299.46	5,143.79	8.96	20.05	104.74	28.13			
14	5,000	7,500	6,250	452	22,937	1.85	93.80	2,699.11	20,984.81	7.93	61.64	2	65	1.52	49.24	732.96	5,876.76	2.86	22.91	27.16	28.00			
15	7,500	10,000	8,750	285	23,222	1.17	94.96	1,777.76	22,762.56	5.22	66.86	11	76	8.33	57.58	166.44	6,043.20	0.65	23.56	9.36	26.55			
16	10,000	20,000	15,000	484	23,706	1.98	96.94	4,107.18	26,869.74	12.06	78.93	5	81	3.79	61.36	75.71	6,118.91	0.30	23.85	1.84	22.77			
17	20,000	50,000	35,000	368	24,074	1.50	98.45	3,592.22	30,461.96	10.55	89.48	8	89	6.06	67.42	13,387.23	19,506.14	52.19	76.04	372.67	64.03			
18	50,000	100,000	75,000	203	24,277	0.83	99.28	2,331.27	32,793.23	6.85	96.33	9	98	6.82	74.24	1,219.03	20,725.17	4.75	80.79	52.29	63.20			
19	100,000	500,000	300,000	115	24,392	0.47	99.75	951.05	33,744.28	2.79	99.12	18	116	13.64	87.88	2,392.61	23,117.78	9.33	90.12	251.58	68.51			
20	500,000	UP		62	24,454	0.25	100.00	298.86	34,043.14	0.88	100.00	16	132	12.12	100.00	2,534.64	25,652.42	9.88	100.00	848.10	75.35			
				24,454					34,043.14					132					25,652.42					75.35



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 13 JAWA TIMUR
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39,900	39,900	16.69	16.69	6,440.37	6,440.37	1.84	1.84	51	51	2.93	2.93	750.20	750.20	0.08	0.08	11.65	11.65
2	50	100	75	19,146	59,046	8.01	24.70	8,092.19	14,532.56	2.32	4.16	34	85	1.96	4.89	918.79	1,668.99	0.09	0.17	11.35	11.48
3	100	200	150	27,314	86,360	11.43	36.13	8,781.27	23,313.84	2.52	6.68	30	115	1.73	6.61	1,491.96	3,160.95	0.15	0.33	16.99	13.56
4	200	300	250	21,434	107,794	8.97	45.10	8,734.93	32,048.77	2.50	9.18	52	167	2.99	9.60	2,890.35	6,051.30	0.30	0.63	33.09	18.88
5	300	500	400	26,396	134,190	11.04	56.15	13,625.79	45,674.56	3.90	13.08	70	237	4.03	13.63	5,220.78	11,272.08	0.54	1.17	38.32	24.68
6	500	750	625	19,772	153,962	8.27	64.42	16,388.60	62,063.15	4.69	17.78	66	303	3.80	17.42	3,742.94	15,015.02	0.39	1.55	22.84	24.19
7	750	1,000	875	15,209	169,171	6.36	70.78	14,843.00	76,906.15	4.25	22.03	79	382	4.54	21.97	7,825.73	22,840.75	0.81	2.36	52.72	29.70
8	1,000	1,500	1,250	13,450	182,621	5.63	76.41	17,939.11	94,845.26	5.14	27.17	42	424	2.42	24.38	4,555.50	27,396.25	0.47	2.83	25.39	28.89
9	1,500	2,000	1,750	8,422	191,043	3.52	79.93	16,808.87	111,654.13	4.81	31.98	39	463	2.24	26.62	8,955.57	36,351.82	0.93	3.76	53.28	32.56
10	2,000	2,500	2,250	5,193	196,236	2.17	82.11	12,441.33	124,095.46	3.56	35.54	37	500	2.13	28.75	7,947.46	44,299.29	0.82	4.58	63.88	35.70
11	2,500	3,000	2,750	4,054	200,290	1.70	83.80	11,210.71	135,306.17	3.21	38.75	25	525	1.44	30.19	7,394.85	51,694.13	0.76	5.34	65.96	38.21
12	3,000	4,000	3,500	5,056	205,346	2.12	85.92	17,387.61	152,693.78	4.98	43.73	56	581	3.22	33.41	12,162.24	63,856.37	1.26	6.60	69.95	41.82
13	4,000	5,000	4,500	3,564	208,910	1.49	87.41	15,037.19	167,730.96	4.31	48.04	41	622	2.36	35.77	16,114.34	79,970.72	1.67	8.27	107.16	47.68
14	5,000	7,500	6,250	5,538	214,448	2.32	89.73	26,659.95	194,390.91	7.64	55.68	65	687	3.74	39.51	12,575.57	92,546.29	1.30	9.57	47.17	47.61
15	7,500	10,000	8,750	3,680	218,128	1.54	91.27	20,874.39	215,265.30	5.98	61.66	110	797	6.33	45.83	21,833.74	114,380.03	2.26	11.82	104.60	53.13
16	10,000	20,000	15,000	6,612	224,740	2.77	94.03	45,092.07	260,357.37	12.92	74.57	170	967	9.78	55.61	57,816.01	172,196.04	5.98	17.80	128.22	66.14
17	20,000	50,000	35,000	6,127	230,867	2.56	96.60	44,898.81	305,256.18	12.86	87.43	189	1,156	10.87	66.47	59,571.04	231,767.08	6.16	23.96	132.68	75.93
18	50,000	100,000	75,000	3,007	233,874	1.26	97.85	20,335.28	325,591.47	5.82	93.26	152	1,308	8.74	75.22	21,008.02	252,775.10	2.17	26.13	103.31	77.64
19	100,000	500,000	300,000	3,491	237,365	1.46	99.31	17,434.73	343,026.19	4.99	98.25	213	1,521	12.25	87.46	53,021.79	305,796.89	5.48	31.61	304.12	89.15
20	500,000	UP		1,640	239,005	0.69	100.00	6,108.12	349,134.31	1.75	100.00	218	1,739	12.54	100.00	661,641.86	967,438.75	68.39	100.00	10832.18	277.10
				239,005				349,134.31					1,739				967,438.75				277.10



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 14 KALIMANTAN BARAT
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,414	9,414	15.10	15.10	2,149.35	2,149.35	3.38	3.38	6	6	2.19	2.19	186.33	186.33	0.26	0.26	8.67	8.67			
2	50	100	75	8,038	17,452	12.90	28.00	2,620.66	4,770.01	4.12	7.50	12	18	4.38	6.57	755.27	941.60	1.04	1.29	28.82	19.74			
3	100	200	150	13,941	31,393	22.37	50.36	6,828.68	11,598.70	10.74	18.23	44	62	16.06	22.63	4,514.06	5,455.66	6.19	7.49	66.10	47.04			
4	200	300	250	8,403	39,796	13.48	63.85	6,492.66	18,091.35	10.21	28.44	32	94	11.68	34.31	5,334.79	10,790.45	7.32	14.80	82.17	59.64			
5	300	500	400	8,145	47,941	13.07	76.91	9,011.08	27,102.44	14.17	42.61	36	130	13.14	47.45	8,331.53	19,121.98	11.43	26.24	92.46	70.55			
6	500	750	625	3,848	51,789	6.17	83.09	5,038.24	32,140.68	7.92	50.53	22	152	8.03	55.47	5,228.44	24,350.42	7.17	33.41	103.78	75.76			
7	750	1,000	875	2,743	54,532	4.40	87.49	5,331.02	37,471.70	8.38	58.91	16	168	5.84	61.31	4,840.12	29,190.54	6.64	40.05	90.79	77.90			
8	1,000	1,500	1,250	1,869	56,401	3.00	90.48	3,844.11	41,315.81	6.04	64.95	8	176	2.92	64.23	2,334.15	31,524.69	3.20	43.25	60.72	76.30			
9	1,500	2,000	1,750	1,021	57,422	1.64	92.12	2,549.54	43,865.36	4.01	68.96	2	178	0.73	64.96	238.03	31,762.72	0.33	43.58	9.34	72.41			
10	2,000	2,500	2,250	565	57,987	0.91	93.03	1,720.29	45,585.65	2.70	71.67	4	182	1.46	66.42	203.58	31,966.30	0.28	43.86	11.83	70.12			
11	2,500	3,000	2,750	495	58,482	0.79	93.82	1,631.50	47,217.15	2.56	74.23	3	185	1.09	67.52	4.79	31,971.08	0.01	43.86	0.29	67.71			
12	3,000	4,000	3,500	674	59,156	1.08	94.90	2,334.34	49,551.49	3.67	77.90	6	191	2.19	69.71	3,738.56	35,709.64	5.13	48.99	160.15	72.07			
13	4,000	5,000	4,500	366	59,522	0.59	95.49	1,354.65	50,906.14	2.13	80.03	3	194	1.09	70.80	244.11	35,953.76	0.33	49.33	18.02	70.63			
14	5,000	7,500	6,250	634	60,156	1.02	96.51	2,172.40	53,078.54	3.42	83.45	14	208	5.11	75.91	845.36	36,799.12	1.16	50.49	38.91	69.33			
15	7,500	10,000	8,750	398	60,554	0.64	97.15	1,742.71	54,821.25	2.74	86.19	1	209	0.36	76.28	0.52	36,799.64	0.00	50.49	0.03	67.13			
16	10,000	20,000	15,000	616	61,170	0.99	98.14	3,238.35	58,059.59	5.09	91.28	21	230	7.66	83.94	667.73	37,467.37	0.92	51.41	20.62	64.53			
17	20,000	50,000	35,000	471	61,641	0.76	98.89	2,250.40	60,309.99	3.54	94.82	10	240	3.65	87.59	3,782.63	41,250.00	5.19	56.60	168.09	68.40			
18	50,000	100,000	75,000	278	61,919	0.45	99.34	1,310.17	61,620.16	2.06	96.87	14	254	5.11	92.70	646.58	41,896.58	0.89	57.48	49.35	67.99			
19	100,000	500,000	300,000	326	62,245	0.52	99.86	1,708.57	63,328.73	2.69	99.56	18	272	6.57	99.27	26,223.30	68,119.88	35.98	93.46	1534.81	107.57			
20	500,000	UP		87	62,332	0.14	100.00	279.21	63,607.95	0.44	100.00	2	274	0.73	100.00	4,766.04	72,885.92	6.54	100.00	1706.97	114.59			
				62,332					63,607.95					274					72,885.92					114.59



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 15 KALIMANTAN TENGAH
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,614	2,614	16.32	16.32	325.87	325.87	1.88	1.88	8	8	4.28	4.28	104.42	104.42	0.33	0.33	32.04	32.04			
2	50	100	75	1,588	4,202	9.91	26.23	248.14	574.01	1.43	3.31	0	8	0.00	4.28	0.00	104.42	0.00	0.33	0.00	18.19			
3	100	200	150	2,195	6,397	13.70	39.93	557.56	1,131.56	3.21	6.52	4	12	2.14	6.42	543.29	647.70	1.70	2.03	97.44	57.24			
4	200	300	250	1,594	7,991	9.95	49.88	594.90	1,726.47	3.43	9.94	4	16	2.14	8.56	188.39	836.10	0.59	2.62	31.67	48.43			
5	300	500	400	1,766	9,757	11.02	60.90	939.25	2,665.72	5.41	15.35	2	18	1.07	9.63	240.07	1,076.17	0.75	3.38	25.56	40.37			
6	500	750	625	1,235	10,992	7.71	68.61	870.76	3,536.48	5.01	20.36	2	20	1.07	10.70	118.04	1,194.21	0.37	3.75	13.56	33.77			
7	750	1,000	875	887	11,879	5.54	74.14	836.68	4,373.17	4.82	25.18	5	25	2.67	13.37	1,111.13	2,305.33	3.49	7.23	132.80	52.72			
8	1,000	1,500	1,250	733	12,612	4.57	78.72	920.84	5,294.01	5.30	30.48	5	30	2.67	16.04	1,396.60	3,701.93	4.38	11.62	151.66	69.93			
9	1,500	2,000	1,750	413	13,025	2.58	81.29	819.15	6,113.16	4.72	35.20	3	33	1.60	17.65	603.27	4,305.20	1.89	13.51	73.65	70.43			
10	2,000	2,500	2,250	282	13,307	1.76	83.05	555.10	6,668.26	3.20	38.40	0	33	0.00	17.65	0.00	4,305.20	0.00	13.51	0.00	64.56			
11	2,500	3,000	2,750	182	13,489	1.14	84.19	571.25	7,239.52	3.29	41.69	4	37	2.14	19.79	1,648.75	5,953.96	5.17	18.68	288.62	82.24			
12	3,000	4,000	3,500	255	13,744	1.59	85.78	838.06	8,077.58	4.83	46.51	17	54	9.09	28.88	198.42	6,152.38	0.62	19.31	23.68	76.17			
13	4,000	5,000	4,500	187	13,931	1.17	86.95	660.50	8,738.09	3.80	50.31	3	57	1.60	30.48	94.78	6,247.16	0.30	19.60	14.35	71.49			
14	5,000	7,500	6,250	310	14,241	1.93	88.88	1,022.86	9,760.94	5.89	56.20	9	66	4.81	35.29	192.59	6,439.75	0.60	20.21	18.83	65.97			
15	7,500	10,000	8,750	202	14,443	1.26	90.14	777.33	10,538.27	4.48	60.68	6	72	3.21	38.50	192.35	6,632.10	0.60	20.81	24.75	62.93			
16	10,000	20,000	15,000	414	14,857	2.58	92.73	1,599.00	12,137.28	9.21	69.89	21	93	11.23	49.73	3,364.09	9,996.20	10.56	31.37	210.39	82.36			
17	20,000	50,000	35,000	426	15,283	2.66	95.39	2,177.72	14,315.00	12.54	82.43	31	124	16.58	66.31	1,093.30	11,089.50	3.43	34.80	50.20	77.47			
18	50,000	100,000	75,000	186	15,469	1.16	96.55	867.25	15,182.25	4.99	87.42	28	152	14.97	81.28	12,436.09	23,525.59	39.03	73.83	1433.96	154.95			
19	100,000	500,000	300,000	487	15,956	3.04	99.59	1,763.52	16,945.77	10.15	97.57	32	184	17.11	98.40	8,317.20	31,842.78	26.10	99.93	471.62	187.91			
20	500,000	UP		66	16,022	0.41	100.00	421.40	17,367.17	2.43	100.00	3	187	1.60	100.00	22.48	31,865.26	0.07	100.00	5.33	183.48			
				16,022					17,367.17					187					31,865.26					183.48



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 16 KALIMANTAN SELATAN
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,968	5,968	19.37	19.37	1,143.74	1,143.74	3.53	3.53	10	10	3.85	3.85	130.47	130.47	0.38	0.38	11.41	11.41			
2	50	100	75	2,942	8,910	9.55	28.92	854.73	1,998.47	2.64	6.16	6	16	2.31	6.15	115.44	245.91	0.33	0.71	13.51	12.31			
3	100	200	150	4,266	13,176	13.85	42.77	1,296.92	3,295.39	4.00	10.16	7	23	2.69	8.85	293.87	539.79	0.85	1.56	22.66	16.38			
4	200	300	250	2,801	15,977	9.09	51.86	1,034.27	4,329.66	3.19	13.35	6	29	2.31	11.15	470.78	1,010.56	1.36	2.92	45.52	23.34			
5	300	500	400	3,206	19,183	10.41	62.26	1,601.85	5,931.51	4.94	18.29	13	42	5.00	16.15	830.07	1,840.63	2.40	5.32	51.82	31.03			
6	500	750	625	2,320	21,503	7.53	69.79	1,324.59	7,256.10	4.08	22.38	5	47	1.92	18.08	571.64	2,412.27	1.65	6.97	43.16	33.24			
7	750	1,000	875	1,626	23,129	5.28	75.07	1,517.70	8,773.80	4.68	27.06	10	57	3.85	21.92	68.13	2,480.40	0.20	7.17	4.49	28.27			
8	1,000	1,500	1,250	1,539	24,668	5.00	80.06	2,080.09	10,853.89	6.41	33.47	9	66	3.46	25.38	74.66	2,555.06	0.22	7.38	3.59	23.54			
9	1,500	2,000	1,750	786	25,454	2.55	82.62	1,339.53	12,193.42	4.13	37.60	8	74	3.08	28.46	2,754.91	5,309.97	7.96	15.34	205.66	43.55			
10	2,000	2,500	2,250	515	25,969	1.67	84.29	1,244.48	13,437.91	3.84	41.44	3	77	1.15	29.62	368.36	5,678.32	1.06	16.41	29.60	42.26			
11	2,500	3,000	2,750	483	26,452	1.57	85.86	1,055.14	14,493.05	3.25	44.69	17	94	6.54	36.15	2,679.15	8,357.48	7.74	24.15	253.91	57.67			
12	3,000	4,000	3,500	488	26,940	1.58	87.44	1,406.68	15,899.73	4.34	49.03	25	119	9.62	45.77	242.44	8,599.92	0.70	24.85	17.23	54.09			
13	4,000	5,000	4,500	379	27,319	1.23	88.67	1,261.69	17,161.41	3.89	52.92	5	124	1.92	47.69	126.98	8,726.90	0.37	25.21	10.06	50.85			
14	5,000	7,500	6,250	557	27,876	1.81	90.48	2,156.09	19,317.50	6.65	59.57	6	130	2.31	50.00	1,178.62	9,905.52	3.41	28.62	54.66	51.28			
15	7,500	10,000	8,750	411	28,287	1.33	91.81	1,835.06	21,152.56	5.66	65.23	9	139	3.46	53.46	273.47	10,179.00	0.79	29.41	14.90	48.12			
16	10,000	20,000	15,000	765	29,052	2.48	94.29	3,588.55	24,741.11	11.07	76.29	13	152	5.00	58.46	2,743.03	12,922.02	7.93	37.33	76.44	52.23			
17	20,000	50,000	35,000	668	29,720	2.17	96.46	3,569.45	28,310.56	11.01	87.30	20	172	7.69	66.15	2,993.35	15,915.37	8.65	45.98	83.86	56.22			
18	50,000	100,000	75,000	301	30,021	0.98	97.44	1,304.45	29,615.01	4.02	91.32	14	186	5.38	71.54	1,016.39	16,931.76	2.94	48.92	77.92	57.17			
19	100,000	500,000	300,000	525	30,546	1.70	99.14	2,400.05	32,015.06	7.40	98.73	40	226	15.38	86.92	4,117.13	21,048.89	11.90	60.81	171.54	65.75			
20	500,000	UP		264	30,810	0.86	100.00	413.30	32,428.36	1.27	100.00	34	260	13.08	100.00	13,562.88	34,611.77	39.19	100.00	3281.61	106.73			
				30,810					32,428.36					260					34,611.77					106.73



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 17 KALIMANTAN TIMUR
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,870	6,870	15.95	15.95	1,322.56	1,322.56	2.02	2.02	26	26	6.99	6.99	210.93	210.93	0.21	0.21	15.95	15.95			
2	50	100	75	2,678	9,548	6.22	22.17	1,202.86	2,525.41	1.84	3.86	17	43	4.57	11.56	338.78	549.71	0.34	0.56	28.16	21.77			
3	100	200	150	4,477	14,025	10.39	32.56	2,440.51	4,965.93	3.73	7.58	16	59	4.30	15.86	1,344.81	1,894.52	1.36	1.92	55.10	38.15			
4	200	300	250	3,934	17,959	9.13	41.69	1,752.85	6,718.78	2.68	10.26	11	70	2.96	18.82	656.95	2,551.47	0.67	2.59	37.48	37.98			
5	300	500	400	5,770	23,729	13.40	55.09	3,642.73	10,361.51	5.56	15.82	13	83	3.49	22.31	1,268.85	3,820.31	1.29	3.88	34.83	36.87			
6	500	750	625	4,070	27,799	9.45	64.54	3,079.33	13,440.84	4.70	20.52	34	117	9.14	31.45	1,161.66	4,981.97	1.18	5.06	37.72	37.07			
7	750	1,000	875	3,191	30,990	7.41	71.94	4,122.31	17,563.15	6.30	26.82	5	122	1.34	32.80	424.58	5,406.56	0.43	5.49	10.30	30.78			
8	1,000	1,500	1,250	2,784	33,774	6.46	78.41	4,797.70	22,360.84	7.33	34.15	7	129	1.88	34.68	2,289.75	7,696.31	2.32	7.81	47.73	34.42			
9	1,500	2,000	1,750	1,697	35,471	3.94	82.35	3,860.39	26,221.23	5.90	40.04	10	139	2.69	37.37	1,355.62	9,051.93	1.38	9.18	35.12	34.52			
10	2,000	2,500	2,250	976	36,447	2.27	84.61	2,548.00	28,769.23	3.89	43.93	9	148	2.42	39.78	2,445.62	11,497.55	2.48	11.67	95.98	39.96			
11	2,500	3,000	2,750	776	37,223	1.80	86.41	2,714.20	31,483.43	4.14	48.08	8	156	2.15	41.94	2,097.04	13,594.59	2.13	13.79	77.26	43.18			
12	3,000	4,000	3,500	826	38,049	1.92	88.33	3,045.34	34,528.77	4.65	52.73	6	162	1.61	43.55	3,543.26	17,137.85	3.60	17.39	116.35	49.63			
13	4,000	5,000	4,500	650	38,699	1.51	89.84	3,190.31	37,719.08	4.87	57.60	6	168	1.61	45.16	24.79	17,162.64	0.03	17.41	0.78	45.50			
14	5,000	7,500	6,250	872	39,571	2.02	91.87	4,574.49	42,293.57	6.99	64.58	12	180	3.23	48.39	8,143.01	25,305.65	8.26	25.68	178.01	59.83			
15	7,500	10,000	8,750	440	40,011	1.02	92.89	2,537.66	44,831.23	3.88	68.46	11	191	2.96	51.34	2,017.55	27,323.20	2.05	27.72	79.50	60.95			
16	10,000	20,000	15,000	860	40,871	2.00	94.88	5,337.82	50,169.05	8.15	76.61	28	219	7.53	58.87	30,144.53	57,467.73	30.59	58.31	564.73	114.55			
17	20,000	50,000	35,000	746	41,617	1.73	96.62	7,525.14	57,694.19	11.49	88.10	30	249	8.06	66.94	3,991.08	61,458.81	4.05	62.36	53.04	106.53			
18	50,000	100,000	75,000	442	42,059	1.03	97.64	3,183.48	60,877.67	4.86	92.96	32	281	8.60	75.54	1,010.68	62,469.49	1.03	63.39	31.75	102.61			
19	100,000	500,000	300,000	712	42,771	1.65	99.29	3,440.16	64,317.83	5.25	98.22	58	339	15.59	91.13	9,326.69	71,796.17	9.46	72.85	271.11	111.63			
20	500,000	UP		304	43,075	0.71	100.00	1,167.41	65,485.24	1.78	100.00	33	372	8.87	100.00	26,758.41	98,554.59	27.15	100.00	2292.12	150.50			
				43,075					65,485.24					372					98,554.59					150.50



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 18 SULAWESI UTARA
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,578	3,578	15.54	15.54	468.20	468.20	1.41	1.41	5	5	3.82	3.82	36.42	36.42	0.11	0.11	7.78	7.78			
2	50	100	75	1,797	5,375	7.81	23.35	549.87	1,018.07	1.66	3.07	3	8	2.29	6.11	672.94	709.36	1.96	2.06	122.38	69.68			
3	100	200	150	2,477	7,852	10.76	34.11	967.85	1,985.92	2.92	6.00	11	19	8.40	14.50	396.05	1,105.41	1.15	3.21	40.92	55.66			
4	200	300	250	1,974	9,826	8.57	42.68	905.86	2,891.78	2.74	8.73	11	30	8.40	22.90	399.15	1,504.57	1.16	4.37	44.06	52.03			
5	300	500	400	2,999	12,825	13.03	55.71	1,548.63	4,440.41	4.68	13.41	11	41	8.40	31.30	1,036.85	2,541.42	3.01	7.39	66.95	57.23			
6	500	750	625	2,143	14,968	9.31	65.02	1,424.78	5,865.19	4.30	17.71	18	59	13.74	45.04	3,124.12	5,665.53	9.08	16.47	219.27	96.60			
7	750	1,000	875	1,766	16,734	7.67	72.69	1,623.83	7,489.01	4.90	22.61	8	67	6.11	51.15	618.74	6,284.28	1.80	18.26	38.10	83.91			
8	1,000	1,500	1,250	1,536	18,270	6.67	79.36	2,273.77	9,762.78	6.87	29.48	16	83	12.21	63.36	3,767.54	10,051.81	10.95	29.21	165.70	102.96			
9	1,500	2,000	1,750	1,010	19,280	4.39	83.75	2,228.83	11,991.61	6.73	36.21	6	89	4.58	67.94	3,257.10	13,308.91	9.47	38.68	146.14	110.99			
10	2,000	2,500	2,250	579	19,859	2.51	86.26	1,524.50	13,516.11	4.60	40.81	4	93	3.05	70.99	4,838.39	18,147.30	14.06	52.74	317.38	134.26			
11	2,500	3,000	2,750	493	20,352	2.14	88.40	1,474.41	14,990.52	4.45	45.26	0	93	0.00	70.99	0.00	18,147.30	0.00	52.74	0.00	121.06			
12	3,000	4,000	3,500	611	20,963	2.65	91.06	2,405.17	17,395.69	7.26	52.52	5	98	3.82	74.81	1,187.45	19,334.76	3.45	56.19	49.37	111.15			
13	4,000	5,000	4,500	308	21,271	1.34	92.39	1,667.49	19,063.18	5.03	57.56	4	102	3.05	77.86	1,439.23	20,773.98	4.18	60.37	86.31	108.97			
14	5,000	7,500	6,250	450	21,721	1.95	94.35	2,862.35	21,925.54	8.64	66.20	4	106	3.05	80.92	48.15	20,822.13	0.14	60.51	1.68	94.97			
15	7,500	10,000	8,750	301	22,022	1.31	95.66	1,982.33	23,907.87	5.99	72.19	6	112	4.58	85.50	25.85	20,847.98	0.08	60.59	1.30	87.20			
16	10,000	20,000	15,000	448	22,470	1.95	97.60	3,703.69	27,611.55	11.18	83.37	8	120	6.11	91.60	11,726.62	32,574.60	34.08	94.67	316.62	117.97			
17	20,000	50,000	35,000	247	22,717	1.07	98.68	3,122.94	30,734.49	9.43	92.80	3	123	2.29	93.89	363.79	32,938.39	1.06	95.73	11.65	107.17			
18	50,000	100,000	75,000	126	22,843	0.55	99.22	1,039.28	31,773.77	3.14	95.93	0	123	0.00	93.89	0.00	32,938.39	0.00	95.73	0.00	103.67			
19	100,000	500,000	300,000	130	22,973	0.56	99.79	1,120.19	32,893.96	3.38	99.32	5	128	3.82	97.71	142.40	33,080.79	0.41	96.14	12.71	100.57			
20	500,000	UP		49	23,022	0.21	100.00	226.25	33,120.20	0.68	100.00	3	131	2.29	100.00	1,327.48	34,408.27	3.86	100.00	586.74	103.89			
				23,022					33,120.20					131					34,408.27					103.89



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 19 SULAWESI TENGAH
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,179	3,179	21.21	21.21	409.64	409.64	2.36	2.36	3	3	6.25	6.25	31.31	31.31	0.41	0.41	7.64	7.64			
2	50	100	75	1,644	4,823	10.97	32.18	476.53	886.17	2.75	5.11	3	6	6.25	12.50	139.06	170.37	1.83	2.24	29.18	19.23			
3	100	200	150	2,134	6,957	14.24	46.42	885.89	1,772.06	5.11	10.22	4	10	8.33	20.83	245.57	415.94	3.23	5.47	27.72	23.47			
4	200	300	250	1,367	8,324	9.12	55.55	796.78	2,568.84	4.59	14.81	3	13	6.25	27.08	68.62	484.57	0.90	6.38	8.61	18.86			
5	300	500	400	1,894	10,218	12.64	68.18	1,298.54	3,867.37	7.49	22.29	13	26	27.08	54.17	644.13	1,128.70	8.48	14.85	49.60	29.19			
6	500	750	625	1,052	11,270	7.02	75.20	1,039.75	4,907.13	5.99	28.29	4	30	8.33	62.50	448.87	1,577.57	5.91	20.76	43.17	32.15			
7	750	1,000	875	795	12,065	5.30	80.51	1,128.91	6,036.04	6.51	34.80	1	31	2.08	64.58	875.48	2,453.04	11.52	32.28	77.55	40.64			
8	1,000	1,500	1,250	670	12,735	4.47	84.98	1,304.71	7,340.75	7.52	42.32	0	31	0.00	64.58	0.00	2,453.04	0.00	32.28	0.00	33.42			
9	1,500	2,000	1,750	454	13,189	3.03	88.01	1,226.56	8,567.31	7.07	49.39	0	31	0.00	64.58	0.00	2,453.04	0.00	32.28	0.00	28.63			
10	2,000	2,500	2,250	310	13,499	2.07	90.08	760.44	9,327.74	4.38	53.77	2	33	4.17	68.75	417.26	2,870.31	5.49	37.77	54.87	30.77			
11	2,500	3,000	2,750	186	13,685	1.24	91.32	703.58	10,031.33	4.06	57.83	0	33	0.00	68.75	0.00	2,870.31	0.00	37.77	0.00	28.61			
12	3,000	4,000	3,500	213	13,898	1.42	92.74	870.53	10,901.85	5.02	62.85	1	34	2.08	70.83	2,550.01	5,420.31	33.56	71.32	292.93	49.72			
13	4,000	5,000	4,500	185	14,083	1.23	93.97	750.31	11,652.17	4.33	67.17	3	37	6.25	77.08	111.18	5,531.49	1.46	72.79	14.82	47.47			
14	5,000	7,500	6,250	217	14,300	1.45	95.42	1,105.66	12,757.82	6.37	73.54	1	38	2.08	79.17	1.75	5,533.24	0.02	72.81	0.16	43.37			
15	7,500	10,000	8,750	147	14,447	0.98	96.40	748.44	13,506.26	4.31	77.86	1	39	2.08	81.25	8.68	5,541.92	0.11	72.93	1.16	41.03			
16	10,000	20,000	15,000	169	14,616	1.13	97.53	1,199.56	14,705.82	6.92	84.77	6	45	12.50	93.75	2,000.36	7,542.28	26.32	99.25	166.76	51.29			
17	20,000	50,000	35,000	186	14,802	1.24	98.77	1,599.92	16,305.74	9.22	94.00	1	46	2.08	95.83	39.83	7,582.11	0.52	99.77	2.49	46.50			
18	50,000	100,000	75,000	55	14,857	0.37	99.14	490.04	16,795.78	2.82	96.82	1	47	2.08	97.92	10.60	7,592.71	0.14	99.91	2.16	45.21			
19	100,000	500,000	300,000	107	14,964	0.71	99.85	457.07	17,252.85	2.63	99.46	1	48	2.08	100.00	6.75	7,599.46	0.09	100.00	1.48	44.05			
20	500,000	UP		22	14,986	0.15	100.00	94.21	17,347.06	0.54	100.00	0	48	0.00	100.00	0.00	7,599.46	0.00	100.00	0.00	43.81			
				14,986					17,347.06					48					7,599.46					43.81



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 20 SULAWESI SELATAN
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14,946	14,946	24.18	24.18	3,295.51	3,295.51	4.59	4.59	22	22	9.57	9.57	325.51	325.51	1.39	1.39	9.88	9.88	
2	50	100	75	5,849	20,795	9.46	33.64	1,956.21	5,251.72	2.72	7.31	4	26	1.74	11.30	73.25	398.76	0.31	1.71	3.74	7.59	
3	100	200	150	8,394	29,189	13.58	47.22	2,695.92	7,947.64	3.75	11.06	23	49	10.00	21.30	1,012.40	1,411.16	4.34	6.05	37.55	17.76	
4	200	300	250	5,281	34,470	8.54	55.76	2,335.16	10,282.79	3.25	14.32	4	53	1.74	23.04	487.99	1,899.16	2.09	8.14	20.90	18.47	
5	300	500	400	6,731	41,201	10.89	66.65	3,771.83	14,054.62	5.25	19.57	7	60	3.04	26.09	761.46	2,660.61	3.26	11.40	20.19	18.93	
6	500	750	625	5,005	46,206	8.10	74.75	3,832.10	17,886.72	5.34	24.90	5	65	2.17	28.26	878.29	3,538.90	3.76	15.16	22.92	19.79	
7	750	1,000	875	3,458	49,664	5.59	80.34	3,782.06	21,668.77	5.27	30.17	5	70	2.17	30.43	57.34	3,596.24	0.25	15.41	1.52	16.60	
8	1,000	1,500	1,250	2,944	52,608	4.76	85.11	8,779.95	30,448.72	12.22	42.39	17	87	7.39	37.83	221.19	3,817.43	0.95	16.35	2.52	12.54	
9	1,500	2,000	1,750	1,775	54,383	2.87	87.98	3,477.05	33,925.76	4.84	47.23	11	98	4.78	42.61	207.22	4,024.65	0.89	17.24	5.96	11.86	
10	2,000	2,500	2,250	1,166	55,549	1.89	89.86	2,842.49	36,768.26	3.96	51.19	5	103	2.17	44.78	1,645.73	5,670.38	7.05	24.29	57.90	15.42	
11	2,500	3,000	2,750	801	56,350	1.30	91.16	2,620.89	39,389.15	3.65	54.84	1	104	0.43	45.22	30.97	5,701.35	0.13	24.43	1.18	14.47	
12	3,000	4,000	3,500	908	57,258	1.47	92.63	3,504.17	42,893.32	4.88	59.72	3	107	1.30	46.52	37.08	5,738.43	0.16	24.58	1.06	13.38	
13	4,000	5,000	4,500	727	57,985	1.18	93.80	3,236.99	46,130.31	4.51	64.22	0	107	0.00	46.52	0.00	5,738.43	0.00	24.58	0.00	12.44	
14	5,000	7,500	6,250	863	58,848	1.40	95.20	4,520.25	50,650.56	6.29	70.52	7	114	3.04	49.57	428.81	6,167.24	1.84	26.42	9.49	12.18	
15	7,500	10,000	8,750	626	59,474	1.01	96.21	3,478.37	54,128.92	4.84	75.36	17	131	7.39	56.96	219.80	6,387.04	0.94	27.36	6.32	11.80	
16	10,000	20,000	15,000	912	60,386	1.48	97.69	6,487.07	60,616.00	9.03	84.39	17	148	7.39	64.35	681.65	7,068.70	2.92	30.28	10.51	11.66	
17	20,000	50,000	35,000	657	61,043	1.06	98.75	5,546.12	66,162.12	7.72	92.11	27	175	11.74	76.09	11,047.20	18,115.90	47.33	77.61	199.19	27.38	
18	50,000	100,000	75,000	315	61,358	0.51	99.26	2,119.72	68,281.84	2.95	95.06	5	180	2.17	78.26	132.37	18,248.27	0.57	78.18	6.24	26.72	
19	100,000	500,000	300,000	327	61,685	0.53	99.79	2,291.45	70,573.29	3.19	98.25	20	200	8.70	86.96	1,908.09	20,156.36	8.17	86.35	83.27	28.56	
20	500,000	UP		130	61,815	0.21	100.00	1,253.78	71,827.07	1.75	100.00	30	230	13.04	100.00	3,185.05	23,341.42	13.65	100.00	254.04	32.50	
				61,815				71,827.07					230				23,341.42				32.50	



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 21 SULAWESI TENGGARA
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,044	2,044	21.02	21.02	659.12	659.12	5.06	5.06	3	3	13.04	13.04	56.32	56.32	2.70	2.70	8.55	8.55			
2	50	100	75	838	2,882	8.62	29.63	386.20	1,045.32	2.96	8.02	2	5	8.70	21.74	39.21	95.54	1.88	4.58	10.15	9.14			
3	100	200	150	1,163	4,045	11.96	41.59	514.36	1,559.68	3.95	11.97	5	10	21.74	43.48	83.95	179.49	4.02	8.60	16.32	11.51			
4	200	300	250	952	4,997	9.79	51.38	399.51	1,959.19	3.07	15.03	2	12	8.70	52.17	314.99	494.48	15.10	23.71	78.85	25.24			
5	300	500	400	1,266	6,263	13.02	64.39	953.16	2,912.35	7.31	22.34	0	12	0.00	52.17	0.00	494.48	0.00	23.71	0.00	16.98			
6	500	750	625	905	7,168	9.30	73.70	895.89	3,808.24	6.87	29.22	1	13	4.35	56.52	109.77	604.25	5.26	28.97	12.25	15.87			
7	750	1,000	875	654	7,822	6.72	80.42	868.90	4,677.15	6.67	35.88	1	14	4.35	60.87	345.35	949.60	16.56	45.52	39.75	20.30			
8	1,000	1,500	1,250	542	8,364	5.57	86.00	1,103.72	5,780.86	8.47	44.35	0	14	0.00	60.87	0.00	949.60	0.00	45.52	0.00	16.43			
9	1,500	2,000	1,750	304	8,668	3.13	89.12	836.48	6,617.34	6.42	50.77	2	16	8.70	69.57	16.80	966.39	0.81	46.33	2.01	14.60			
10	2,000	2,500	2,250	142	8,810	1.46	90.58	535.20	7,152.54	4.11	54.87	0	16	0.00	69.57	0.00	966.39	0.00	46.33	0.00	13.51			
11	2,500	3,000	2,750	135	8,945	1.39	91.97	617.54	7,770.09	4.74	59.61	0	16	0.00	69.57	0.00	966.39	0.00	46.33	0.00	12.44			
12	3,000	4,000	3,500	171	9,116	1.76	93.73	638.63	8,408.71	4.90	64.51	3	19	13.04	82.61	52.09	1,018.48	2.50	48.83	8.16	12.11			
13	4,000	5,000	4,500	114	9,230	1.17	94.90	555.31	8,964.02	4.26	68.77	2	21	8.70	91.30	1,056.31	2,074.80	50.64	99.47	190.22	23.15			
14	5,000	7,500	6,250	129	9,359	1.33	96.23	481.00	9,445.02	3.69	72.46	0	21	0.00	91.30	0.00	2,074.80	0.00	99.47	0.00	21.97			
15	7,500	10,000	8,750	77	9,436	0.79	97.02	705.73	10,150.75	5.41	77.88	0	21	0.00	91.30	0.00	2,074.80	0.00	99.47	0.00	20.44			
16	10,000	20,000	15,000	121	9,557	1.24	98.26	907.69	11,058.44	6.96	84.84	1	22	4.35	95.65	4.85	2,079.64	0.23	99.70	0.53	18.81			
17	20,000	50,000	35,000	91	9,648	0.94	99.20	1,034.34	12,092.79	7.94	92.78	0	22	0.00	95.65	0.00	2,079.64	0.00	99.70	0.00	17.20			
18	50,000	100,000	75,000	20	9,668	0.21	99.40	254.77	12,347.56	1.95	94.73	0	22	0.00	95.65	0.00	2,079.64	0.00	99.70	0.00	16.84			
19	100,000	500,000	300,000	29	9,697	0.30	99.70	236.23	12,583.79	1.81	96.54	1	23	4.35	100.00	6.25	2,085.89	0.30	100.00	2.65	16.58			
20	500,000	UP		29	9,726	0.30	100.00	450.61	13,034.40	3.46	100.00	0	23	0.00	100.00	0.00	2,085.89	0.00	100.00	0.00	16.00			
				9,726					13,034.40					23					2,085.89					16.00



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 22 BALI
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,191	8,191	14.67	14.67	1,455.03	1,455.03	1.24	1.24	7	7	1.61	1.61	85.23	85.23	0.35	0.35	5.86	5.86			
2	50	100	75	4,395	12,586	7.87	22.55	1,493.41	2,948.44	1.27	2.51	9	16	2.06	3.67	193.39	278.63	0.80	1.15	12.95	9.45			
3	100	200	150	6,720	19,306	12.04	34.59	2,716.03	5,664.48	2.31	4.82	9	25	2.06	5.73	198.22	476.84	0.82	1.97	7.30	8.42			
4	200	300	250	4,847	24,153	8.68	43.27	2,081.17	7,745.65	1.77	6.59	5	30	1.15	6.88	351.80	828.65	1.45	3.42	16.90	10.70			
5	300	500	400	6,278	30,431	11.25	54.52	3,319.41	11,065.06	2.83	9.42	5	35	1.15	8.03	103.50	932.14	0.43	3.85	3.12	8.42			
6	500	750	625	4,394	34,825	7.87	62.39	3,728.65	14,793.71	3.17	12.59	24	59	5.50	13.53	231.29	1,163.43	0.95	4.80	6.20	7.86			
7	750	1,000	875	3,670	38,495	6.57	68.96	4,094.73	18,888.43	3.49	16.08	10	69	2.29	15.83	291.19	1,454.62	1.20	6.00	7.11	7.70			
8	1,000	1,500	1,250	3,712	42,207	6.65	75.61	6,236.71	25,125.14	5.31	21.38	23	92	5.28	21.10	478.19	1,932.81	1.97	7.98	7.67	7.69			
9	1,500	2,000	1,750	2,311	44,518	4.14	79.75	5,381.96	30,507.10	4.58	25.97	13	105	2.98	24.08	246.57	2,179.38	1.02	9.00	4.58	7.14			
10	2,000	2,500	2,250	1,679	46,197	3.01	82.76	5,036.36	35,543.47	4.29	30.25	15	120	3.44	27.52	2,742.92	4,922.30	11.32	20.32	54.46	13.85			
11	2,500	3,000	2,750	1,245	47,442	2.23	84.99	4,883.66	40,427.13	4.16	34.41	17	137	3.90	31.42	553.49	5,475.79	2.28	22.60	11.33	13.54			
12	3,000	4,000	3,500	1,531	48,973	2.74	87.73	7,368.50	47,795.63	6.27	40.68	24	161	5.50	36.93	857.82	6,333.61	3.54	26.15	11.64	13.25			
13	4,000	5,000	4,500	1,138	50,111	2.04	89.77	6,319.15	54,114.78	5.38	46.06	10	171	2.29	39.22	72.45	6,406.06	0.30	26.44	1.15	11.84			
14	5,000	7,500	6,250	1,304	51,415	2.34	92.11	10,622.53	64,737.31	9.04	55.10	19	190	4.36	43.58	2,949.23	9,355.29	12.17	38.62	27.76	14.45			
15	7,500	10,000	8,750	835	52,250	1.50	93.60	7,315.29	72,052.60	6.23	61.33	15	205	3.44	47.02	1,332.89	10,688.18	5.50	44.12	18.22	14.83			
16	10,000	20,000	15,000	1,374	53,624	2.46	96.07	18,132.99	90,185.59	15.43	76.76	37	242	8.49	55.50	1,097.35	11,785.53	4.53	48.65	6.05	13.07			
17	20,000	50,000	35,000	902	54,526	1.62	97.68	13,751.60	103,937.19	11.70	88.46	41	283	9.40	64.91	2,754.59	14,540.12	11.37	60.02	20.03	13.99			
18	50,000	100,000	75,000	456	54,982	0.82	98.50	6,862.55	110,799.74	5.84	94.30	23	306	5.28	70.18	1,044.89	15,585.00	4.31	64.34	15.23	14.07			
19	100,000	500,000	300,000	586	55,568	1.05	99.55	5,496.86	116,296.60	4.68	98.98	86	392	19.72	89.91	6,950.82	22,535.82	28.69	93.03	126.45	19.38			
20	500,000	UP		252	55,820	0.45	100.00	1,195.79	117,492.39	1.02	100.00	44	436	10.09	100.00	1,688.35	24,224.17	6.97	100.00	141.19	20.62			
				55,820					117,492.39					436					24,224.17					20.62



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 23 NUSA TENGGARA BARAT
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,309	2,309	14.18	14.18	387.07	387.07	1.76	1.76	4	4	2.82	2.82	50.28	50.28	0.08	0.08	12.99	12.99			
2	50	100	75	1,250	3,559	7.68	21.86	326.74	713.81	1.49	3.25	2	6	1.41	4.23	93.23	143.51	0.15	0.23	28.53	20.10			
3	100	200	150	2,482	6,041	15.24	37.10	795.30	1,509.11	3.62	6.87	1	7	0.70	4.93	19.40	162.91	0.03	0.26	2.44	10.79			
4	200	300	250	2,355	8,396	14.46	51.57	997.10	2,506.22	4.54	11.41	5	12	3.52	8.45	94.74	257.65	0.15	0.41	9.50	10.28			
5	300	500	400	2,175	10,571	13.36	64.92	1,236.10	3,742.32	5.63	17.04	12	24	8.45	16.90	975.68	1,233.33	1.53	1.94	78.93	32.96			
6	500	750	625	1,368	11,939	8.40	73.33	1,049.86	4,792.19	4.78	21.82	8	32	5.63	22.54	747.90	1,981.23	1.18	3.12	71.24	41.34			
7	750	1,000	875	1,000	12,939	6.14	79.47	1,047.98	5,840.17	4.77	26.59	8	40	5.63	28.17	852.60	2,833.83	1.34	4.46	81.36	48.52			
8	1,000	1,500	1,250	816	13,755	5.01	84.48	1,515.84	7,356.01	6.90	33.49	3	43	2.11	30.28	26.76	2,860.59	0.04	4.50	1.77	38.89			
9	1,500	2,000	1,750	455	14,210	2.79	87.27	1,074.66	8,430.67	4.89	38.38	2	45	1.41	31.69	77.50	2,938.09	0.12	4.62	7.21	34.85			
10	2,000	2,500	2,250	333	14,543	2.05	89.32	1,094.14	9,524.81	4.98	43.36	1	46	0.70	32.39	3.13	2,941.22	0.00	4.62	0.29	30.88			
11	2,500	3,000	2,750	264	14,807	1.62	90.94	1,029.78	10,554.59	4.69	48.05	21	67	14.79	47.18	53.85	2,995.07	0.08	4.71	5.23	28.38			
12	3,000	4,000	3,500	300	15,107	1.84	92.78	1,414.88	11,969.47	6.44	54.49	22	89	15.49	62.68	396.45	3,391.51	0.62	5.33	28.02	28.33			
13	4,000	5,000	4,500	199	15,306	1.22	94.01	1,028.43	12,997.90	4.68	59.17	5	94	3.52	66.20	91.18	3,482.69	0.14	5.48	8.87	26.79			
14	5,000	7,500	6,250	262	15,568	1.61	95.61	1,608.69	14,606.59	7.32	66.50	6	100	4.23	70.42	21.38	3,504.07	0.03	5.51	1.33	23.99			
15	7,500	10,000	8,750	169	15,737	1.04	96.65	1,778.62	16,385.21	8.10	74.59	31	131	21.83	92.25	1,212.83	4,716.90	1.91	7.42	68.19	28.79			
16	10,000	20,000	15,000	224	15,961	1.38	98.03	2,416.14	18,801.35	11.00	85.59	0	131	0.00	92.25	0.00	4,716.90	0.00	7.42	0.00	25.09			
17	20,000	50,000	35,000	154	16,115	0.95	98.97	1,962.05	20,763.40	8.93	94.53	3	134	2.11	94.37	33,465.78	38,182.68	52.62	60.04	1705.65	183.89			
18	50,000	100,000	75,000	62	16,177	0.38	99.36	560.52	21,323.92	2.55	97.08	1	135	0.70	95.07	18,741.58	56,924.26	29.47	89.51	3343.58	266.95			
19	100,000	500,000	300,000	82	16,259	0.50	99.86	411.31	21,735.23	1.87	98.95	1	136	0.70	95.77	592.38	57,516.64	0.93	90.44	144.02	264.62			
20	500,000	UP		23	16,282	0.14	100.00	230.80	21,966.03	1.05	100.00	6	142	4.23	100.00	6,080.21	63,596.85	9.56	100.00	2634.39	289.52			
				16,282					21,966.03					142					63,596.85					289.52



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 24 NUSA TENGGARA TIMUR
UNDERWRITING YEAR : 2015
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,434	1,434	14.36	14.36	255.92	255.92	1.70	1.70	2	2	5.13	5.13	66.59	66.59	1.23	1.23	26.02	26.02			
2	50	100	75	637	2,071	6.38	20.74	214.08	470.00	1.42	3.13	0	2	0.00	5.13	0.00	66.59	0.00	1.23	0.00	14.17	14.17		
3	100	200	150	1,210	3,281	12.12	32.86	464.04	934.04	3.09	6.22	2	4	5.13	10.26	133.65	200.25	2.48	3.71	28.80	21.44			
4	200	300	250	1,097	4,378	10.99	43.85	527.77	1,461.81	3.51	9.73	2	6	5.13	15.38	370.54	570.78	6.86	10.57	70.21	39.05			
5	300	500	400	1,353	5,731	13.55	57.40	932.76	2,394.57	6.21	15.94	7	13	17.95	33.33	636.07	1,206.86	11.78	22.35	68.19	50.40			
6	500	750	625	840	6,571	8.41	65.82	860.97	3,255.54	5.73	21.67	4	17	10.26	43.59	697.62	1,904.48	12.92	35.28	81.03	58.50			
7	750	1,000	875	670	7,241	6.71	72.53	949.61	4,205.15	6.32	27.99	2	19	5.13	48.72	491.33	2,395.81	9.10	44.38	51.74	56.97			
8	1,000	1,500	1,250	733	7,974	7.34	79.87	1,330.39	5,535.54	8.85	36.84	2	21	5.13	53.85	4.31	2,400.12	0.08	44.46	0.32	43.36			
9	1,500	2,000	1,750	447	8,421	4.48	84.34	1,182.99	6,718.53	7.87	44.71	5	26	12.82	66.67	1,368.11	3,768.24	25.34	69.80	115.65	56.09			
10	2,000	2,500	2,250	267	8,688	2.67	87.02	702.06	7,420.59	4.67	49.38	1	27	2.56	69.23	0.20	3,768.44	0.00	69.80	0.03	50.78			
11	2,500	3,000	2,750	230	8,918	2.30	89.32	818.36	8,238.95	5.45	54.83	1	28	2.56	71.79	171.74	3,940.18	3.18	72.98	20.99	47.82			
12	3,000	4,000	3,500	222	9,140	2.22	91.55	1,026.29	9,265.24	6.83	61.66	0	28	0.00	71.79	0.00	3,940.18	0.00	72.98	0.00	42.53			
13	4,000	5,000	4,500	174	9,314	1.74	93.29	894.91	10,160.15	5.96	67.62	4	32	10.26	82.05	1,233.83	5,174.01	22.85	95.83	137.87	50.92			
14	5,000	7,500	6,250	254	9,568	2.54	95.83	1,026.90	11,187.06	6.83	74.45	1	33	2.56	84.62	15.75	5,189.76	0.29	96.13	1.53	46.39			
15	7,500	10,000	8,750	114	9,682	1.14	96.98	1,040.05	12,227.10	6.92	81.37	2	35	5.13	89.74	125.02	5,314.78	2.32	98.44	12.02	43.47			
16	10,000	20,000	15,000	190	9,872	1.90	98.88	1,460.17	13,687.27	9.72	91.09	0	35	0.00	89.74	0.00	5,314.78	0.00	98.44	0.00	38.83			
17	20,000	50,000	35,000	76	9,948	0.76	99.64	747.18	14,434.45	4.97	96.06	1	36	2.56	92.31	1.89	5,316.67	0.04	98.48	0.25	36.83			
18	50,000	100,000	75,000	20	9,968	0.20	99.84	265.03	14,699.48	1.76	97.82	2	38	5.13	97.44	77.99	5,394.65	1.44	99.92	29.43	36.70			
19	100,000	500,000	300,000	9	9,977	0.09	99.93	267.04	14,966.52	1.78	99.60	0	38	0.00	97.44	0.00	5,394.65	0.00	99.92	0.00	36.04			
20	500,000	UP		7	9,984	0.07	100.00	59.93	15,026.44	0.40	100.00	1	39	2.56	100.00	4.22	5,398.88	0.08	100.00	7.05	35.93			
				9,984					15,026.44					39					5,398.88					35.93



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 25 MALUKU
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,853	1,853	23.75	23.75	236.09	236.09	2.21	2.21	1	1	2.63	2.63	0.26	0.26	0.00	0.00	0.11	0.11			
2	50	100	75	707	2,560	9.06	32.81	204.39	440.48	1.91	4.12	2	3	5.26	7.89	10.00	10.26	0.06	0.06	4.89	2.33			
3	100	200	150	1,043	3,603	13.37	46.18	495.95	936.43	4.64	8.76	3	6	7.89	15.79	269.98	280.24	1.70	1.76	54.44	29.93			
4	200	300	250	678	4,281	8.69	54.87	351.97	1,288.40	3.29	12.05	3	9	7.89	23.68	159.55	439.79	1.00	2.77	45.33	34.13			
5	300	500	400	840	5,121	10.77	65.64	660.68	1,949.08	6.18	18.24	2	11	5.26	28.95	408.67	848.46	2.57	5.34	61.86	43.53			
6	500	750	625	604	5,725	7.74	73.38	631.87	2,580.95	5.91	24.15	1	12	2.63	31.58	0.59	849.05	0.00	5.35	0.09	32.90			
7	750	1,000	875	417	6,142	5.34	78.72	586.36	3,167.32	5.49	29.63	2	14	5.26	36.84	243.46	1,092.51	1.53	6.88	41.52	34.49			
8	1,000	1,500	1,250	462	6,604	5.92	84.64	969.28	4,136.60	9.07	38.70	6	20	15.79	52.63	100.50	1,193.02	0.63	7.51	10.37	28.84			
9	1,500	2,000	1,750	256	6,860	3.28	87.93	721.76	4,858.36	6.75	45.46	1	21	2.63	55.26	900.00	2,093.02	5.67	13.18	124.70	43.08			
10	2,000	2,500	2,250	152	7,012	1.95	89.87	495.66	5,354.02	4.64	50.09	1	22	2.63	57.89	12.98	2,106.00	0.08	13.26	2.62	39.33			
11	2,500	3,000	2,750	139	7,151	1.78	91.66	531.61	5,885.63	4.97	55.07	2	24	5.26	63.16	14.40	2,120.39	0.09	13.35	2.71	36.03			
12	3,000	4,000	3,500	151	7,302	1.94	93.59	653.59	6,539.22	6.12	61.18	5	29	13.16	76.32	6,508.05	8,628.44	40.98	54.34	995.74	131.95			
13	4,000	5,000	4,500	99	7,401	1.27	94.86	590.89	7,130.10	5.53	66.71	0	29	0.00	76.32	0.00	8,628.44	0.00	54.34	0.00	121.01			
14	5,000	7,500	6,250	137	7,538	1.76	96.62	964.87	8,094.98	9.03	75.74	1	30	2.63	78.95	0.00	8,628.44	0.00	54.34	0.00	106.59			
15	7,500	10,000	8,750	87	7,625	1.12	97.73	663.13	8,758.11	6.20	81.94	1	31	2.63	81.58	63.73	8,692.17	0.40	54.74	9.61	99.25			
16	10,000	20,000	15,000	90	7,715	1.15	98.88	751.79	9,509.90	7.03	88.98	0	31	0.00	81.58	0.00	8,692.17	0.00	54.74	0.00	91.40			
17	20,000	50,000	35,000	54	7,769	0.69	99.58	791.88	10,301.78	7.41	96.38	4	35	10.53	92.11	5,473.47	14,165.63	34.47	89.21	691.20	137.51			
18	50,000	100,000	75,000	16	7,785	0.21	99.78	182.75	10,484.53	1.71	98.09	2	37	5.26	97.37	1,609.28	15,774.91	10.13	99.34	880.58	150.46			
19	100,000	500,000	300,000	17	7,802	0.22	100.00	203.69	10,688.22	1.91	100.00	1	38	2.63	100.00	104.78	15,879.69	0.66	100.00	51.44	148.57			
20	500,000	UP		0	7,802	0.00	100.00	0.00	10,688.22	0.00	100.00	0	38	0.00	100.00	0.00	15,879.69	0.00	100.00	0.00	148.57			
				7,802					10,688.22					38					15,879.69					148.57



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 26 IRIAN JAYA/PAPUA
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,006	2,006	13.83	13.83	331.89	331.89	1.25	1.25	7	7	12.07	12.07	208.88	208.88	1.43	1.43	62.94	62.94			
2	50	100	75	835	2,841	5.76	19.59	597.97	929.86	2.25	3.50	1	8	1.72	13.79	71.39	280.26	0.49	1.92	11.94	30.14			
3	100	200	150	1,676	4,517	11.56	31.14	919.86	1,849.72	3.46	6.97	6	14	10.34	24.14	399.20	679.46	2.74	4.66	43.40	36.73			
4	200	300	250	1,452	5,969	10.01	41.15	743.76	2,593.47	2.80	9.77	4	18	6.90	31.03	169.21	848.67	1.16	5.82	22.75	32.72			
5	300	500	400	2,049	8,018	14.13	55.28	1,510.37	4,103.84	5.69	15.45	10	28	17.24	48.28	888.89	1,737.56	6.10	11.93	58.85	42.34			
6	500	750	625	1,379	9,397	9.51	64.79	1,473.41	5,577.25	5.55	21.00	5	33	8.62	56.90	2,001.83	3,739.39	13.74	25.67	135.86	67.05			
7	750	1,000	875	1,160	10,557	8.00	72.79	1,757.09	7,334.34	6.62	27.62	3	36	5.17	62.07	2,266.33	6,005.72	15.56	41.22	128.98	81.88			
8	1,000	1,500	1,250	1,014	11,571	6.99	79.78	2,090.07	9,424.41	7.87	35.49	2	38	3.45	65.52	1,688.88	7,694.60	11.59	52.81	80.80	81.65			
9	1,500	2,000	1,750	666	12,237	4.59	84.37	1,954.21	11,378.62	7.36	42.85	3	41	5.17	70.69	2,128.47	9,823.07	14.61	67.42	108.92	86.33			
10	2,000	2,500	2,250	387	12,624	2.67	87.04	1,148.16	12,526.78	4.32	47.17	1	42	1.72	72.41	1,651.64	11,474.71	11.34	78.76	143.85	91.60			
11	2,500	3,000	2,750	323	12,947	2.23	89.27	1,246.04	13,772.82	4.69	51.87	1	43	1.72	74.14	64.17	11,538.88	0.44	79.20	5.15	83.78			
12	3,000	4,000	3,500	320	13,267	2.21	91.47	1,764.09	15,536.91	6.64	58.51	0	43	0.00	74.14	0.00	11,538.88	0.00	79.20	0.00	74.27			
13	4,000	5,000	4,500	243	13,510	1.68	93.15	1,403.38	16,940.29	5.28	63.79	0	43	0.00	74.14	0.00	11,538.88	0.00	79.20	0.00	68.12			
14	5,000	7,500	6,250	317	13,827	2.19	95.33	2,322.40	19,262.70	8.75	72.54	2	45	3.45	77.59	0.00	11,538.88	0.00	79.20	0.00	59.90			
15	7,500	10,000	8,750	144	13,971	0.99	96.33	1,228.41	20,491.11	4.63	77.17	0	45	0.00	77.59	0.00	11,538.88	0.00	79.20	0.00	56.31			
16	10,000	20,000	15,000	226	14,197	1.56	97.88	2,256.76	22,747.87	8.50	85.67	1	46	1.72	79.31	0.00	11,538.88	0.00	79.20	0.00	50.73			
17	20,000	50,000	35,000	189	14,386	1.30	99.19	1,950.81	24,698.68	7.35	93.01	3	49	5.17	84.48	430.61	11,969.50	2.96	82.15	22.07	48.46			
18	50,000	100,000	75,000	61	14,447	0.42	99.61	934.29	25,632.97	3.52	96.53	7	56	12.07	96.55	2,099.07	14,068.56	14.41	96.56	224.67	54.88			
19	100,000	500,000	300,000	45	14,492	0.31	99.92	690.64	26,323.60	2.60	99.13	1	57	1.72	98.28	0.88	14,069.44	0.01	96.57	0.13	53.45			
20	500,000	UP		12	14,504	0.08	100.00	230.72	26,554.32	0.87	100.00	1	58	1.72	100.00	500.05	14,569.49	3.43	100.00	216.73	54.87			
				14,504					26,554.32					58					14,569.49					54.87



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 27 MALUKU UTARA
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	288	288	12.59	12.59	61.11	61.11	1.52	1.52	1	1	20.00	20.00	6.00	6.00	3.27	3.27	9.82	9.82			
2	50	100	75	180	468	7.87	20.46	76.77	137.88	1.91	3.42	0	1	0.00	20.00	0.00	6.00	3.27	0.00	4.35	4.35			
3	100	200	150	278	746	12.16	32.62	71.24	209.13	1.77	5.19	1	2	20.00	40.00	100.00	106.00	54.43	57.70	140.36	50.69			
4	200	300	250	205	951	8.96	41.58	77.24	286.36	1.92	7.11	0	2	0.00	40.00	0.00	106.00	0.00	57.70	0.00	37.02			
5	300	500	400	259	1,210	11.32	52.91	178.81	465.17	4.44	11.55	0	2	0.00	40.00	0.00	106.00	0.00	57.70	0.00	22.79			
6	500	750	625	198	1,408	8.66	61.57	154.75	619.92	3.84	15.40	0	2	0.00	40.00	0.00	106.00	0.00	57.70	0.00	17.10			
7	750	1,000	875	165	1,573	7.21	68.78	171.37	791.29	4.26	19.65	0	2	0.00	40.00	0.00	106.00	0.00	57.70	0.00	13.40			
8	1,000	1,500	1,250	168	1,741	7.35	76.13	308.41	1,099.70	7.66	27.31	1	3	20.00	60.00	52.49	158.49	28.57	86.27	17.02	14.41			
9	1,500	2,000	1,750	132	1,873	5.77	81.90	353.48	1,453.18	8.78	36.09	0	3	0.00	60.00	0.00	158.49	0.00	86.27	0.00	10.91			
10	2,000	2,500	2,250	46	1,919	2.01	83.91	174.17	1,627.35	4.33	40.42	0	3	0.00	60.00	0.00	158.49	0.00	86.27	0.00	9.74			
11	2,500	3,000	2,750	69	1,988	3.02	86.93	242.93	1,870.28	6.03	46.45	0	3	0.00	60.00	0.00	158.49	0.00	86.27	0.00	8.47			
12	3,000	4,000	3,500	76	2,064	3.32	90.25	338.25	2,208.53	8.40	54.85	0	3	0.00	60.00	0.00	158.49	0.00	86.27	0.00	7.18			
13	4,000	5,000	4,500	64	2,128	2.80	93.05	224.13	2,432.66	5.57	60.42	2	5	40.00	100.00	25.22	183.71	13.73	100.00	11.25	7.55			
14	5,000	7,500	6,250	67	2,195	2.93	95.98	456.16	2,888.82	11.33	71.75	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	6.36			
15	7,500	10,000	8,750	17	2,212	0.74	96.72	137.08	3,025.90	3.40	75.15	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	6.07			
16	10,000	20,000	15,000	29	2,241	1.27	97.99	540.67	3,566.58	13.43	88.58	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	5.15			
17	20,000	50,000	35,000	13	2,254	0.57	98.56	237.83	3,804.41	5.91	94.49	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	4.83			
18	50,000	100,000	75,000	20	2,274	0.87	99.43	157.08	3,961.49	3.90	98.39	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	4.64			
19	100,000	500,000	300,000	12	2,286	0.52	99.96	60.02	4,021.51	1.49	99.88	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	4.57			
20	500,000	UP		1	2,287	0.04	100.00	4.73	4,026.25	0.12	100.00	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	4.56			
				2,287					4,026.25					5					183.71					4.56



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 28 IRIAN JAYA BARAT
UNDERWRITING YEAR : 2015
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	523	523	9.74	9.74	133.22	133.22	1.38	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	334	857	6.22	15.96	146.93	280.15	1.52	2.89	1	1	4.35	4.35	243.54	243.54	6.71	6.71	165.75	86.93			
3	100	200	150	762	1,619	14.19	30.15	271.64	551.79	2.80	5.70	2	3	8.70	13.04	17.55	261.09	0.48	7.20	6.46	47.32			
4	200	300	250	640	2,259	11.92	42.07	445.73	997.52	4.60	10.30	4	7	17.39	30.43	653.73	914.82	18.02	25.21	146.66	91.71			
5	300	500	400	814	3,073	15.16	57.23	547.01	1,544.53	5.65	15.94	1	8	4.35	34.78	12.42	927.24	0.34	25.55	2.27	60.03			
6	500	750	625	485	3,558	9.03	66.26	483.33	2,027.86	4.99	20.93	0	8	0.00	34.78	0.00	927.24	0.00	25.55	0.00	45.73			
7	750	1,000	875	403	3,961	7.50	73.76	633.82	2,661.68	6.54	27.47	1	9	4.35	39.13	6.50	933.74	0.18	25.73	1.03	35.08			
8	1,000	1,500	1,250	391	4,352	7.28	81.04	766.66	3,428.34	7.91	35.39	1	10	4.35	43.48	14.55	948.29	0.40	26.13	1.90	27.66			
9	1,500	2,000	1,750	227	4,579	4.23	85.27	624.45	4,052.79	6.45	41.83	1	11	4.35	47.83	569.23	1,517.52	15.69	41.82	91.16	37.44			
10	2,000	2,500	2,250	112	4,691	2.09	87.36	362.76	4,415.54	3.74	45.58	1	12	4.35	52.17	255.38	1,772.90	7.04	48.86	70.40	40.15			
11	2,500	3,000	2,750	89	4,780	1.66	89.01	241.67	4,657.21	2.49	48.07	0	12	0.00	52.17	0.00	1,772.90	0.00	48.86	0.00	38.07			
12	3,000	4,000	3,500	137	4,917	2.55	91.56	595.71	5,252.92	6.15	54.22	1	13	4.35	56.52	0.00	1,772.90	0.00	48.86	0.00	33.75			
13	4,000	5,000	4,500	80	4,997	1.49	93.05	439.68	5,692.61	4.54	58.76	0	13	0.00	56.52	0.00	1,772.90	0.00	48.86	0.00	31.14			
14	5,000	7,500	6,250	103	5,100	1.92	94.97	791.31	6,483.92	8.17	66.93	2	15	8.70	65.22	745.80	2,518.71	20.55	69.41	94.25	38.85			
15	7,500	10,000	8,750	41	5,141	0.76	95.74	504.87	6,988.79	5.21	72.14	1	16	4.35	69.57	28.25	2,546.95	0.78	70.19	5.59	36.44			
16	10,000	20,000	15,000	105	5,246	1.96	97.69	1,042.77	8,031.55	10.76	82.90	2	18	8.70	78.26	485.83	3,032.78	13.39	83.58	46.59	37.76			
17	20,000	50,000	35,000	67	5,313	1.25	98.94	925.52	8,957.07	9.55	92.46	4	22	17.39	95.65	585.37	3,618.15	16.13	99.71	63.25	40.39			
18	50,000	100,000	75,000	15	5,328	0.28	99.22	248.40	9,205.47	2.56	95.02	1	23	4.35	100.00	10.48	3,628.62	0.29	100.00	4.22	39.42			
19	100,000	500,000	300,000	38	5,366	0.71	99.93	395.62	9,601.09	4.08	99.10	0	23	0.00	100.00	0.00	3,628.62	0.00	100.00	0.00	37.79			
20	500,000	UP		4	5,370	0.07	100.00	86.89	9,687.99	0.90	100.00	0	23	0.00	100.00	0.00	3,628.62	0.00	100.00	0.00	37.45			
				5,370					9,687.99					23					3,628.62					37.45



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 29 BANTEN
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM	
1	0	50	25	19,893	19,893	16.47	16.47	3,613.64	3,613.64	1.66	1.66	31	31	4.11	4.11	246.27	246.27	0.06	0.06	6.82	6.82	
2	50	100	75	8,215	28,108	6.80	23.27	3,606.73	7,220.37	1.66	3.32	12	43	1.59	5.70	239.58	485.85	0.06	0.12	6.64	6.73	
3	100	200	150	12,815	40,923	10.61	33.88	6,300.44	13,520.81	2.90	6.22	27	70	3.58	9.28	1,361.29	1,847.14	0.35	0.47	21.61	13.66	
4	200	300	250	10,687	51,610	8.85	42.73	6,318.50	19,839.31	2.91	9.13	26	96	3.45	12.73	994.17	2,841.31	0.25	0.72	15.73	14.32	
5	300	500	400	14,412	66,022	11.93	54.66	6,988.07	26,827.38	3.21	12.34	51	147	6.76	19.50	1,237.58	4,078.89	0.32	1.04	17.71	15.20	
6	500	750	625	10,608	76,630	8.78	63.45	7,457.19	34,284.57	3.43	15.77	42	189	5.57	25.07	2,955.88	7,034.77	0.75	1.79	39.64	20.52	
7	750	1,000	875	8,813	85,443	7.30	70.74	8,112.21	42,396.78	3.73	19.50	73	262	9.68	34.75	4,238.62	11,273.40	1.08	2.87	52.25	26.59	
8	1,000	1,500	1,250	6,944	92,387	5.75	76.49	8,352.00	50,748.77	3.84	23.35	30	292	3.98	38.73	6,316.15	17,589.55	1.61	4.48	75.62	34.66	
9	1,500	2,000	1,750	3,789	96,176	3.14	79.63	4,835.26	55,584.03	2.22	25.57	14	306	1.86	40.58	1,665.69	19,255.24	0.42	4.90	34.45	34.64	
10	2,000	2,500	2,250	2,410	98,586	2.00	81.63	4,351.04	59,935.07	2.00	27.57	19	325	2.52	43.10	8,784.43	28,039.66	2.24	7.14	201.89	46.78	
11	2,500	3,000	2,750	1,911	100,497	1.58	83.21	5,782.84	65,717.91	2.66	30.23	10	335	1.33	44.43	2,820.31	30,859.97	0.72	7.86	48.77	46.96	
12	3,000	4,000	3,500	2,267	102,764	1.88	85.09	9,817.48	75,535.39	4.52	34.75	15	350	1.99	46.42	5,822.71	36,682.68	1.48	9.34	59.31	48.56	
13	4,000	5,000	4,500	1,918	104,682	1.59	86.67	4,646.86	80,182.25	2.14	36.89	10	360	1.33	47.75	2,115.51	38,798.19	0.54	9.88	45.53	48.39	
14	5,000	7,500	6,250	2,631	107,313	2.18	88.85	15,051.67	95,233.92	6.92	43.81	25	385	3.32	51.06	13,739.79	52,537.98	3.50	13.37	91.28	55.17	
15	7,500	10,000	8,750	1,922	109,235	1.59	90.44	13,998.68	109,232.60	6.44	50.25	23	408	3.05	54.11	4,375.30	56,913.28	1.11	14.49	31.26	52.10	
16	10,000	20,000	15,000	3,378	112,613	2.80	93.24	33,053.03	142,285.63	15.21	65.46	62	470	8.22	62.33	42,392.61	99,305.89	10.79	25.28	128.26	69.79	
17	20,000	50,000	35,000	3,149	115,762	2.61	95.85	34,281.74	176,567.36	15.77	81.23	81	551	10.74	73.08	87,338.82	186,644.71	22.23	47.51	254.77	105.71	
18	50,000	100,000	75,000	1,899	117,661	1.57	97.42	15,777.72	192,345.08	7.26	88.49	30	581	3.98	77.06	47,104.77	233,749.48	11.99	59.50	298.55	121.53	
19	100,000	500,000	300,000	2,270	119,931	1.88	99.30	22,130.21	214,475.29	10.18	98.67	100	681	13.26	90.32	118,342.35	352,091.83	30.12	89.63	534.75	164.16	
20	500,000	UP		847	120,778	0.70	100.00	2,895.58	217,370.87	1.33	100.00	73	754	9.68	100.00	40,756.09	392,847.92	10.37	100.00	1407.53	180.73	
				120,778				217,370.87					754				392,847.92				180.73	



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 30 BANGKA BELITUNG
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,336	1,336	17.47	17.47	271.51	271.51	2.54	2.54	5	5	5.75	5.75	37.09	37.09	0.27	0.27	13.66	13.66			
2	50	100	75	503	1,839	6.58	24.05	177.48	448.99	1.66	4.20	3	8	3.45	9.20	74.69	111.77	0.54	0.81	42.08	24.89			
3	100	200	150	996	2,835	13.02	37.07	315.21	764.20	2.95	7.14	6	14	6.90	16.09	161.07	272.85	1.16	1.97	51.10	35.70			
4	200	300	250	797	3,632	10.42	47.50	277.22	1,041.41	2.59	9.74	3	17	3.45	19.54	12.70	285.55	0.09	2.06	4.58	27.42			
5	300	500	400	962	4,594	12.58	60.08	535.01	1,576.42	5.00	14.74	3	20	3.45	22.99	153.68	439.23	1.11	3.17	28.72	27.86			
6	500	750	625	697	5,291	9.11	69.19	503.99	2,080.42	4.71	19.45	5	25	5.75	28.74	188.06	627.28	1.36	4.52	37.31	30.15			
7	750	1,000	875	449	5,740	5.87	75.06	568.29	2,648.70	5.31	24.76	4	29	4.60	33.33	577.36	1,204.64	4.16	8.68	101.60	45.48			
8	1,000	1,500	1,250	452	6,192	5.91	80.97	777.02	3,425.72	7.26	32.03	2	31	2.30	35.63	1,848.45	3,053.09	13.32	22.00	237.89	89.12			
9	1,500	2,000	1,750	287	6,479	3.75	84.73	699.98	4,125.70	6.54	38.57	7	38	8.05	43.68	2,143.01	5,196.10	15.44	37.45	306.15	125.94			
10	2,000	2,500	2,250	123	6,602	1.61	86.33	359.77	4,485.47	3.36	41.94	1	39	1.15	44.83	27.29	5,223.39	0.20	37.64	7.59	116.45			
11	2,500	3,000	2,750	127	6,729	1.66	88.00	529.70	5,015.17	4.95	46.89	4	43	4.60	49.43	2,082.91	7,306.30	15.01	52.66	393.23	145.68			
12	3,000	4,000	3,500	178	6,907	2.33	90.32	457.78	5,472.95	4.28	51.17	1	44	1.15	50.57	7.11	7,313.41	0.05	52.71	1.55	133.63			
13	4,000	5,000	4,500	82	6,989	1.07	91.40	468.16	5,941.11	4.38	55.55	0	44	0.00	50.57	0.00	7,313.41	0.00	52.71	0.00	123.10			
14	5,000	7,500	6,250	127	7,116	1.66	93.06	512.85	6,453.96	4.79	60.34	2	46	2.30	52.87	365.80	7,679.21	2.64	55.34	71.33	118.98			
15	7,500	10,000	8,750	78	7,194	1.02	94.08	378.41	6,832.37	3.54	63.88	1	47	1.15	54.02	122.56	7,801.78	0.88	56.23	32.39	114.19			
16	10,000	20,000	15,000	180	7,374	2.35	96.43	1,297.60	8,129.97	12.13	76.01	8	55	9.20	63.22	1,022.25	8,824.03	7.37	63.59	78.78	108.54			
17	20,000	50,000	35,000	121	7,495	1.58	98.01	1,128.06	9,258.03	10.55	86.56	17	72	19.54	82.76	4,924.03	13,748.06	35.49	99.08	436.51	148.50			
18	50,000	100,000	75,000	56	7,551	0.73	98.74	244.83	9,502.86	2.29	88.85	0	72	0.00	82.76	0.00	13,748.06	0.00	99.08	0.00	144.67			
19	100,000	500,000	300,000	88	7,639	1.15	99.90	1,154.59	10,657.45	10.79	99.64	13	85	14.94	97.70	125.68	13,873.73	0.91	99.99	10.88	130.18			
20	500,000	UP		8	7,647	0.10	100.00	38.39	10,695.84	0.36	100.00	2	87	2.30	100.00	1.83	13,875.56	0.01	100.00	4.76	129.73			
				7,647					10,695.84					87					13,875.56					129.73



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 31 GORONTALO
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	916	916	21.71	21.71	100.28	100.28	2.28	2.28	2	2	13.33	13.33	3.00	3.00	0.12	0.12	2.99	2.99			
2	50	100	75	460	1,376	10.90	32.61	84.50	184.78	1.92	4.20	1	3	6.67	20.00	53.08	56.08	2.04	2.15	62.81	30.35			
3	100	200	150	518	1,894	12.28	44.89	152.36	337.14	3.46	7.67	1	4	6.67	26.67	120.29	176.36	4.61	6.76	78.95	52.31			
4	200	300	250	384	2,278	9.10	53.99	186.83	523.97	4.25	11.92	0	4	0.00	26.67	0.00	176.36	0.00	6.76	0.00	33.66			
5	300	500	400	440	2,718	10.43	64.42	247.79	771.76	5.64	17.55	0	4	0.00	26.67	0.00	176.36	0.00	6.76	0.00	22.85			
6	500	750	625	295	3,013	6.99	71.42	201.78	973.54	4.59	22.14	3	7	20.00	46.67	74.22	250.59	2.85	9.61	36.78	25.74			
7	750	1,000	875	256	3,269	6.07	77.48	238.50	1,212.04	5.42	27.56	1	8	6.67	53.33	39.26	289.85	1.51	11.12	16.46	23.91			
8	1,000	1,500	1,250	230	3,499	5.45	82.93	282.52	1,494.56	6.43	33.99	3	11	20.00	73.33	1,047.52	1,337.37	40.18	51.30	370.77	89.48			
9	1,500	2,000	1,750	142	3,641	3.37	86.30	266.16	1,760.72	6.05	40.04	0	11	0.00	73.33	0.00	1,337.37	0.00	51.30	0.00	75.96			
10	2,000	2,500	2,250	113	3,754	2.68	88.98	317.62	2,078.35	7.22	47.26	0	11	0.00	73.33	0.00	1,337.37	0.00	51.30	0.00	64.35			
11	2,500	3,000	2,750	63	3,817	1.49	90.47	214.18	2,292.52	4.87	52.14	0	11	0.00	73.33	0.00	1,337.37	0.00	51.30	0.00	58.34			
12	3,000	4,000	3,500	61	3,878	1.45	91.92	181.91	2,474.44	4.14	56.27	2	13	13.33	86.67	3.08	1,340.45	0.12	51.41	1.69	54.17			
13	4,000	5,000	4,500	61	3,939	1.45	93.36	191.41	2,665.84	4.35	60.63	2	15	13.33	100.00	1,266.68	2,607.13	48.59	100.00	661.77	97.80			
14	5,000	7,500	6,250	68	4,007	1.61	94.98	265.28	2,931.13	6.03	66.66	0	15	0.00	100.00	0.00	2,607.13	0.00	100.00	0.00	88.95			
15	7,500	10,000	8,750	41	4,048	0.97	95.95	330.62	3,261.75	7.52	74.18	0	15	0.00	100.00	0.00	2,607.13	0.00	100.00	0.00	79.93			
16	10,000	20,000	15,000	67	4,115	1.59	97.53	398.35	3,660.10	9.06	83.24	0	15	0.00	100.00	0.00	2,607.13	0.00	100.00	0.00	71.23			
17	20,000	50,000	35,000	59	4,174	1.40	98.93	430.80	4,090.90	9.80	93.03	0	15	0.00	100.00	0.00	2,607.13	0.00	100.00	0.00	63.73			
18	50,000	100,000	75,000	25	4,199	0.59	99.53	121.82	4,212.71	2.77	95.80	0	15	0.00	100.00	0.00	2,607.13	0.00	100.00	0.00	61.89			
19	100,000	500,000	300,000	16	4,215	0.38	99.91	176.63	4,389.35	4.02	99.82	0	15	0.00	100.00	0.00	2,607.13	0.00	100.00	0.00	59.40			
20	500,000	UP		4	4,219	0.09	100.00	7.92	4,397.26	0.18	100.00	0	15	0.00	100.00	0.00	2,607.13	0.00	100.00	0.00	59.29			
				4,219					4,397.26					15					2,607.13					59.29



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 32 RIAU KEPULAUAN
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,377	4,377	15.05	15.05	1,277.52	1,277.52	2.57	2.57	5	5	2.98	2.98	49.20	49.20	0.09	0.09	3.85	3.85			
2	50	100	75	2,246	6,623	7.72	22.78	1,196.11	2,473.62	2.41	4.98	6	6	0.60	3.57	21.96	71.16	0.04	0.14	1.84	2.88			
3	100	200	150	3,610	10,233	12.42	35.19	1,887.10	4,360.72	3.80	8.78	5	11	2.98	6.55	275.82	346.98	0.52	0.66	14.62	7.96			
4	200	300	250	2,975	13,208	10.23	45.42	1,555.12	5,915.84	3.13	11.91	5	16	2.98	9.52	182.06	529.04	0.35	1.00	11.71	8.94			
5	300	500	400	4,230	17,438	14.55	59.97	3,111.12	9,026.96	6.26	18.17	6	22	3.57	13.10	626.40	1,155.44	1.19	2.19	20.13	12.80			
6	500	750	625	2,732	20,170	9.40	69.37	2,691.24	11,718.20	5.42	23.58	6	28	3.57	16.67	1,296.13	2,451.57	2.46	4.65	48.16	20.92			
7	750	1,000	875	2,163	22,333	7.44	76.81	2,829.28	14,547.49	5.69	29.28	8	36	4.76	21.43	464.18	2,915.75	0.88	5.53	16.41	20.04			
8	1,000	1,500	1,250	1,720	24,053	5.92	82.72	2,813.59	17,361.07	5.66	34.94	11	47	6.55	27.98	1,846.42	4,762.17	3.50	9.03	65.63	27.43			
9	1,500	2,000	1,750	988	25,041	3.40	86.12	2,673.52	20,034.59	5.38	40.32	4	51	2.38	30.36	424.03	5,186.20	0.80	9.84	15.86	25.89			
10	2,000	2,500	2,250	492	25,533	1.69	87.81	1,518.03	21,552.62	3.06	43.37	2	53	1.19	31.55	115.86	5,302.06	0.22	10.06	7.63	24.60			
11	2,500	3,000	2,750	463	25,996	1.59	89.40	1,808.30	23,360.92	3.64	47.01	3	56	1.79	33.33	2,951.12	8,253.18	5.60	15.66	163.20	35.33			
12	3,000	4,000	3,500	438	26,434	1.51	90.91	2,040.65	25,401.57	4.11	51.12	3	59	1.79	35.12	254.61	8,507.79	0.48	16.14	12.48	33.49			
13	4,000	5,000	4,500	332	26,766	1.14	92.05	2,272.19	27,673.76	4.57	55.69	2	61	1.19	36.31	17.88	8,525.66	0.03	16.18	0.79	30.81			
14	5,000	7,500	6,250	454	27,220	1.56	93.61	3,007.89	30,681.65	6.05	61.75	9	70	5.36	41.67	240.29	8,765.96	0.46	16.63	7.99	28.57			
15	7,500	10,000	8,750	330	27,550	1.13	94.75	2,407.33	33,088.98	4.84	66.59	10	80	5.95	47.62	1,395.31	10,161.27	2.65	19.28	57.96	30.71			
16	10,000	20,000	15,000	472	28,022	1.62	96.37	4,161.30	37,250.28	8.37	74.97	2	82	1.19	48.81	111.71	10,272.98	0.21	19.49	2.68	27.58			
17	20,000	50,000	35,000	383	28,405	1.32	97.69	4,599.13	41,849.41	9.26	84.22	10	92	5.95	54.76	685.24	10,958.22	1.30	20.79	14.90	26.18			
18	50,000	100,000	75,000	226	28,631	0.78	98.47	3,036.06	44,885.47	6.11	90.33	5	97	2.98	57.74	120.19	11,078.41	0.23	21.02	3.96	24.68			
19	100,000	500,000	300,000	317	28,948	1.09	99.56	3,418.54	48,304.01	6.88	97.21	42	139	25.00	82.74	1,235.13	12,313.55	2.34	23.36	36.13	25.49			
20	500,000	UP		129	29,077	0.44	100.00	1,385.59	49,689.60	2.79	100.00	29	168	17.26	100.00	40,395.09	52,708.64	76.64	100.00	2915.36	106.08			
				29,077					49,689.60					168					52,708.64					106.08



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 33 KALIMANTAN UTARA
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.25	6.25	2.58	2.58	8.25	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.25	12.50	0.23	2.81	0.73	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	5	18.75	31.25	1.97	4.77	6.30	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	6.25	37.50	0.87	5.64	2.78	18.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	6.25	43.75	3.80	9.44	12.16	30.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	6.25	50.00	1.16	10.60	3.71	33.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	6.25	56.25	1.82	12.43	5.84	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	6.25	62.50	6.96	19.39	22.27	62.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	6.25	68.75	1.74	21.13	5.57	67.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	6.25	75.00	5.43	26.55	17.36	84.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	6.25	81.25	0.85	27.41	2.73	87.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	6.25	87.50	0.76	28.16	2.43	90.12	1	1	100.00	100.00	382.77	382.77	100.00	100.00	50468.93	1359.01			
14	5,000	7,500	6,250	1	15	6.25	93.75	3.39	31.55	10.85	100.96	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1213.03			
15	7,500	10,000	8,750	1	16	6.25	100.00	0.30	31.25	0.96	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71			
20	500,000	UP		0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71			
				16					31.25					1					382.77					1224.71
GRANT TOTAL					2,094,791					2,941,040.82					14,406					4,010,506.77				

RISK AND LOSS PROFILE 2016

2.1 ALL CLASS OF BUSINESS



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ

UNDERWRITING YEAR : 2016

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points (in million)	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	287,163	287,163	14.12	14.12	16,751.81	16,751.81	0.57	0.57	350	350	2.44	2.44	16,020.31	16,020.31	0.57	0.57	95.63	95.63	
2	50	100	75	155,495	442,658	7.65	21.77	25,222.41	41,974.21	0.85	1.42	203	553	1.42	3.86	5,325.23	21,345.53	0.19	0.76	21.11	50.85	
3	100	200	150	260,354	703,012	12.80	34.58	59,996.12	101,970.33	2.03	3.45	495	1,048	3.46	7.32	14,989.86	36,335.40	0.54	1.30	24.98	35.63	
4	200	300	250	188,669	891,681	9.28	43.85	64,034.64	166,004.97	2.17	5.62	426	1,474	2.97	10.29	17,462.91	53,798.31	0.63	1.93	27.27	32.41	
5	300	500	400	258,402	1,150,083	12.71	56.56	129,826.18	295,831.15	4.39	10.01	888	2,362	6.20	16.49	39,855.98	93,654.29	1.43	3.35	30.70	31.66	
6	500	750	625	175,666	1,325,749	8.64	65.20	124,334.94	420,166.08	4.21	14.21	894	3,256	6.24	22.73	36,841.78	130,496.07	1.32	4.67	29.63	31.06	
7	750	1,000	875	139,045	1,464,794	6.84	72.04	142,546.85	562,712.94	4.82	19.04	681	3,937	4.75	27.49	38,987.36	169,483.43	1.40	6.07	27.35	30.12	
8	1,000	1,500	1,250	124,075	1,588,869	6.10	78.14	172,474.34	735,187.28	5.83	24.87	693	4,630	4.84	32.33	47,167.66	216,651.09	1.69	7.76	27.35	29.47	
9	1,500	2,000	1,750	75,095	1,663,964	3.69	81.84	147,147.60	882,334.88	4.98	29.85	372	5,002	2.60	34.93	41,266.81	257,917.90	1.48	9.24	28.04	29.23	
10	2,000	2,500	2,250	45,793	1,709,757	2.25	84.09	110,284.95	992,619.83	3.73	33.58	284	5,286	1.98	36.91	41,501.83	299,419.73	1.49	10.73	37.63	30.16	
11	2,500	3,000	2,750	39,084	1,748,841	1.92	86.01	105,608.84	1,098,228.67	3.57	37.15	272	5,558	1.90	38.81	47,750.83	347,170.55	1.71	12.44	45.21	31.61	
12	3,000	4,000	3,500	43,064	1,791,905	2.12	88.13	149,631.99	1,247,860.66	5.06	42.21	359	5,917	2.51	41.31	50,859.08	398,029.63	1.82	14.26	33.99	31.90	
13	4,000	5,000	4,500	29,933	1,821,838	1.47	89.60	132,064.95	1,379,925.61	4.47	46.68	322	6,239	2.25	43.56	48,221.71	446,251.35	1.73	15.98	36.51	32.34	
14	5,000	7,500	6,250	41,986	1,863,824	2.06	91.67	222,437.46	1,602,363.06	7.52	54.21	481	6,720	3.36	46.92	72,794.37	519,045.72	2.61	18.59	32.73	32.39	
15	7,500	10,000	8,750	26,484	1,890,308	1.30	92.97	179,443.73	1,781,806.79	6.07	60.28	398	7,118	2.78	49.70	75,455.74	594,501.46	2.70	21.29	42.05	33.37	
16	10,000	20,000	15,000	45,783	1,936,091	2.25	95.22	383,241.73	2,165,048.52	12.96	73.24	969	8,087	6.77	56.47	293,553.44	888,054.90	10.52	31.81	76.60	41.02	
17	20,000	50,000	35,000	40,920	1,977,011	2.01	97.23	377,357.14	2,542,405.66	12.77	86.01	1271	9,358	8.87	65.34	298,122.79	1,186,177.69	10.68	42.49	79.00	46.66	
18	50,000	100,000	75,000	20,913	1,997,924	1.03	98.26	173,995.22	2,716,400.89	5.89	91.89	1083	10,441	7.56	72.90	319,954.18	1,506,131.87	11.46	53.95	183.89	55.45	
19	100,000	500,000	300,000	24,654	2,022,578	1.21	99.47	172,578.95	2,888,979.84	5.84	97.73	2033	12,474	14.19	87.10	491,144.75	1,997,276.62	17.59	71.54	284.59	69.13	
20	500,000	UP		10,701	2,033,279	0.53	100.00	67,010.60	2,955,990.44	2.27	100.00	1848	14,322	12.90	100.00	794,471.35	2,791,747.97	28.46	100.00	1185.59	94.44	
TOTAL					2,033,279			2,955,990.45					14,322				2,791,747.97					94.44

2.2 GROUP BY OF BUSINESS



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2016

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47,098	47,098	15.94	15.94	2,255.15	2,255.15	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14,359	61,457	4.86	20.80	2,422.20	4,677.36	0.50	0.97	3	3	3.70	3.70	6.00	6.00	0.06	0.06	0.25	0.13
3	100	200	150	23,043	84,500	7.80	28.60	4,903.85	9,581.21	1.02	1.99	2	5	2.47	6.17	5.00	11.00	0.05	0.10	0.10	0.11
4	200	300	250	19,829	104,329	6.71	35.31	5,876.35	15,457.56	1.22	3.21	1	6	1.23	7.41	2.81	13.81	0.03	0.13	0.05	0.09
5	300	500	400	30,725	135,054	10.40	45.71	11,750.18	27,207.75	2.44	5.66	7	13	8.64	16.05	247.64	261.45	2.29	2.42	2.11	0.96
6	500	750	625	25,432	160,486	8.61	54.32	12,345.92	39,553.67	2.57	8.22	9	22	11.11	27.16	990.92	1,252.37	9.17	11.59	8.03	3.17
7	750	1,000	875	20,236	180,722	6.85	61.16	15,379.04	54,932.71	3.20	11.42	2	24	2.47	29.63	73.28	1,325.65	0.68	12.27	0.48	2.41
8	1,000	1,500	1,250	19,670	200,392	6.66	67.82	19,729.85	74,662.56	4.10	15.52	7	31	8.64	38.27	601.66	1,927.31	5.57	17.83	3.05	2.58
9	1,500	2,000	1,750	12,267	212,659	4.15	71.97	16,574.14	91,236.69	3.45	18.96	7	38	8.64	46.91	55.53	1,982.84	0.51	18.35	0.34	2.17
10	2,000	2,500	2,250	8,695	221,354	2.94	74.92	14,605.43	105,842.13	3.04	22.00	2	40	2.47	49.38	1,517.61	3,500.45	14.04	32.39	10.39	3.31
11	2,500	3,000	2,750	7,874	229,228	2.66	77.58	13,743.73	119,585.86	2.86	24.86	4	44	4.94	54.32	219.02	3,719.47	2.03	34.42	1.59	3.11
12	3,000	4,000	3,500	8,396	237,624	2.84	80.42	20,227.46	139,813.32	4.20	29.06	2	46	2.47	56.79	26.38	3,745.85	0.24	34.66	0.13	2.68
13	4,000	5,000	4,500	6,002	243,626	2.03	82.45	19,530.69	159,344.01	4.06	33.12	2	48	2.47	59.26	73.26	3,819.11	0.68	35.34	0.38	2.40
14	5,000	7,500	6,250	8,991	252,617	3.04	85.50	34,568.34	193,912.36	7.19	40.31	1	49	1.23	60.49	150.00	3,969.11	1.39	36.73	0.43	2.05
15	7,500	10,000	8,750	5,689	258,306	1.93	87.42	29,329.16	223,241.52	6.10	46.40	1	50	1.23	61.73	72.98	4,042.08	0.68	37.40	0.25	1.81
16	10,000	20,000	15,000	10,674	268,980	3.61	91.03	68,529.36	291,770.88	14.24	60.65	4	54	4.94	66.67	88.57	4,130.65	0.82	38.22	0.13	1.42
17	20,000	50,000	35,000	10,145	279,125	3.43	94.47	76,347.07	368,117.95	15.87	76.52	5	59	6.17	72.84	197.81	4,328.47	1.83	40.05	0.26	1.18
18	50,000	100,000	75,000	5,580	284,705	1.89	96.36	44,829.08	412,947.03	9.32	85.84	6	65	7.41	80.25	688.57	5,017.03	6.37	46.43	1.54	1.21
19	100,000	500,000	300,000	7,080	291,785	2.40	98.75	45,861.07	458,808.10	9.53	95.37	13	78	16.05	96.30	4,539.96	9,556.99	42.01	88.44	9.90	2.08
20	500,000	UP		3,684	295,469	1.25	100.00	22,276.24	481,084.34	4.63	100.00	3	81	3.70	100.00	1,249.73	10,806.72	11.56	100.00	5.61	2.25
				295,469				481,084.34				81				10,806.72					2.25



IndonesiaRe

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Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2016
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	172,365	172,365	14.10	14.10	13,040.04	13,040.04	1.08	1.08	66	66	3.69	3.69	1,784.91	1,784.91	0.37	0.37	13.69	13.69	
2	50	100	75	119,103	291,468	9.75	23.85	19,099.25	32,139.29	1.58	2.66	75	141	4.20	7.89	2,911.31	4,696.21	0.60	0.98	15.24	14.61	
3	100	200	150	202,173	493,641	16.54	40.39	47,315.48	79,454.77	3.92	6.58	141	282	7.89	15.78	10,246.24	14,942.46	2.13	3.10	21.66	18.81	
4	200	300	250	139,561	633,202	11.42	51.81	49,744.41	129,199.17	4.12	10.70	123	405	6.88	22.66	11,205.87	26,148.33	2.33	5.43	22.53	20.24	
5	300	500	400	179,130	812,332	14.66	66.47	97,292.48	226,491.65	8.06	18.76	212	617	11.86	34.53	22,666.26	48,814.59	4.71	10.14	23.30	21.55	
6	500	750	625	110,759	923,091	9.06	75.53	88,468.62	314,960.28	7.33	26.09	116	733	6.49	41.02	16,823.65	65,638.24	3.50	13.64	19.02	20.84	
7	750	1,000	875	83,459	1,006,550	6.83	82.36	92,460.66	407,420.93	7.66	33.75	93	826	5.20	46.22	18,292.26	83,930.50	3.80	17.44	19.78	20.60	
8	1,000	1,500	1,250	67,762	1,074,312	5.54	87.90	102,879.84	510,300.78	8.52	42.27	101	927	5.65	51.87	18,230.02	102,160.52	3.79	21.23	17.72	20.02	
9	1,500	2,000	1,750	37,909	1,112,221	3.10	91.00	82,284.08	592,584.86	6.82	49.09	72	999	4.03	55.90	16,854.74	119,015.25	3.50	24.73	20.48	20.08	
10	2,000	2,500	2,250	20,061	1,132,282	1.64	92.64	55,437.61	648,022.46	4.59	53.68	64	1,063	3.58	59.49	23,216.60	142,231.85	4.82	29.55	41.88	21.95	
11	2,500	3,000	2,750	15,395	1,147,677	1.26	93.90	51,584.39	699,606.85	4.27	57.95	52	1,115	2.91	62.40	22,844.03	165,075.89	4.75	34.30	44.28	23.60	
12	3,000	4,000	3,500	16,625	1,164,302	1.36	95.26	68,159.04	767,765.89	5.65	63.60	75	1,190	4.20	66.59	14,066.86	179,142.74	2.92	37.22	20.64	23.33	
13	4,000	5,000	4,500	10,860	1,175,162	0.89	96.15	55,991.60	823,757.49	4.64	68.24	46	1,236	2.57	69.17	30,275.56	209,418.31	6.29	43.51	54.07	25.42	
14	5,000	7,500	6,250	13,085	1,188,247	1.07	97.22	83,229.48	906,986.97	6.89	75.13	86	1,322	4.81	73.98	32,545.65	241,963.96	6.76	50.27	39.10	26.68	
15	7,500	10,000	8,750	7,573	1,195,820	0.62	97.84	60,195.15	967,182.12	4.99	80.12	66	1,388	3.69	77.67	39,842.87	281,806.83	8.28	58.55	66.19	29.14	
16	10,000	20,000	15,000	10,821	1,206,641	0.89	98.73	107,722.25	1,074,904.37	8.92	89.04	115	1,503	6.44	84.11	87,146.03	368,952.85	18.11	76.66	80.90	34.32	
17	20,000	50,000	35,000	7,825	1,214,466	0.64	99.37	84,632.12	1,159,536.49	7.01	96.05	107	1,610	5.99	90.10	33,769.37	402,722.23	7.02	83.68	39.90	34.73	
18	50,000	100,000	75,000	3,264	1,217,730	0.27	99.64	24,007.95	1,183,544.44	1.99	98.04	62	1,672	3.47	93.56	30,173.95	432,896.18	6.27	89.95	125.68	36.58	
19	100,000	500,000	300,000	3,117	1,220,847	0.26	99.89	21,427.43	1,204,971.87	1.77	99.81	74	1,746	4.14	97.71	43,653.42	476,549.60	9.07	99.02	203.73	39.55	
20	500,000	UP		1,343	1,222,190	0.11	100.00	2,247.42	1,207,219.29	0.19	100.00	41	1,787	2.29	100.00	4,731.55	481,281.15	0.98	100.00	210.53	39.87	
				1,222,190				1,207,219.29					1,787				481,281.15				39.87	



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : IAR
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	67,699	67,699	13.13	13.13	1,456.62	1,456.62	0.11	0.11	284	284	2.28	2.28	14,235.40	14,235.40	0.62	0.62	977.29	977.29			
2	50	100	75	22,033	89,732	4.27	17.40	3,700.95	5,157.57	0.29	0.41	125	409	1.00	3.28	2,407.92	16,643.32	0.10	0.72	65.06	322.70			
3	100	200	150	35,137	124,869	6.81	24.22	7,776.73	12,934.29	0.61	1.02	352	761	2.83	6.11	4,738.62	21,381.94	0.21	0.93	60.93	165.31			
4	200	300	250	29,279	154,148	5.68	29.90	8,413.88	21,348.18	0.66	1.68	302	1,063	2.42	8.54	6,254.23	27,636.17	0.27	1.20	74.33	129.45			
5	300	500	400	48,546	202,694	9.42	39.31	20,783.40	42,131.58	1.64	3.32	669	1,732	5.37	13.91	16,942.07	44,578.24	0.74	1.94	81.52	105.81			
6	500	750	625	39,474	242,168	7.66	46.97	23,519.96	65,651.54	1.86	5.18	769	2,501	6.17	20.08	19,027.21	63,605.46	0.83	2.77	80.90	96.88			
7	750	1,000	875	35,349	277,517	6.86	53.82	34,706.62	100,358.16	2.74	7.92	586	3,087	4.71	24.79	20,621.82	84,227.28	0.90	3.66	59.42	83.93			
8	1,000	1,500	1,250	36,642	314,159	7.11	60.93	49,863.05	150,221.21	3.93	11.85	585	3,672	4.70	29.48	28,335.98	112,563.26	1.23	4.89	56.83	74.93			
9	1,500	2,000	1,750	24,919	339,078	4.83	65.76	48,289.39	198,510.60	3.81	15.66	293	3,965	2.35	31.84	24,356.54	136,919.80	1.06	5.95	50.44	68.97			
10	2,000	2,500	2,250	17,037	356,115	3.30	69.07	40,241.91	238,752.50	3.17	18.83	218	4,183	1.75	33.59	16,767.61	153,687.42	0.73	6.68	41.67	64.37			
11	2,500	3,000	2,750	15,812	371,927	3.07	72.13	40,270.20	279,022.71	3.18	22.01	216	4,399	1.73	35.32	24,687.78	178,375.19	1.07	7.76	61.31	63.93			
12	3,000	4,000	3,500	18,040	389,967	3.50	75.63	61,241.80	340,264.51	4.83	26.84	282	4,681	2.26	37.59	36,765.85	215,141.04	1.60	9.36	60.03	63.23			
13	4,000	5,000	4,500	13,071	403,038	2.54	78.17	56,542.66	396,807.17	4.46	31.30	274	4,955	2.20	39.79	17,872.89	233,013.94	0.78	10.13	31.61	58.72			
14	5,000	7,500	6,250	19,908	422,946	3.86	82.03	104,624.05	501,431.22	8.25	39.56	394	5,349	3.16	42.95	40,098.72	273,112.65	1.74	11.88	38.33	54.47			
15	7,500	10,000	8,750	13,222	436,168	2.56	84.59	89,919.43	591,350.65	7.09	46.65	331	5,680	2.66	45.61	35,539.90	308,652.55	1.55	13.42	39.52	52.19			
16	10,000	20,000	15,000	24,288	460,456	4.71	89.30	206,990.11	798,340.76	16.33	62.98	850	6,530	6.83	52.43	206,318.85	514,971.40	8.97	22.39	99.68	64.51			
17	20,000	50,000	35,000	22,949	483,405	4.45	93.75	216,340.42	1,014,681.18	17.07	80.05	1,159	7,689	9.31	61.74	264,155.61	779,127.00	11.49	33.88	122.10	76.79			
18	50,000	100,000	75,000	12,069	495,474	2.34	96.10	105,158.19	1,119,839.37	8.30	88.34	1,015	8,704	8.15	69.89	289,091.66	1,068,218.66	12.57	46.45	274.91	95.39			
19	100,000	500,000	300,000	14,457	509,931	2.80	98.90	105,290.45	1,225,129.82	8.31	96.65	1,946	10,650	15.63	85.51	442,951.37	1,511,170.03	19.26	65.71	420.69	123.35			
20	500,000	UP		5,674	515,605	1.10	100.00	42,486.94	1,267,616.76	3.35	100.00	1,804	12,454	14.49	100.00	788,490.07	2,299,660.10	34.29	100.00	1855.84	181.42			
				515,605					1,267,616.76					12,454					2,299,660.10					181.42



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RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : LOP
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	1	1	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	2	6.67	13.33	0.06	0.06	0.08	0.08	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	3	6.67	20.00	0.11	0.11	0.16	0.24	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	4	6.67	26.67	0.43	0.60	0.62	0.86	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	5	6.67	33.33	0.53	1.13	0.76	1.62	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	6	6.67	40.00	1.60	2.73	2.29	3.90	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	7	6.67	46.67	6.05	8.79	8.64	12.55	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	8	6.67	53.33	2.66	11.45	3.80	16.35	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	9	6.67	60.00	1.80	13.25	2.57	18.92	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	10	6.67	66.67	0.86	14.11	1.23	20.14	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	11	6.67	73.33	1.91	16.02	2.73	22.88	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	12	6.67	80.00	0.91	16.94	1.30	24.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	13	6.67	86.67	9.87	26.81	14.09	38.27	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	14	6.67	93.33	5.71	32.51	8.15	46.42	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	87,500	1	15	6.67	100.00	37.53	70.04	53.58	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	750,000	0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				15					70.04					0					0.00			0.00	
GRANT TOTAL					2,033,279					2,955,990.40					14,322					2,791,747.98			

2.3 GROUP BY OCCUPATION CODE – 2 DIGIT



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	412	412	10.71	10.71	40.92	40.92	0.22	0.22	2	2	1.83	1.83	9.91	9.91	0.03	0.03	24.21	24.21	
2	50	100	75	102	514	2.65	13.36	45.36	86.29	0.25	0.47	2	4	1.83	3.67	63.07	72.98	0.21	0.24	139.03	84.58	
3	100	200	150	82	596	2.13	15.50	22.90	109.19	0.13	0.60	0	4	0.00	3.67	0.00	72.98	0.00	0.24	0.00	66.84	
4	200	300	250	52	648	1.35	16.85	18.55	127.74	0.10	0.70	0	4	0.00	3.67	0.00	72.98	0.00	0.24	0.00	57.13	
5	300	500	400	76	724	1.98	18.82	34.72	162.46	0.19	0.89	0	4	0.00	3.67	0.00	72.98	0.00	0.24	0.00	44.92	
6	500	750	625	61	785	1.59	20.41	44.55	207.02	0.24	1.13	1	5	0.92	4.59	12.50	85.48	0.04	0.28	28.06	41.29	
7	750	1,000	875	77	862	2.00	22.41	113.78	320.80	0.62	1.76	0	5	0.00	4.59	0.00	85.48	0.00	0.28	0.00	26.65	
8	1,000	1,500	1,250	110	972	2.86	25.27	145.96	466.76	0.80	2.56	0	5	0.00	4.59	0.00	85.48	0.00	0.28	0.00	18.31	
9	1,500	2,000	1,750	83	1,055	2.16	27.43	320.33	787.09	1.76	4.31	1	6	0.92	5.50	64.35	149.83	0.21	0.50	20.09	19.04	
10	2,000	2,500	2,250	73	1,128	1.90	29.33	168.44	955.53	0.92	5.24	2	8	1.83	7.34	87.55	237.38	0.29	0.79	51.98	24.84	
11	2,500	3,000	2,750	44	1,172	1.14	30.47	132.14	1,087.67	0.72	5.96	0	8	0.00	7.34	0.00	237.38	0.00	0.79	0.00	21.82	
12	3,000	4,000	3,500	80	1,252	2.08	32.55	412.90	1,500.57	2.26	8.22	4	12	3.67	11.01	81.38	318.76	0.27	1.06	19.71	21.24	
13	4,000	5,000	4,500	85	1,337	2.21	34.76	325.24	1,825.81	1.78	10.01	1	13	0.92	11.93	15.00	333.76	0.05	1.11	4.61	18.28	
14	5,000	7,500	6,250	138	1,475	3.59	38.35	629.30	2,455.12	3.45	13.46	0	13	0.00	11.93	0.00	333.76	0.00	1.11	0.00	13.59	
15	7,500	10,000	8,750	111	1,586	2.89	41.24	635.97	3,091.09	3.49	16.94	1	14	0.92	12.84	43.32	377.08	0.14	1.26	6.81	12.20	
16	10,000	20,000	15,000	365	1,951	9.49	50.73	2,147.25	5,238.34	11.77	28.71	5	19	4.59	17.43	178.65	555.74	0.60	1.85	8.32	10.61	
17	20,000	50,000	35,000	436	2,387	11.34	62.06	3,226.06	8,464.39	17.68	46.39	8	27	7.34	24.77	310.40	866.13	1.03	2.89	9.62	10.23	
18	50,000	100,000	75,000	294	2,681	7.64	69.71	2,050.89	10,515.29	11.24	57.64	9	36	8.26	33.03	675.94	1,542.07	2.25	5.14	32.96	14.67	
19	100,000	500,000	300,000	600	3,281	15.60	85.31	4,114.72	14,630.00	22.55	80.19	35	71	32.11	65.14	3,049.76	4,591.83	10.16	15.30	74.12	31.39	
20	500,000	UP		565	3,846	14.69	100.00	3,614.44	18,244.44	19.81	100.00	38	109	34.86	100.00	25,429.09	30,020.93	84.70	100.00	703.54	164.55	
				3,846					18,244.44					109					30,020.93			164.55



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	637	637	12.92	12.92	92.05	92.05	0.48	0.48	1	1	0.89	0.89	19.82	19.82	0.09	0.09	21.53	21.53	
2	50	100	75	90	727	1.82	14.74	48.09	140.14	0.25	0.73	0	1	0.00	0.89	0.00	19.82	0.00	0.09	0.00	14.15	14.15
3	100	200	150	145	872	2.94	17.68	54.81	194.94	0.28	1.01	1	2	0.89	1.79	11.08	30.90	0.05	0.15	20.22	15.85	
4	200	300	250	104	976	2.11	19.79	81.47	276.42	0.42	1.43	0	2	0.00	1.79	0.00	30.90	0.00	0.15	0.00	11.18	11.18
5	300	500	400	225	1,201	4.56	24.35	117.77	394.19	0.61	2.04	0	2	0.00	1.79	0.00	30.90	0.00	0.15	0.00	7.84	7.84
6	500	750	625	190	1,391	3.85	28.20	140.37	534.55	0.73	2.77	0	2	0.00	1.79	0.00	30.90	0.00	0.15	0.00	5.78	5.78
7	750	1,000	875	171	1,562	3.47	31.67	181.07	715.62	0.94	3.71	1	3	0.89	2.68	114.41	145.31	0.54	0.69	63.19	20.31	
8	1,000	1,500	1,250	223	1,785	4.52	36.19	329.64	1,045.26	1.71	5.42	1	4	0.89	3.57	2.32	147.63	0.01	0.70	0.70	14.12	14.12
9	1,500	2,000	1,750	158	1,943	3.20	39.40	328.91	1,374.16	1.71	7.12	0	4	0.00	3.57	0.00	147.63	0.00	0.70	0.00	10.74	10.74
10	2,000	2,500	2,250	117	2,060	2.37	41.77	345.01	1,719.17	1.79	8.91	0	4	0.00	3.57	0.00	147.63	0.00	0.70	0.00	8.59	8.59
11	2,500	3,000	2,750	92	2,152	1.87	43.63	336.72	2,055.89	1.75	10.66	0	4	0.00	3.57	0.00	147.63	0.00	0.70	0.00	7.18	7.18
12	3,000	4,000	3,500	201	2,353	4.08	47.71	808.63	2,864.52	4.19	14.85	0	4	0.00	3.57	0.00	147.63	0.00	0.70	0.00	5.15	5.15
13	4,000	5,000	4,500	120	2,473	2.43	50.14	510.72	3,375.24	2.65	17.50	0	4	0.00	3.57	0.00	147.63	0.00	0.70	0.00	4.37	4.37
14	5,000	7,500	6,250	379	2,852	7.68	57.83	1,199.15	4,574.39	6.22	23.71	1	5	0.89	4.46	1.12	148.75	0.01	0.70	0.09	3.25	3.25
15	7,500	10,000	8,750	208	3,060	4.22	62.04	1,076.64	5,651.03	5.58	29.30	0	5	0.00	4.46	0.00	148.75	0.00	0.70	0.00	2.63	2.63
16	10,000	20,000	15,000	355	3,415	7.20	69.24	2,668.66	8,319.69	13.84	43.13	5	10	4.46	8.93	636.74	785.49	3.01	3.71	23.86	9.44	
17	20,000	50,000	35,000	484	3,899	9.81	79.06	4,536.11	12,855.80	23.52	66.65	37	47	33.04	41.96	5,860.57	6,646.06	27.67	31.37	129.20	51.70	
18	50,000	100,000	75,000	314	4,213	6.37	85.42	2,478.21	15,334.01	12.85	79.50	8	55	7.14	49.11	255.80	6,901.86	1.21	32.58	10.32	45.01	
19	100,000	500,000	300,000	418	4,631	8.48	93.90	2,854.59	18,188.60	14.80	94.29	17	72	15.18	64.29	1,409.22	8,311.08	6.65	39.23	49.37	45.69	
20	500,000	UP		301	4,932	6.10	100.00	1,100.58	19,289.18	5.71	100.00	40	112	35.71	100.00	12,872.29	21,183.37	60.77	100.00	1169.59	109.82	
				4,932					19,289.18					112					21,183.37			109.82



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,918	3,918	17.52	17.52	1,214.94	1,214.94	1.49	1.49	8	8	2.06	2.06	9,053.08	9,053.08	4.64	4.64	745.14	745.14			
2	50	100	75	399	4,317	1.78	19.30	243.97	970.98	0.30	1.19	2	10	0.52	2.58	83.43	9,136.51	0.04	4.68	34.20	940.96			
3	100	200	150	580	4,897	2.59	21.90	435.72	535.26	0.53	0.65	1	11	0.26	2.84	199.47	9,335.98	0.10	4.78	45.78	1744.20			
4	200	300	250	657	5,554	2.94	24.83	316.60	218.66	0.39	0.27	2	13	0.52	3.35	69.83	9,405.82	0.04	4.82	22.06	4301.65			
5	300	500	400	1,248	6,802	5.58	30.41	616.66	398.00	0.75	0.49	1	14	0.26	3.61	144.98	9,550.79	0.07	4.89	23.51	2399.70			
6	500	750	625	917	7,719	4.10	34.52	601.23	999.23	0.73	1.22	1	15	0.26	3.87	475.62	10,026.41	0.24	5.14	79.11	1003.41			
7	750	1,000	875	798	8,517	3.57	38.08	741.88	1,741.11	0.91	2.13	1	16	0.26	4.12	568.93	10,595.34	0.29	5.43	76.69	608.54			
8	1,000	1,500	1,250	959	9,476	4.29	42.37	1,194.40	2,935.51	1.46	3.59	3	19	0.77	4.90	1,346.98	11,942.32	0.69	6.12	112.77	406.82			
9	1,500	2,000	1,750	772	10,248	3.45	45.82	1,206.55	4,142.06	1.47	5.06	6	25	1.55	6.44	1,697.44	13,639.76	0.87	6.99	140.68	329.30			
10	2,000	2,500	2,250	620	10,868	2.77	48.60	1,189.87	5,331.92	1.45	6.52	5	30	1.29	7.73	6,791.71	20,431.47	3.48	10.47	570.80	383.19			
11	2,500	3,000	2,750	512	11,380	2.29	50.89	978.72	6,310.65	1.20	7.71	4	34	1.03	8.76	93.78	20,525.25	0.05	10.52	9.58	325.25			
12	3,000	4,000	3,500	851	12,231	3.81	54.69	2,517.67	8,828.32	3.08	10.79	7	41	1.80	10.57	4,995.20	25,520.45	2.56	13.08	198.41	289.07			
13	4,000	5,000	4,500	686	12,917	3.07	57.76	2,833.51	11,661.82	3.46	14.25	5	46	1.29	11.86	8,280.28	33,800.73	4.24	17.32	292.23	289.84			
14	5,000	7,500	6,250	1,082	13,999	4.84	62.60	4,672.84	16,334.67	5.71	19.97	3	49	0.77	12.63	1,842.25	35,642.98	0.94	18.26	39.42	218.20			
15	7,500	10,000	8,750	815	14,814	3.64	66.24	5,142.73	21,477.39	6.29	26.25	10	59	2.58	15.21	771.63	36,414.61	0.40	18.66	15.00	169.55			
16	10,000	20,000	15,000	1,670	16,484	7.47	73.71	13,299.26	34,776.65	16.26	42.51	28	87	7.22	22.42	23,009.29	59,423.91	11.79	30.44	173.01	170.87			
17	20,000	50,000	35,000	1,940	18,424	8.67	82.38	17,158.50	51,935.15	20.97	63.48	17	104	4.38	26.80	51,130.51	110,554.41	26.20	56.64	297.99	212.87			
18	50,000	100,000	75,000	1,195	19,619	5.34	87.73	9,999.14	61,934.29	12.22	75.70	59	163	15.21	42.01	36,896.18	147,450.60	18.90	75.54	368.99	238.08			
19	100,000	500,000	300,000	1,751	21,370	7.83	95.56	13,698.65	75,632.94	16.74	92.45	135	298	34.79	76.80	25,943.60	173,394.20	13.29	88.84	189.39	229.26			
20	500,000	UP		994	22,364	4.44	100.00	6,178.49	81,811.43	7.55	100.00	90	388	23.20	100.00	21,790.70	195,184.90	11.16	100.00	352.69	238.58			
				22,364					81,811.43					388					195,184.90					238.58



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,115	3,115	9.56	9.56	470.16	470.16	0.22	0.22	15	15	2.72	2.72	502.07	502.07	0.15	0.15	106.79	106.79			
2	50	100	75	272	3,387	0.83	10.39	396.45	73.72	0.19	0.04	6	21	1.09	3.81	228.66	730.72	0.07	0.22	57.68	991.22			
3	100	200	150	498	3,885	1.53	11.92	879.64	805.92	0.42	0.38	5	26	0.91	4.72	323.62	1,054.34	0.10	0.32	36.79	130.82			
4	200	300	250	513	4,398	1.57	13.50	701.54	1,507.46	0.33	0.72	8	34	1.45	6.17	910.40	1,964.74	0.27	0.59	129.77	130.33			
5	300	500	400	1,036	5,434	3.18	16.68	1,035.18	2,542.64	0.49	1.21	5	39	0.91	7.08	651.48	2,616.22	0.20	0.79	62.93	102.89			
6	500	750	625	1,037	6,471	3.18	19.86	1,706.10	4,248.74	0.81	2.02	11	50	2.00	9.07	2,389.01	5,005.23	0.72	1.50	140.03	117.81			
7	750	1,000	875	1,101	7,572	3.38	23.24	1,818.85	6,067.59	0.86	2.89	6	56	1.09	10.16	119.91	5,125.15	0.04	1.54	6.59	84.47			
8	1,000	1,500	1,250	1,469	9,041	4.51	27.75	3,060.13	9,127.73	1.46	4.34	13	69	2.36	12.52	4,357.35	9,482.50	1.31	2.85	142.39	103.89			
9	1,500	2,000	1,750	1,448	10,489	4.44	32.19	4,314.08	13,441.81	2.05	6.39	5	74	0.91	13.43	2,279.96	11,762.46	0.68	3.53	52.85	87.51			
10	2,000	2,500	2,250	1,232	11,721	3.78	35.97	4,420.40	17,862.20	2.10	8.49	14	88	2.54	15.97	6,097.74	17,860.20	1.83	5.37	137.95	99.99			
11	2,500	3,000	2,750	1,189	12,910	3.65	39.62	4,816.60	22,678.81	2.29	10.78	18	106	3.27	19.24	8,668.33	26,528.54	2.60	7.97	179.97	116.98			
12	3,000	4,000	3,500	1,443	14,353	4.43	44.05	7,262.33	29,941.14	3.45	14.24	7	113	1.27	20.51	502.13	27,030.67	0.15	8.12	6.91	90.28			
13	4,000	5,000	4,500	1,276	15,629	3.92	47.97	7,106.26	37,047.40	3.38	17.62	21	134	3.81	24.32	10,868.22	37,898.88	3.27	11.39	152.94	102.30			
14	5,000	7,500	6,250	2,298	17,927	7.05	55.02	16,426.33	53,473.73	7.81	25.43	14	148	2.54	26.86	7,260.22	45,159.11	2.18	13.57	44.20	84.45			
15	7,500	10,000	8,750	1,793	19,720	5.50	60.52	16,256.95	69,730.68	7.73	33.16	20	168	3.63	30.49	15,257.84	60,416.95	4.58	18.15	93.85	86.64			
16	10,000	20,000	15,000	3,628	23,348	11.13	71.65	40,450.95	110,181.63	19.24	52.39	75	243	13.61	44.10	43,524.17	103,941.11	13.08	31.23	107.60	94.34			
17	20,000	50,000	35,000	3,742	27,090	11.48	83.14	46,468.54	156,650.17	22.10	74.49	88	331	15.97	60.07	33,884.87	137,825.98	10.18	41.41	72.92	87.98			
18	50,000	100,000	75,000	2,208	29,298	6.78	89.92	21,692.25	178,342.41	10.31	84.80	61	392	11.07	71.14	109,263.12	247,089.10	32.83	74.24	503.70	138.55			
19	100,000	500,000	300,000	2,258	31,556	6.93	96.85	21,694.09	200,036.51	10.32	95.12	98	490	17.79	88.93	62,604.30	309,693.40	18.81	93.04	288.58	154.82			
20	500,000	UP		1,028	32,584	3.15	100.00	10,261.84	210,298.34	4.88	100.00	61	551	11.07	100.00	23,149.55	332,842.95	6.96	100.00	225.59	158.27			
				32,584					210,298.34					551					332,842.95					158.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,414	2,414	8.32	8.32	355.25	355.25	0.29	0.29	7	7	1.33	1.33	1,438.62	1,438.62	0.26	0.26	404.96	404.96			
2	50	100	75	597	3,011	2.06	10.37	541.71	896.95	0.44	0.74	1	8	0.19	1.52	5.06	1,443.68	0.00	0.26	0.93	160.95			
3	100	200	150	1,184	4,195	4.08	14.45	843.62	1,740.57	0.69	1.43	1	9	0.19	1.71	3.33	1,447.00	0.00	0.26	0.39	83.13			
4	200	300	250	1,155	5,350	3.98	18.43	901.28	2,641.85	0.74	2.17	0	9	0.00	1.71	0.00	1,447.00	0.00	0.26	0.00	54.77			
5	300	500	400	1,686	7,036	5.81	24.24	1,697.01	4,338.87	1.39	3.56	2	11	0.38	2.09	97.26	1,544.26	0.02	0.28	5.73	35.59			
6	500	750	625	1,503	8,539	5.18	29.41	1,969.95	6,308.82	1.61	5.17	4	15	0.76	2.85	927.65	2,471.92	0.17	0.44	47.09	39.18			
7	750	1,000	875	1,483	10,022	5.11	34.52	2,805.55	9,114.36	2.30	7.47	6	21	1.14	3.98	302.28	2,774.19	0.05	0.50	10.77	30.44			
8	1,000	1,500	1,250	1,781	11,803	6.14	40.66	4,045.18	13,159.54	3.32	10.79	6	27	1.14	5.12	512.84	3,287.03	0.09	0.59	12.68	24.98			
9	1,500	2,000	1,750	1,225	13,028	4.22	44.88	3,963.29	17,122.83	3.25	14.03	4	31	0.76	5.88	533.18	3,820.22	0.10	0.69	13.45	22.31			
10	2,000	2,500	2,250	858	13,886	2.96	47.83	3,074.34	20,197.17	2.52	16.55	6	37	1.14	7.02	392.10	4,212.32	0.07	0.76	12.75	20.86			
11	2,500	3,000	2,750	731	14,617	2.52	50.35	2,975.09	23,172.26	2.44	18.99	3	40	0.57	7.59	299.20	4,511.52	0.05	0.81	10.06	19.47			
12	3,000	4,000	3,500	1,047	15,664	3.61	53.96	4,847.92	28,020.18	3.97	22.97	7	47	1.33	8.92	209.32	4,720.84	0.04	0.85	4.32	16.85			
13	4,000	5,000	4,500	838	16,502	2.89	56.84	4,389.45	32,409.64	3.60	26.56	10	57	1.90	10.82	159.40	4,880.24	0.03	0.88	3.63	15.06			
14	5,000	7,500	6,250	1,312	17,814	4.52	61.36	8,496.16	40,905.79	6.96	33.53	18	75	3.42	14.23	6,844.97	11,725.21	1.23	2.10	80.57	28.66			
15	7,500	10,000	8,750	981	18,795	3.38	64.74	7,644.47	48,550.26	6.27	39.79	19	94	3.61	17.84	13,494.27	25,219.48	2.42	4.52	176.52	51.95			
16	10,000	20,000	15,000	2,154	20,949	7.42	72.16	19,160.32	67,710.58	15.70	55.50	51	145	9.68	27.51	15,507.07	40,726.55	2.78	7.30	80.93	60.15			
17	20,000	50,000	35,000	2,753	23,702	9.48	81.65	23,451.17	91,161.75	19.22	74.72	73	218	13.85	41.37	42,595.52	83,322.07	7.64	14.94	181.63	91.40			
18	50,000	100,000	75,000	1,649	25,351	5.68	87.33	13,516.18	104,677.93	11.08	85.80	94	312	17.84	59.20	67,140.60	150,462.68	12.04	26.98	496.74	143.74			
19	100,000	500,000	300,000	2,392	27,743	8.24	95.57	13,884.13	118,562.07	11.38	97.18	133	445	25.24	84.44	41,666.30	192,128.98	7.47	34.46	300.10	162.05			
20	500,000	UP		1,287	29,030	4.43	100.00	3,446.46	122,008.53	2.82	100.00	82	527	15.56	100.00	365,467.94	557,596.91	65.54	100.00	10604.15	457.01			
				29,030					122,008.53					527					557,596.91					457.01



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,880	1,880	8.08	8.08	334.46	334.46	0.29	0.29	4	4	0.93	0.93	4.91	4.91	0.00	0.00	1.47	1.47			
2	50	100	75	415	2,295	1.78	9.87	375.93	710.39	0.33	0.62	0	4	0.00	0.93	0.00	4.91	0.00	0.00	0.00	0.69			
3	100	200	150	709	3,004	3.05	12.91	566.63	1,277.01	0.49	1.11	0	4	0.00	0.93	0.00	4.91	0.00	0.00	0.00	0.38			
4	200	300	250	840	3,844	3.61	16.52	631.98	1,909.00	0.55	1.66	2	6	0.47	1.40	269.68	274.59	0.17	0.17	42.67	14.38			
5	300	500	400	1,262	5,106	5.42	21.95	1,375.26	3,284.26	1.20	2.86	3	9	0.70	2.10	851.60	1,126.19	0.54	0.71	61.92	34.29			
6	500	750	625	1,125	6,231	4.84	26.79	1,913.35	5,197.61	1.66	4.52	3	12	0.70	2.80	550.50	1,676.68	0.35	1.06	28.77	32.26			
7	750	1,000	875	1,087	7,318	4.67	31.46	1,891.99	7,089.60	1.65	6.17	3	15	0.70	3.50	328.16	2,004.85	0.21	1.27	17.34	28.28			
8	1,000	1,500	1,250	1,398	8,716	6.01	37.47	3,383.26	10,472.87	2.94	9.11	9	24	2.10	5.59	1,023.94	3,028.78	0.65	1.91	30.26	28.92			
9	1,500	2,000	1,750	1,076	9,792	4.63	42.09	2,986.90	13,459.76	2.60	11.71	5	29	1.17	6.76	1,260.44	4,289.22	0.80	2.71	42.20	31.87			
10	2,000	2,500	2,250	837	10,629	3.60	45.69	3,143.76	16,603.53	2.73	14.44	4	33	0.93	7.69	2,776.62	7,065.84	1.75	4.46	88.32	42.56			
11	2,500	3,000	2,750	674	11,303	2.90	48.59	2,799.98	19,403.51	2.44	16.88	7	40	1.63	9.32	1,676.72	8,742.56	1.06	5.52	59.88	45.06			
12	3,000	4,000	3,500	1,045	12,348	4.49	53.08	5,025.01	24,428.51	4.37	21.25	16	56	3.73	13.05	6,222.91	14,965.47	3.93	9.46	123.84	61.26			
13	4,000	5,000	4,500	791	13,139	3.40	56.48	4,106.92	28,535.43	3.57	24.82	5	61	1.17	14.22	1,559.02	16,524.49	0.99	10.44	37.96	57.91			
14	5,000	7,500	6,250	1,364	14,503	5.86	62.34	8,948.51	37,483.94	7.78	32.61	19	80	4.43	18.65	4,194.05	20,718.54	2.65	13.09	46.87	55.27			
15	7,500	10,000	8,750	1,016	15,519	4.37	66.71	7,646.01	45,129.95	6.65	39.26	17	97	3.96	22.61	4,420.90	25,139.44	2.79	15.89	57.82	55.70			
16	10,000	20,000	15,000	2,078	17,597	8.93	75.64	20,508.47	65,638.42	17.84	57.10	67	164	15.62	38.23	35,203.71	60,343.15	22.25	38.13	171.65	91.93			
17	20,000	50,000	35,000	2,396	19,993	10.30	85.94	24,302.68	89,941.10	21.14	78.25	72	236	16.78	55.01	36,465.45	96,808.60	23.04	61.17	150.05	107.64			
18	50,000	100,000	75,000	1,321	21,314	5.68	91.62	10,829.72	100,770.82	9.42	87.67	63	299	14.69	69.70	3,536.39	100,344.98	2.23	63.41	32.65	99.58			
19	100,000	500,000	300,000	1,316	22,630	5.66	97.28	10,581.92	111,352.74	9.21	96.87	83	382	19.35	89.04	43,692.71	144,037.70	27.61	91.02	412.90	129.35			
20	500,000	UP		633	23,263	2.72	100.00	3,594.63	114,947.37	3.13	100.00	47	429	10.96	100.00	14,212.50	158,250.20	8.98	100.00	395.38	137.67			
				23,263					114,947.37					429					158,250.20					137.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,261	1,261	9.35	9.35	42.92	42.92	0.05	0.05	2	2	0.63	0.63	77.69	77.69	0.07	0.07	181.03	181.03			
2	50	100	75	359	1,620	2.66	12.01	402.52	359.60	0.43	0.39	1	3	0.31	0.94	40.25	117.94	0.04	0.11	10.00	32.80			
3	100	200	150	479	2,099	3.55	15.56	558.50	918.11	0.60	0.99	0	3	0.00	0.94	0.00	117.94	0.00	0.11	0.00	12.85			
4	200	300	250	422	2,521	3.13	18.69	651.72	1,569.82	0.70	1.68	2	5	0.63	1.56	414.03	531.97	0.40	0.51	63.53	33.89			
5	300	500	400	579	3,100	4.29	22.98	1,036.25	2,606.07	1.11	2.80	4	9	1.25	2.81	609.33	1,141.29	0.59	1.10	58.80	43.79			
6	500	750	625	572	3,672	4.24	27.22	1,542.42	4,148.49	1.66	4.45	3	12	0.94	3.75	303.60	1,444.89	0.29	1.39	19.68	34.83			
7	750	1,000	875	521	4,193	3.86	31.08	1,493.68	5,642.17	1.60	6.06	3	15	0.94	4.69	152.63	1,597.52	0.15	1.54	10.22	28.31			
8	1,000	1,500	1,250	726	4,919	5.38	36.46	3,017.44	8,659.61	3.24	9.29	8	23	2.50	7.19	3,252.49	4,850.00	3.14	4.68	107.79	56.01			
9	1,500	2,000	1,750	580	5,499	4.30	40.76	2,826.08	11,485.69	3.03	12.33	14	37	4.38	11.56	1,919.61	6,769.61	1.85	6.53	67.92	58.94			
10	2,000	2,500	2,250	433	5,932	3.21	43.97	2,551.69	14,037.37	2.74	15.07	4	41	1.25	12.81	597.58	7,367.20	0.58	7.11	23.42	52.48			
11	2,500	3,000	2,750	433	6,365	3.21	47.18	2,443.66	16,481.03	2.62	17.69	6	47	1.88	14.69	740.33	8,107.52	0.71	7.82	30.30	49.19			
12	3,000	4,000	3,500	594	6,959	4.40	51.59	3,821.38	20,302.41	4.10	21.79	11	58	3.44	18.13	2,670.03	10,777.55	2.58	10.40	69.87	53.09			
13	4,000	5,000	4,500	541	7,500	4.01	55.60	4,115.70	24,418.11	4.42	26.21	7	65	2.19	20.31	458.92	11,236.47	0.44	10.84	11.15	46.02			
14	5,000	7,500	6,250	822	8,322	6.09	61.69	7,521.06	31,939.17	8.07	34.28	19	84	5.94	26.25	7,066.77	18,303.25	6.82	17.66	93.96	57.31			
15	7,500	10,000	8,750	624	8,946	4.63	66.32	6,266.03	38,205.20	6.73	41.00	25	109	7.81	34.06	1,994.44	20,297.68	1.92	19.58	31.83	53.13			
16	10,000	20,000	15,000	1,504	10,450	11.15	77.46	18,953.82	57,159.02	20.34	61.35	46	155	14.38	48.44	19,642.44	39,940.12	18.95	38.53	103.63	69.88			
17	20,000	50,000	35,000	1,514	11,964	11.22	88.69	20,618.13	77,777.15	22.13	83.48	65	220	20.31	68.75	20,467.23	60,407.35	19.74	58.27	99.27	77.67			
18	50,000	100,000	75,000	689	12,653	5.11	93.80	7,742.10	85,519.25	8.31	91.79	56	276	17.50	86.25	24,554.77	84,962.12	23.69	81.95	317.16	99.35			
19	100,000	500,000	300,000	692	13,345	5.13	98.93	6,629.94	92,149.19	7.12	98.90	41	317	12.81	99.06	17,576.93	102,539.05	16.95	98.91	265.11	111.28			
20	500,000	UP		145	13,490	1.07	100.00	1,023.81	93,173.00	1.10	100.00	3	320	0.94	100.00	1,131.49	103,670.53	1.09	100.00	110.52	111.27			
				13,490					93,173.00					320					103,670.53					111.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	10,804	10,804	11.61	11.61	1,311.83	1,311.83	0.92	0.92	91	91	5.27	5.27	1,834.12	1,834.12	0.43	0.43	139.81	139.81	
2	50	100	75	4,876	15,680	5.24	16.85	1,006.16	2,317.98	0.71	1.63	36	127	2.08	7.35	948.61	2,782.73	0.22	0.65	94.28	120.05	
3	100	200	150	6,279	21,959	6.75	23.60	1,520.13	3,838.11	1.07	2.70	35	162	2.03	9.38	1,146.96	3,929.69	0.27	0.91	75.45	102.39	
4	200	300	250	4,288	26,247	4.61	28.20	1,355.35	5,193.46	0.95	3.66	23	185	1.33	10.71	965.19	4,894.88	0.22	1.14	71.21	94.25	
5	300	500	400	5,528	31,775	5.94	34.14	3,298.20	8,491.66	2.32	5.98	64	249	3.71	14.42	1,239.75	6,134.62	0.29	1.43	37.59	72.24	
6	500	750	625	5,401	37,176	5.80	39.95	3,188.51	11,680.18	2.25	8.23	39	288	2.26	16.68	946.98	7,081.60	0.22	1.65	29.70	60.63	
7	750	1,000	875	4,353	41,529	4.68	44.62	2,330.40	14,010.58	1.64	9.87	12	300	0.69	17.37	76.22	7,157.82	0.02	1.66	3.27	51.09	
8	1,000	1,500	1,250	4,930	46,459	5.30	49.92	3,536.49	17,547.07	2.49	12.36	36	336	2.08	19.46	2,778.13	9,935.96	0.65	2.31	78.56	56.62	
9	1,500	2,000	1,750	3,726	50,185	4.00	53.92	3,287.74	20,834.81	2.32	14.68	25	361	1.45	20.90	2,471.10	12,407.06	0.57	2.88	75.16	59.55	
10	2,000	2,500	2,250	3,181	53,366	3.42	57.34	3,486.60	24,321.41	2.46	17.13	25	386	1.45	22.35	2,107.43	14,514.49	0.49	3.37	60.44	59.68	
11	2,500	3,000	2,750	5,696	59,062	6.12	63.46	3,147.53	27,468.95	2.22	19.35	12	398	0.69	23.05	909.37	15,423.85	0.21	3.58	28.89	56.15	
12	3,000	4,000	3,500	4,031	63,093	4.33	67.79	5,189.51	32,658.46	3.66	23.01	48	446	2.78	25.83	1,048.80	16,472.65	0.24	3.83	20.21	50.44	
13	4,000	5,000	4,500	2,112	65,205	2.27	70.06	4,279.60	36,938.05	3.01	26.02	30	476	1.74	27.56	1,439.42	17,912.07	0.33	4.16	33.63	48.49	
14	5,000	7,500	6,250	4,065	69,270	4.37	74.43	9,803.46	46,741.51	6.91	32.93	55	531	3.18	30.75	4,087.43	21,999.50	0.95	5.11	41.69	47.07	
15	7,500	10,000	8,750	2,157	71,427	2.32	76.75	7,893.50	54,635.01	5.56	38.49	55	586	3.18	33.93	3,052.39	25,051.88	0.71	5.82	38.67	45.85	
16	10,000	20,000	15,000	4,983	76,410	5.35	82.10	20,076.60	74,711.61	14.14	52.63	129	715	7.47	41.40	33,778.82	58,830.70	7.85	13.67	168.25	78.74	
17	20,000	50,000	35,000	5,641	82,051	6.06	88.17	25,105.46	99,817.07	17.69	70.32	250	965	14.48	55.88	25,853.23	84,683.94	6.01	19.68	102.98	84.84	
18	50,000	100,000	75,000	3,583	85,634	3.85	92.02	16,934.94	116,752.01	11.93	82.25	171	1,136	9.90	65.78	36,094.76	120,778.69	8.39	28.07	213.14	103.45	
19	100,000	500,000	300,000	5,287	90,921	5.68	97.70	19,063.47	135,815.48	13.43	95.68	422	1,558	24.44	90.21	154,110.48	274,889.17	35.82	63.89	808.41	202.40	
20	500,000	UP		2,144	93,065	2.30	100.00	6,135.50	141,950.98	4.32	100.00	169	1,727	9.79	100.00	155,389.89	430,279.06	36.11	100.00	2532.64	303.12	
				93,065					141,950.98					1,727					430,279.06			303.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,045	1,045	17.74	17.74	181.93	181.93	0.72	0.72	1	1	0.56	0.56	7.89	7.89	0.01	0.01	4.34	4.34			
2	50	100	75	238	1,283	4.04	21.78	248.89	430.81	0.99	1.71	0	1	0.00	0.56	0.00	7.89	0.00	0.01	0.00	1.83	1.83		
3	100	200	150	206	1,489	3.50	25.27	241.96	672.77	0.96	2.67	0	1	0.00	0.56	0.00	7.89	0.00	0.01	0.00	1.17	1.17		
4	200	300	250	93	1,582	1.58	26.85	167.27	840.04	0.66	3.34	2	3	1.12	1.68	6.96	14.86	0.01	0.02	4.16	1.77			
5	300	500	400	140	1,722	2.38	29.23	144.38	984.43	0.57	3.91	0	3	0.00	1.68	0.00	14.86	0.00	0.02	0.00	1.51	1.51		
6	500	750	625	76	1,798	1.29	30.52	85.59	1,070.02	0.34	4.25	0	3	0.00	1.68	0.00	14.86	0.00	0.02	0.00	1.39	1.39		
7	750	1,000	875	91	1,889	1.54	32.06	78.04	1,148.06	0.31	4.56	0	3	0.00	1.68	0.00	14.86	0.00	0.02	0.00	1.29	1.29		
8	1,000	1,500	1,250	210	2,099	3.56	35.62	331.47	1,479.53	1.32	5.87	0	3	0.00	1.68	0.00	14.86	0.00	0.02	0.00	1.00	1.00		
9	1,500	2,000	1,750	128	2,227	2.17	37.80	471.81	1,951.33	1.87	7.75	1	4	0.56	2.23	40.86	55.72	0.05	0.07	8.66	2.86			
10	2,000	2,500	2,250	119	2,346	2.02	39.82	242.24	2,193.58	0.96	8.71	1	5	0.56	2.79	12.60	68.32	0.01	0.08	5.20	3.11			
11	2,500	3,000	2,750	89	2,435	1.51	41.33	390.12	2,583.70	1.55	10.26	0	5	0.00	2.79	0.00	68.32	0.00	0.08	0.00	2.64	2.64		
12	3,000	4,000	3,500	146	2,581	2.48	43.81	450.83	3,034.53	1.79	12.05	1	6	0.56	3.35	68.32	0.00	0.08	0.00	2.25	2.25			
13	4,000	5,000	4,500	98	2,679	1.66	45.47	357.52	3,392.05	1.42	13.47	5	11	2.79	6.15	441.56	509.88	0.52	0.60	123.51	15.03			
14	5,000	7,500	6,250	160	2,839	2.72	48.18	683.59	4,075.64	2.71	16.18	1	12	0.56	6.70	0.00	509.88	0.00	0.60	0.00	12.51	12.51		
15	7,500	10,000	8,750	133	2,972	2.26	50.44	790.43	4,866.07	3.14	19.32	0	12	0.00	6.70	0.00	509.88	0.00	0.60	0.00	10.48	10.48		
16	10,000	20,000	15,000	397	3,369	6.74	57.18	3,308.76	8,174.83	13.14	32.46	6	18	3.35	10.06	3,058.50	3,568.38	3.59	4.18	92.44	43.65			
17	20,000	50,000	35,000	649	4,018	11.01	68.19	7,032.07	15,206.90	27.92	60.38	31	49	17.32	27.37	2,314.60	5,882.98	2.71	6.90	32.91	38.69			
18	50,000	100,000	75,000	448	4,466	7.60	75.80	3,200.83	18,407.74	12.71	73.09	30	79	16.76	44.13	10,886.24	16,769.22	12.76	19.66	340.11	91.10			
19	100,000	500,000	300,000	930	5,396	15.78	91.58	4,638.80	23,046.53	18.42	91.51	74	153	41.34	85.47	7,213.85	23,983.07	8.46	28.11	155.51	104.06			
20	500,000	UP		496	5,892	8.42	100.00	2,138.42	25,184.95	8.49	100.00	26	179	14.53	100.00	61,323.29	85,306.36	71.89	100.00	2867.70	338.72			
				5,892					25,184.95					179					85,306.36					338.72



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	258,404	258,404	14.40	14.40	15,794.12	15,794.12	0.75	0.75	215	215	2.19	2.19	2,870.27	2,870.27	0.33	0.33	18.17	18.17			
2	50	100	75	147,001	405,405	8.19	22.59	21,533.06	37,327.18	1.02	1.77	155	370	1.58	3.76	3,956.15	6,826.42	0.46	0.79	18.37	18.29			
3	100	200	150	249,714	655,119	13.91	36.50	54,614.46	91,941.63	2.59	4.36	452	822	4.60	8.36	13,305.41	20,131.82	1.54	2.32	24.36	21.90			
4	200	300	250	180,355	835,474	10.05	46.55	59,071.98	151,013.61	2.80	7.17	387	1,209	3.93	12.29	14,826.82	34,958.65	1.71	4.03	25.10	23.15			
5	300	500	400	246,404	1,081,878	13.73	60.28	120,324.11	271,337.72	5.71	12.87	809	2,018	8.22	20.52	36,261.59	71,220.23	4.18	8.22	30.14	26.25			
6	500	750	625	164,587	1,246,465	9.17	69.45	112,908.56	384,246.28	5.36	18.23	832	2,850	8.46	28.98	31,235.93	102,456.16	3.60	11.82	27.66	26.66			
7	750	1,000	875	129,205	1,375,670	7.20	76.65	130,935.56	515,181.84	6.21	24.44	649	3,499	6.60	35.57	37,324.81	139,780.98	4.31	16.13	28.51	27.13			
8	1,000	1,500	1,250	112,045	1,487,715	6.24	82.89	153,102.14	668,283.98	7.26	31.71	612	4,111	6.22	41.80	33,127.77	172,908.75	3.82	19.95	21.64	25.87			
9	1,500	2,000	1,750	65,712	1,553,427	3.66	86.55	127,081.47	795,365.45	6.03	37.74	308	4,419	3.13	44.93	30,946.86	203,855.61	3.57	23.53	24.35	25.63			
10	2,000	2,500	2,250	38,167	1,591,594	2.13	88.68	91,441.44	886,806.89	4.34	42.08	220	4,639	2.24	47.16	22,592.53	226,448.14	2.61	26.13	24.71	25.54			
11	2,500	3,000	2,750	29,497	1,621,091	1.64	90.32	87,390.67	974,197.56	4.15	46.22	221	4,860	2.25	49.41	35,362.65	261,810.79	4.08	30.21	40.47	26.87			
12	3,000	4,000	3,500	33,423	1,654,514	1.86	92.18	119,000.62	1,093,198.19	5.65	51.87	252	5,112	2.56	51.97	34,778.05	296,588.84	4.01	34.23	29.23	27.13			
13	4,000	5,000	4,500	23,186	1,677,700	1.29	93.47	103,718.35	1,196,916.54	4.92	56.79	231	5,343	2.35	54.32	24,712.87	321,301.71	2.85	37.08	23.83	26.84			
14	5,000	7,500	6,250	30,102	1,707,802	1.68	95.15	163,434.01	1,360,350.54	7.75	64.54	342	5,685	3.48	57.80	41,005.48	362,307.18	4.73	41.81	25.09	26.63			
15	7,500	10,000	8,750	18,417	1,726,219	1.03	96.18	125,020.11	1,485,370.65	5.93	70.48	242	5,927	2.46	60.26	36,330.30	398,637.48	4.19	46.00	29.06	26.84			
16	10,000	20,000	15,000	28,119	1,754,338	1.57	97.74	240,093.94	1,725,464.59	11.39	81.87	533	6,460	5.42	65.68	118,182.86	516,820.34	13.64	59.64	49.22	29.95			
17	20,000	50,000	35,000	20,518	1,774,856	1.14	98.89	201,346.19	1,926,810.78	9.55	91.42	609	7,069	6.19	71.87	77,949.91	594,770.25	9.00	68.64	38.71	30.87			
18	50,000	100,000	75,000	8,433	1,783,289	0.47	99.36	81,530.31	2,008,341.09	3.87	95.29	495	7,564	5.03	76.90	27,429.60	622,199.85	3.17	71.80	33.64	30.98			
19	100,000	500,000	300,000	8,458	1,791,747	0.47	99.83	70,108.04	2,078,449.13	3.33	98.62	980	8,544	9.96	86.86	130,620.23	752,820.08	15.07	86.88	186.31	36.22			
20	500,000	UP		3,074	1,794,821	0.17	100.00	29,172.40	2,107,621.53	1.38	100.00	1,292	9,836	13.14	100.00	113,704.59	866,524.67	13.12	100.00	389.77	41.11			
				1,794,821					2,107,621.53					9,836					866,524.67					41.11



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	191	191	13.25	13.25	28.81	28.81	0.83	0.83	1	1	3.70	3.70	19.40	19.40	1.53	1.53	67.34	67.34			
2	50	100	75	82	273	5.69	18.95	25.02	53.83	0.72	1.55	0	1	0.00	3.70	0.00	19.40	0.00	1.53	0.00	36.03	36.03		
3	100	200	150	112	385	7.77	26.72	54.90	108.73	1.58	3.13	0	1	0.00	3.70	0.00	19.40	0.00	1.53	0.00	17.84	17.84		
4	200	300	250	54	439	3.75	30.46	52.80	161.53	1.52	4.65	0	1	0.00	3.70	0.00	19.40	0.00	1.53	0.00	12.01	12.01		
5	300	500	400	69	508	4.79	35.25	61.53	223.05	1.77	6.42	0	1	0.00	3.70	0.00	19.40	0.00	1.53	0.00	8.70	8.70		
6	500	750	625	86	594	5.97	41.22	107.00	330.06	3.08	9.50	0	1	0.00	3.70	0.00	19.40	0.00	1.53	0.00	5.88	5.88		
7	750	1,000	875	72	666	5.00	46.22	42.67	372.73	1.23	10.73	0	1	0.00	3.70	0.00	19.40	0.00	1.53	0.00	5.20	5.20		
8	1,000	1,500	1,250	56	722	3.89	50.10	101.94	474.66	2.94	13.67	4	5	14.81	18.52	765.84	785.23	60.50	62.03	751.29	165.43			
9	1,500	2,000	1,750	42	764	2.91	53.02	97.10	571.76	2.80	16.46	1	6	3.70	22.22	0.50	785.73	0.04	62.07	0.51	137.42	137.42		
10	2,000	2,500	2,250	36	800	2.50	55.52	126.22	697.98	3.63	20.10	3	9	11.11	33.33	45.97	831.70	3.63	65.70	36.42	119.16	119.16		
11	2,500	3,000	2,750	35	835	2.43	57.95	51.83	749.81	1.49	21.59	1	10	3.70	37.04	0.45	832.16	0.04	65.74	0.87	110.98	110.98		
12	3,000	4,000	3,500	51	886	3.54	61.49	125.74	875.55	3.62	25.21	0	10	0.00	37.04	0.00	832.16	0.00	65.74	0.00	95.04	95.04		
13	4,000	5,000	4,500	64	950	4.44	65.93	121.87	997.42	3.51	28.72	0	10	0.00	37.04	0.00	832.16	0.00	65.74	0.00	83.43	83.43		
14	5,000	7,500	6,250	66	1,016	4.58	70.51	191.50	1,188.92	5.51	34.23	4	14	14.81	51.85	11.75	843.91	0.93	66.66	6.14	70.98	70.98		
15	7,500	10,000	8,750	60	1,076	4.16	74.67	222.14	1,411.06	6.40	40.63	3	17	11.11	62.96	2.29	846.20	0.18	66.85	1.03	59.97	59.97		
16	10,000	20,000	15,000	215	1,291	14.92	89.59	815.86	2,226.92	23.49	64.12	2	19	7.41	70.37	15.82	862.02	1.25	68.10	1.94	38.71	38.71		
17	20,000	50,000	35,000	98	1,389	6.80	96.39	646.84	2,873.76	18.63	82.75	0	19	0.00	70.37	0.00	862.02	0.00	68.10	0.00	30.00	30.00		
18	50,000	100,000	75,000	29	1,418	2.01	98.40	392.58	3,266.34	11.30	94.05	8	27	29.63	100.00	403.88	1,265.91	31.90	100.00	102.88	38.76	38.76		
19	100,000	500,000	300,000	23	1,441	1.60	100.00	206.51	3,472.85	5.95	100.00	0	27	0.00	100.00	0.00	1,265.91	0.00	100.00	0.00	36.45	36.45		
20	500,000	UP		0	1,441	0.00	100.00	0.00	3,472.85	0.00	100.00	0	27	0.00	100.00	0.00	1,265.91	0.00	100.00	0.00	36.45	36.45		
				1,441					3,472.85					27					1,265.91					36.45



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	463	463	15.34	15.34	21.33	21.33	0.22	0.22	3	3	3.33	3.33	182.54	182.54	2.07	2.07	855.79	855.79	
2	50	100	75	89	552	2.95	18.28	32.44	53.77	0.34	0.56	0	3	0.00	3.33	0.00	182.54	0.00	2.07	0.00	339.48	
3	100	200	150	84	636	2.78	21.07	24.41	78.18	0.25	0.81	0	3	0.00	3.33	0.00	182.54	0.00	2.07	0.00	233.49	
4	200	300	250	86	722	2.85	23.92	21.51	99.69	0.22	1.03	0	3	0.00	3.33	0.00	182.54	0.00	2.07	0.00	183.10	
5	300	500	400	111	833	3.68	27.59	36.03	135.72	0.37	1.40	0	3	0.00	3.33	0.00	182.54	0.00	2.07	0.00	134.49	
6	500	750	625	96	929	3.18	30.77	107.47	243.19	1.11	2.52	0	3	0.00	3.33	0.00	182.54	0.00	2.07	0.00	75.06	
7	750	1,000	875	66	995	2.19	32.96	80.19	323.39	0.83	3.34	0	3	0.00	3.33	0.00	182.54	0.00	2.07	0.00	56.45	
8	1,000	1,500	1,250	132	1,127	4.37	37.33	161.46	484.85	1.67	5.01	0	3	0.00	3.33	0.00	182.54	0.00	2.07	0.00	37.65	
9	1,500	2,000	1,750	119	1,246	3.94	41.27	105.87	590.72	1.10	6.11	1	4	1.11	4.44	52.51	235.05	0.60	2.67	49.60	39.79	
10	2,000	2,500	2,250	108	1,354	3.58	44.85	66.30	657.02	0.69	6.80	0	4	0.00	4.44	0.00	235.05	0.00	2.67	0.00	35.77	
11	2,500	3,000	2,750	68	1,422	2.25	47.10	66.85	723.86	0.69	7.49	0	4	0.00	4.44	0.00	235.05	0.00	2.67	0.00	32.47	
12	3,000	4,000	3,500	103	1,525	3.41	50.51	145.73	869.59	1.51	8.99	6	10	6.67	11.11	351.26	586.31	3.98	6.65	241.03	67.42	
13	4,000	5,000	4,500	66	1,591	2.19	52.70	153.19	1,022.78	1.58	10.58	6	16	6.67	17.78	278.59	864.90	3.16	9.81	181.86	84.56	
14	5,000	7,500	6,250	125	1,716	4.14	56.84	310.41	1,333.19	3.21	13.79	4	20	4.44	22.22	441.80	1,306.70	5.01	14.82	142.33	98.01	
15	7,500	10,000	8,750	125	1,841	4.14	60.98	624.88	1,958.07	6.46	20.25	2	22	2.22	24.44	65.56	1,372.26	0.74	15.56	10.49	70.08	
16	10,000	20,000	15,000	197	2,038	6.53	67.51	1,127.77	3,085.84	11.66	31.92	21	43	23.33	47.78	810.44	2,182.70	9.19	24.75	71.86	70.73	
17	20,000	50,000	35,000	325	2,363	10.77	78.27	1,539.62	4,625.47	15.92	47.84	8	51	8.89	56.67	880.41	3,063.11	9.98	34.74	57.18	66.22	
18	50,000	100,000	75,000	311	2,674	10.30	88.57	2,279.44	6,904.90	23.58	71.42	27	78	30.00	86.67	2,607.88	5,670.98	29.58	64.31	114.41	82.13	
19	100,000	500,000	300,000	329	3,003	10.90	99.47	2,671.95	9,576.86	27.64	99.06	12	90	13.33	100.00	3,146.68	8,817.66	35.69	100.00	117.77	92.07	
20	500,000	UP		16	3,019	0.53	100.00	91.31	9,668.16	0.94	100.00	0	90	0.00	100.00	0.00	8,817.66	0.00	100.00	0.00	91.20	
				3,019					9,668.16					90					8,817.66			91.20



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.57	3.57	0.14	0.14	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	18	60.71	64.29	1.90	2.04	2.14	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	19	3.57	67.86	3.33	5.38	3.75	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	20	3.57	71.43	16.67	22.04	18.77	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	21	3.57	75.00	3.33	25.38	3.75	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	22	3.57	78.57	16.67	42.04	18.77	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	23	3.57	82.14	16.67	58.71	18.77	66.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	3.57	85.71	3.33	62.04	3.75	69.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	25	3.57	89.29	16.67	78.71	18.77	88.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	26	3.57	92.86	3.33	82.04	3.75	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	27	3.57	96.43	1.49	83.53	1.68	94.07	1	1	100.00	100.00	6.43	6.43	100.00	100.00	431.93	7.70	
13	4,000	5,000	4,500	1	28	3.57	100.00	5.26	88.80	5.93	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24	
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24	
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24	
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24	
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24	
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24	
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24	
20	500,000	UP		0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24	
				28					88.80					1					6.43			7.24



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 40 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE !

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,619	2,619	47.58	47.58	319.14	319.14	3.88	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	974	3,593	17.70	65.28	322.69	641.83	3.92	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	265	3,858	4.81	70.09	176.55	818.38	2.14	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	50	3,908	0.91	71.00	62.58	880.96	0.76	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	38	3,946	0.69	71.69	49.06	930.03	0.60	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	3,961	0.27	71.97	19.82	949.85	0.24	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	3,981	0.36	72.33	33.20	983.04	0.40	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	4,017	0.65	72.98	64.83	1,047.88	0.79	12.73	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	26	4,043	0.47	73.46	157.48	1,205.36	1.91	14.64	1	2	3.85	7.69	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	4,055	0.22	73.67	28.64	1,234.00	0.35	14.99	0	2	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	24	4,079	0.44	74.11	78.93	1,312.93	0.96	15.95	0	2	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	49	4,128	0.89	75.00	23.71	1,336.64	0.29	16.24	0	2	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	70	4,198	1.27	76.27	46.62	1,383.26	0.57	16.81	1	3	3.85	11.54	8.43	8.43	1.06	1.06	18.09	0.61			
14	5,000	7,500	6,250	73	4,271	1.33	77.60	121.14	1,504.40	1.47	18.28	1	4	3.85	15.38	38.52	46.96	4.83	5.88	31.80	3.12			
15	7,500	10,000	8,750	44	4,315	0.80	78.40	223.88	1,728.28	2.72	21.00	4	8	15.38	30.77	22.80	69.76	2.86	8.74	10.18	4.04			
16	10,000	20,000	15,000	118	4,433	2.14	80.54	630.07	2,358.36	7.66	28.65	1	9	3.85	34.62	4.93	74.69	0.62	9.36	0.78	3.17			
17	20,000	50,000	35,000	418	4,851	7.59	88.14	1,865.77	4,224.13	22.67	51.32	13	22	50.00	84.62	410.10	484.79	51.39	60.74	21.98	11.48			
18	50,000	100,000	75,000	437	5,288	7.94	96.08	1,328.62	5,552.75	16.14	67.46	2	24	7.69	92.31	209.02	693.81	26.19	86.94	15.73	12.49			
19	100,000	500,000	300,000	198	5,486	3.60	99.67	2,425.40	7,978.15	29.47	96.93	2	26	7.69	100.00	104.27	798.07	13.06	100.00	4.30	10.00			
20	500,000	UP		18	5,504	0.33	100.00	252.73	8,230.88	3.07	100.00	0	26	0.00	100.00	0.00	798.07	0.00	100.00	0.00	9.70			
				5,504					8,230.88					26					798.07					9.70
GRANT TOTAL				2,033,279.0					2,955,990.5					14,322.0					2,791,747.99					

2.4 ALL OCCUPATION



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	16.22	16.22	0.50	0.50	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	18	8.11	24.32	0.48	0.98	0.12	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	19	1.35	25.68	0.02	1.00	0.01	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	20	1.35	27.03	1.19	2.19	0.29	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	21	1.35	28.38	1.07	3.27	0.26	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	22	1.35	29.73	8.17	11.44	1.98	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	1.35	31.08	1.24	12.67	0.30	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	28	6.76	37.84	13.41	26.08	3.25	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	29	1.35	39.19	1.51	27.59	0.37	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	30	1.35	40.54	0.49	28.08	0.12	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	31	1.35	41.89	2.49	30.57	0.60	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	32	1.35	43.24	4.70	35.27	1.14	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	33	1.35	44.59	0.65	35.92	0.16	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	36	4.05	48.65	12.46	48.38	3.02	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	37	1.35	50.00	8.77	57.15	2.13	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	40	4.05	54.05	0.08	57.22	0.02	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	54	18.92	72.97	49.32	106.55	11.96	25.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	59	6.76	79.73	56.07	162.62	13.60	39.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	73	18.92	98.65	249.45	412.07	60.50	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	74	1.35	100.00	0.25	412.32	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				74					412.32					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 200 REFINING INSTALLATIONS (GOLD SILVER PLATINUM ETC.)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	175	175	42.27	42.27	8.01	8.01	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	58	233	14.01	56.28	3.99	12.00	0.92	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	263	7.25	63.53	4.10	16.11	0.95	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	272	2.17	65.70	2.14	18.25	0.49	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	277	1.21	66.91	1.34	19.58	0.31	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	278	0.24	67.15	0.07	19.66	0.02	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	280	0.48	67.63	1.03	20.69	0.24	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	282	0.48	68.12	0.24	20.93	0.06	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	284	0.48	68.60	0.21	21.14	0.05	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	285	0.24	68.84	0.26	21.40	0.06	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	286	0.24	69.08	3.66	25.06	0.84	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	287	0.24	69.32	2.24	27.30	0.52	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	290	0.72	70.05	15.85	43.15	3.66	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	292	0.48	70.53	6.95	50.10	1.60	11.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	295	0.72	71.26	4.45	54.55	1.03	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	307	2.90	74.15	26.32	80.87	6.08	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	336	7.00	81.16	139.38	220.24	32.18	50.85	1	1	14.29	14.29	28.30	28.30	0.72	0.72	20.30	12.85			
18	50,000	100,000	75,000	11	347	2.66	83.82	34.04	254.28	7.86	58.71	0	1	0.00	14.29	0.00	28.30	0.00	0.72	0.00	11.13			
19	100,000	500,000	300,000	19	366	4.59	88.41	30.88	285.17	7.13	65.84	0	1	0.00	14.29	0.00	28.30	0.00	0.72	0.00	9.92			
20	500,000	UP		48	414	11.59	100.00	147.93	433.10	34.16	100.00	6	7	85.71	100.00	3,923.88	3,952.18	99.28	100.00	2652.52	912.54			
				414					433.10					7					3,952.18					912.54



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 201 ALUMUNIUUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	3.14	3.14	2.01	2.01	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	19	0.84	3.98	18.04	20.04	0.66	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	28	1.89	5.87	1.41	21.45	0.05	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	33	1.05	6.92	3.18	24.63	0.12	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	49	3.35	10.27	2.98	27.61	0.11	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	59	2.10	12.37	5.13	32.74	0.19	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	74	3.14	15.51	24.96	57.70	0.92	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	94	4.19	19.71	25.32	83.02	0.93	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	109	3.14	22.85	214.61	297.63	7.89	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	123	2.94	25.79	30.95	328.58	1.14	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	135	2.52	28.30	33.53	362.11	1.23	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	153	3.77	32.08	55.62	417.73	2.04	15.35	3	3	33.33	33.33	63.84	63.84	8.28	8.28	114.77	15.28			
13	4,000	5,000	4,500	10	163	2.10	34.17	57.50	475.24	2.11	17.46	0	3	0.00	33.33	0.00	63.84	0.00	8.28	0.00	13.43			
14	5,000	7,500	6,250	37	200	7.76	41.93	186.65	661.88	6.86	24.32	0	3	0.00	33.33	0.00	63.84	0.00	8.28	0.00	9.65			
15	7,500	10,000	8,750	37	237	7.76	49.69	264.64	926.52	9.72	34.04	1	4	11.11	44.44	43.32	107.16	5.62	13.90	16.37	11.57			
16	10,000	20,000	15,000	31	268	6.50	56.18	372.95	1,299.47	13.70	47.74	1	5	11.11	55.56	46.33	153.50	6.01	19.91	12.42	11.81			
17	20,000	50,000	35,000	38	306	7.97	64.15	495.90	1,795.37	18.22	65.97	1	6	11.11	66.67	73.74	227.23	9.57	29.48	14.87	12.66			
18	50,000	100,000	75,000	35	341	7.34	71.49	297.74	2,093.12	10.94	76.90	0	6	0.00	66.67	0.00	227.23	0.00	29.48	0.00	10.86			
19	100,000	500,000	300,000	78	419	16.35	87.84	490.62	2,583.74	18.03	94.93	2	8	22.22	88.89	534.00	761.23	69.28	98.76	108.84	29.46			
20	500,000	UP		58	477	12.16	100.00	137.96	2,721.70	5.07	100.00	1	9	11.11	100.00	9.54	770.78	1.24	100.00	6.92	28.32			
				477					2,721.70					9					770.78					28.32



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	5.65	5.65	4.71	4.71	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	20	1.41	7.07	0.37	5.08	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	30	3.53	10.60	2.01	7.09	0.15	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	34	1.41	12.01	0.64	7.73	0.05	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	42	2.83	14.84	4.35	12.08	0.32	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	51	3.18	18.02	6.22	18.29	0.46	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	61	3.53	21.55	8.52	26.81	0.62	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	72	3.89	25.44	11.58	38.39	0.85	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	80	2.83	28.27	4.42	42.81	0.32	3.14	1	1	14.29	14.29	64.35	64.35	33.72	33.72	1455.79	150.31			
10	2,000	2,500	2,250	4	84	1.41	29.68	7.83	50.64	0.57	3.71	0	1	0.00	14.29	0.00	64.35	0.00	33.72	0.00	127.07			
11	2,500	3,000	2,750	4	88	1.41	31.10	14.15	64.79	1.04	4.75	0	1	0.00	14.29	0.00	64.35	0.00	33.72	0.00	99.32			
12	3,000	4,000	3,500	4	92	1.41	32.51	10.15	74.95	0.74	5.49	0	1	0.00	14.29	0.00	64.35	0.00	33.72	0.00	85.86			
13	4,000	5,000	4,500	6	98	2.12	34.63	24.14	99.09	1.77	7.26	0	1	0.00	14.29	0.00	64.35	0.00	33.72	0.00	64.94			
14	5,000	7,500	6,250	10	108	3.53	38.16	52.83	151.92	3.87	11.13	0	1	0.00	14.29	0.00	64.35	0.00	33.72	0.00	42.36			
15	7,500	10,000	8,750	8	116	2.83	40.99	58.75	210.66	4.31	15.44	0	1	0.00	14.29	0.00	64.35	0.00	33.72	0.00	30.55			
16	10,000	20,000	15,000	25	141	8.83	49.82	244.13	454.79	17.89	33.33	0	1	0.00	14.29	0.00	64.35	0.00	33.72	0.00	14.15			
17	20,000	50,000	35,000	25	166	8.83	58.66	207.19	661.98	15.19	48.52	4	5	57.14	71.43	79.96	144.32	41.91	75.63	38.60	21.80			
18	50,000	100,000	75,000	29	195	10.25	68.90	222.48	884.45	16.31	64.82	1	6	14.29	85.71	37.50	181.82	19.65	95.28	16.86	20.56			
19	100,000	500,000	300,000	56	251	19.79	88.69	402.99	1,287.44	29.54	94.36	1	7	14.29	100.00	9.00	190.82	4.72	100.00	2.23	14.82			
20	500,000	UP		32	283	11.31	100.00	76.97	1,364.41	5.64	100.00	0	7	0.00	100.00	0.00	190.82	0.00	100.00	0.00	13.99			
				283					1,364.41					7					190.82					13.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.51	0.51	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.70	1.21	1.63	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.86	3.07	4.32	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	11.24	14.31	26.10	33.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	8.75	23.06	20.33	53.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	11.24	34.29	26.10	79.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	8.75	43.04	20.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				43.04		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.00	4.00	0.23	0.23	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	0.14	0.37	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	8.00	16.00	0.38	0.75	0.16	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	8.00	24.00	0.61	1.36	0.26	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	4.00	28.00	0.00	1.36	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	4.00	32.00	2.22	3.58	0.93	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	4.00	36.00	2.46	6.04	1.04	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	4.00	40.00	4.37	10.41	1.84	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	4.00	44.00	7.33	17.74	3.09	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	4.00	48.00	3.55	21.30	1.50	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	4.00	52.00	7.11	28.41	2.99	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	4.00	56.00	2.88	31.29	1.21	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	4.00	60.00	15.83	47.11	6.67	19.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	4.00	64.00	15.83	62.94	6.67	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	4.00	68.00	9.30	72.24	3.92	30.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	19	8.00	76.00	48.01	120.25	20.22	50.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	24	20.00	96.00	103.36	223.61	43.53	94.17	1	1	100.00	100.00	23.58	23.58	100.00	100.00	22.82	10.55	9.93	9.93	
19	100,000	500,000	300,000	1	25	4.00	100.00	13.83	237.44	5.83	100.00	0	1	0.00	100.00	0.00	23.58	0.00	100.00	0.00	0.00	0.00	9.93	
20	500,000	UP		0	25	0.00	100.00	0.00	237.44	0.00	100.00	0	1	0.00	100.00	0.00	23.58	0.00	100.00	0.00	0.00	0.00	9.93	
				25					237.44					1					23.58					9.93



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2028 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5.56	16.67	0.89	0.89	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5.56	22.22	0.43	1.32	0.05	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5.56	27.78	4.43	5.74	0.56	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5.56	33.33	3.95	9.69	0.50	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5.56	38.89	3.95	5.74	0.50	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	5.56	44.44	14.00	19.74	1.78	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	5.56	50.00	6.98	26.72	0.89	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	5.56	55.56	14.00	40.72	1.78	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	5.56	61.11	0.69	41.41	0.09	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	5.56	66.67	11.44	52.85	1.45	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	5.56	72.22	726.28	779.13	92.35	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	5.56	77.78	0.69	779.81	0.09	99.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	5.56	83.33	0.00	779.81	0.00	99.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	5.56	88.89	0.87	780.68	0.11	99.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	5.56	94.44	0.76	781.45	0.10	99.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	5.56	100.00	5.00	786.45	0.64	100.00	2	2	100.00	100.00	520.50	520.50	100.00	100.00	10407.57	66.18	66.18	
18	50,000	100,000	75,000	0	0.00	100.00	0.00	786.45	0.00	100.00	0	2	0.00	100.00	0.00	520.50	0.00	100.00	0.00	0.00	66.18	66.18
19	100,000	500,000	300,000	0	0.00	100.00	0.00	786.45	0.00	100.00	0	2	0.00	100.00	0.00	520.50	0.00	100.00	0.00	0.00	66.18	66.18
20	500,000	UP		0	0.00	100.00	0.00	786.45	0.00	100.00	0	2	0.00	100.00	0.00	520.50	0.00	100.00	0.00	0.00	66.18	66.18
				18			786.45				2			520.50				66.18				



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	18	18	5.34	5.34	0.50	0.50	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	22	1.19	6.53	0.75	1.26	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	39	5.04	11.57	11.73	12.98	0.64	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	49	2.97	14.54	4.45	17.43	0.24	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	14	63	4.15	18.69	7.38	24.81	0.41	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	78	4.45	23.15	11.26	36.07	0.62	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	19	97	5.64	28.78	32.65	68.72	1.80	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	110	3.86	32.64	19.89	88.61	1.09	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	17	127	5.04	37.69	37.65	126.27	2.07	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	138	3.26	40.95	22.18	148.45	1.22	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	144	1.78	42.73	15.02	163.47	0.83	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	12	156	3.56	46.29	54.73	218.20	3.01	12.00	1	1	33.33	33.33	17.54	17.54	14.79	14.79	32.05	8.04	
13	4,000	5,000	4,500	20	176	5.93	52.23	97.84	316.04	5.38	17.38	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	5.55	
14	5,000	7,500	6,250	17	193	5.04	57.27	131.64	447.68	7.24	24.62	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	3.92	
15	7,500	10,000	8,750	13	206	3.86	61.13	92.65	540.33	5.09	29.71	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	3.25	
16	10,000	20,000	15,000	21	227	6.23	67.36	221.03	761.35	12.15	41.86	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	2.30	
17	20,000	50,000	35,000	30	257	8.90	76.26	411.75	1,173.10	22.64	64.50	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	1.50	
18	50,000	100,000	75,000	19	276	5.64	81.90	281.64	1,454.74	15.49	79.99	1	2	33.33	66.67	94.28	111.82	79.47	94.26	33.48	7.69	
19	100,000	500,000	300,000	29	305	8.61	90.50	225.63	1,680.37	12.41	92.39	0	2	0.00	66.67	0.00	111.82	0.00	94.26	0.00	6.65	
20	500,000	UP		32	337	9.50	100.00	138.33	1,818.70	7.61	100.00	1	3	33.33	100.00	6.81	118.64	5.74	100.00	4.93	6.52	
				337					1,818.70					3					118.64			6.52



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 204

EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	6.45	6.45	7.74	7.74	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	1.61	8.06	0.64	8.38	0.07	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	1.61	9.68	0.67	9.05	0.07	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.61	11.29	0.01	9.06	0.00	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	9	3.23	14.52	0.77	9.83	0.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	1.61	16.13	0.48	10.32	0.05	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	1.61	17.74	1.87	12.19	0.21	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	1.61	19.35	4.44	16.63	0.49	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	1.61	20.97	4.50	21.13	0.50	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	1.61	22.58	1.50	22.63	0.17	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	1.61	24.19	1.71	24.34	0.19	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	1.61	25.81	1.91	26.26	0.21	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	1.61	27.42	7.10	33.36	0.79	3.70	1	1	33.33	33.33	15.00	15.00	5.12	5.12	211.27	44.97	
14	5,000	7,500	6,250	3	20	4.84	32.26	31.15	64.51	3.46	7.16	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	23.25	
15	7,500	10,000	8,750	1	21	1.61	33.87	4.19	68.71	0.47	7.63	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	21.83	
16	10,000	20,000	15,000	6	27	9.68	43.55	43.59	112.29	4.84	12.47	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	13.36	
17	20,000	50,000	35,000	2	29	3.23	46.77	66.17	178.46	7.35	19.81	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	8.41	
18	50,000	100,000	75,000	3	32	4.84	51.61	58.60	237.06	6.51	26.32	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	6.33	
19	100,000	500,000	300,000	21	53	33.87	85.48	529.03	766.09	58.73	85.05	2	3	66.67	100.00	277.93	292.93	94.88	100.00	52.54	38.24	
20	500,000	UP		9	62	14.52	100.00	134.65	900.74	14.95	100.00	0	3	0.00	100.00	0.00	292.93	0.00	100.00	0.00	32.52	
				62					900.74					3					292.93			32.52



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2042

TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	45.45	45.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	4.55	50.00	3.36	3.36	7.01	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	4.55	54.55	3.36	6.71	7.01	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	4.55	59.09	5.13	11.84	10.72	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	4.55	63.64	3.36	15.20	7.01	31.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	4.55	68.18	10.06	25.26	21.03	52.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	4.55	72.73	1.54	26.80	3.22	56.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	17	4.55	77.27	10.06	36.86	21.03	77.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	18	4.55	81.82	5.13	41.99	10.72	87.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	19	4.55	86.36	1.54	40.45	3.22	84.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	4.55	90.91	2.51	42.96	5.24	89.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	4.55	95.45	1.54	44.50	3.22	92.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	4.55	100.00	3.36	47.86	7.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					47.86					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2043

DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	2.47	2.47	47.26	47.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	2.72	5.18	52.11	99.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.02	5.21	0.42	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.01	5.21	0.11	99.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.01	5.22	0.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				5.22		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2044 TRANSPORT INSTALLATIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.67	6.67	0.98	0.98	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.67	13.33	0.72	1.69	0.63	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.67	20.00	0.98	2.67	0.86	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.67	26.67	0.72	3.38	0.63	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	6	13.33	40.00	2.51	5.89	2.21	5.19	1	1	50.00	50.00	12.50	12.50	8.85	8.85	497.59	212.15			
7	750	1,000	875	1	7	6.67	46.67	24.80	30.69	21.83	27.02	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	40.73			
8	1,000	1,500	1,250	1	8	6.67	53.33	24.80	55.48	21.83	48.85	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	22.53			
9	1,500	2,000	1,750	1	9	6.67	60.00	23.14	78.63	20.38	69.23	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	15.90			
10	2,000	2,500	2,250	1	10	6.67	66.67	23.14	101.77	20.38	89.61	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	12.28			
11	2,500	3,000	2,750	1	11	6.67	73.33	0.00	101.77	0.00	89.61	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	12.28			
12	3,000	4,000	3,500	1	12	6.67	80.00	4.10	105.88	3.61	93.23	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	11.81			
13	4,000	5,000	4,500	1	13	6.67	86.67	6.15	112.03	5.42	98.64	1	2	50.00	100.00	128.80	141.30	91.15	100.00	2093.22	126.13			
14	5,000	7,500	6,250	1	14	6.67	93.33	0.96	112.99	0.85	99.49	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	125.05			
15	7,500	10,000	8,750	1	15	6.67	100.00	0.58	113.57	0.51	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42			
20	500,000	UP		0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42			
				15					113.57					2					141.30					124.42



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	27.25	27.25	57.67	57.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	20.00	47.25	42.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					47.25					0					0.00					0.00		



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	2.61	2.61	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	7.45	10.07	3.06	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	7.82	17.88	3.21	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	8.19	26.07	3.37	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	6.11	32.18	2.51	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	9.58	41.76	3.94	17.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.56	38.89	11.17	52.93	4.59	21.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.56	44.44	10.77	63.69	4.43	26.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.56	50.00	11.67	75.37	4.80	30.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.56	55.56	15.49	90.86	6.37	37.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.56	61.11	13.08	103.94	5.38	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.56	66.67	8.87	112.81	3.64	46.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.56	72.22	56.96	169.77	23.42	69.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.56	77.78	28.53	198.30	11.73	81.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.56	83.33	8.21	206.51	3.38	84.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.56	88.89	0.00	206.51	0.00	84.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.56	94.44	28.53	235.05	11.73	96.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	5.56	100.00	8.21	243.26	3.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	243.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					243.26					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.70	2.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.70	5.41	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.70	8.11	0.02	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.70	10.81	0.02	0.05	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.70	13.51	0.08	0.13	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.70	16.22	0.10	0.24	0.05	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.70	18.92	0.07	0.30	0.03	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.70	21.62	0.11	0.19	0.05	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.70	24.32	0.22	0.41	0.10	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.70	27.03	0.08	0.49	0.04	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.70	29.73	0.08	0.58	0.04	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.70	32.43	0.12	0.70	0.06	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.70	35.14	0.12	0.82	0.06	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.70	37.84	0.38	1.20	0.18	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.70	40.54	0.19	1.01	0.09	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	30	40.54	81.08	10.70	11.71	5.13	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	2.70	83.78	0.33	12.03	0.16	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	37	16.22	100.00	196.54	208.57	94.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	37	0.00	100.00	0.00	208.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				208.57		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2048 DEGRASIFICATION STATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	0.06	0.06	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.06					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.17	4.17	1.37	1.37	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	25	7.41	11.57	1.13	2.50	0.07	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	27	0.93	12.50	0.52	3.03	0.03	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	30	1.39	13.89	1.03	4.06	0.06	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	36	2.78	16.67	3.03	7.08	0.17	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	39	1.39	18.06	2.04	9.12	0.12	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	42	1.39	19.44	3.40	12.52	0.20	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	52	4.63	24.07	10.55	23.07	0.61	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	56	1.85	25.93	3.35	26.42	0.19	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	57	0.46	26.39	6.16	32.58	0.35	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	58	0.46	26.85	0.08	32.66	0.00	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	63	2.31	29.17	7.46	40.12	0.43	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	67	1.85	31.02	20.10	60.21	1.16	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	70	1.39	32.41	16.95	77.16	0.98	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	71	0.46	32.87	3.87	81.03	0.22	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	81	4.63	37.50	40.37	121.41	2.33	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	33	114	15.28	52.78	215.23	336.64	12.40	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	128	6.48	59.26	167.56	504.20	9.66	29.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	49	177	22.69	81.94	553.66	1,057.86	31.91	60.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		39	216	18.06	100.00	677.27	1,735.13	39.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				216					1,735.13					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.48	0.48	6.98	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.82	2.34	40.75	33.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.00	1.34	14.38	19.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.48	0.86	6.95	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	3.74	2.88	53.94	41.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.67	4.54	24.05	65.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	2.39	6.93	34.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				6.93				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.04	0.04	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.03	0.07	0.50	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	2.66	2.73	44.46	45.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	3.26	5.99	54.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					5.99					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2058 MIXED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.71	1.71	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.71		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 206 FOUNDRIES REDUCTION PLANT FOR METALS(EXCL.IRON ALUMINIUM)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	3.79	3.79	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	0.76	4.55	5.10	5.17	0.68	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	0.76	5.30	0.14	5.30	0.02	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	0.76	6.06	0.20	5.50	0.03	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	2	1.52	7.58	0.41	5.91	0.05	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	2	1.52	9.09	1.35	7.26	0.18	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	0.76	9.85	0.07	7.32	0.01	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	0.76	10.61	2.38	9.70	0.32	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	3	2.27	12.88	7.18	16.89	0.95	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	8	25	6.06	18.94	12.92	29.81	1.71	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	28	2.27	21.21	12.80	42.61	1.70	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	29	0.76	21.97	3.26	45.87	0.43	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	31	1.52	23.48	10.93	56.81	1.45	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	35	3.03	26.52	27.89	84.70	3.70	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	36	0.76	27.27	8.93	93.63	1.18	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	59	17.42	44.70	198.50	292.13	26.32	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	88	21.97	66.67	129.53	421.66	17.18	55.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	106	13.64	80.30	198.12	619.78	26.27	82.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	119	9.85	90.15	75.74	695.52	10.04	92.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	132	9.85	100.00	58.55	754.07	7.76	100.00	5	5	100.00	100.00	9,270.23	9,270.23	100.00	100.00	15833.30	1229.36			
				132					754.07					5					9,270.23					1229.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	130	130	9.88	9.88	14.06	14.06	0.27	0.27	2	2	3.57	3.57	9.91	9.91	0.08	0.08	70.44	70.44			
2	50	100	75	5	135	0.38	10.26	15.03	29.10	0.29	0.56	2	4	3.57	7.14	63.07	72.98	0.48	0.56	419.52	250.80			
3	100	200	150	7	142	0.53	10.79	1.66	30.76	0.03	0.59	0	4	0.00	7.14	0.00	72.98	0.00	0.56	0.00	237.23			
4	200	300	250	10	152	0.76	11.55	4.67	35.44	0.09	0.68	0	4	0.00	7.14	0.00	72.98	0.00	0.56	0.00	205.94			
5	300	500	400	8	160	0.61	12.16	4.62	40.05	0.09	0.76	0	4	0.00	7.14	0.00	72.98	0.00	0.56	0.00	182.20			
6	500	750	625	10	170	0.76	12.92	6.84	46.89	0.13	0.90	0	4	0.00	7.14	0.00	72.98	0.00	0.56	0.00	155.62			
7	750	1,000	875	14	184	1.06	13.98	13.81	60.71	0.26	1.16	0	4	0.00	7.14	0.00	72.98	0.00	0.56	0.00	120.22			
8	1,000	1,500	1,250	36	220	2.74	16.72	47.22	107.92	0.90	2.06	0	4	0.00	7.14	0.00	72.98	0.00	0.56	0.00	67.62			
9	1,500	2,000	1,750	28	248	2.13	18.84	47.07	154.99	0.90	2.96	0	4	0.00	7.14	0.00	72.98	0.00	0.56	0.00	47.08			
10	2,000	2,500	2,250	22	270	1.67	20.52	50.42	205.41	0.96	3.92	2	6	3.57	10.71	87.55	160.53	0.67	1.23	173.64	78.15			
11	2,500	3,000	2,750	9	279	0.68	21.20	33.08	238.49	0.63	4.55	0	6	0.00	10.71	0.00	160.53	0.00	1.23	0.00	67.31			
12	3,000	4,000	3,500	24	303	1.82	23.02	191.82	430.31	3.66	8.22	0	6	0.00	10.71	0.00	160.53	0.00	1.23	0.00	37.30			
13	4,000	5,000	4,500	25	328	1.90	24.92	52.95	483.27	1.01	9.23	0	6	0.00	10.71	0.00	160.53	0.00	1.23	0.00	33.22			
14	5,000	7,500	6,250	47	375	3.57	28.50	110.67	593.94	2.11	11.34	0	6	0.00	10.71	0.00	160.53	0.00	1.23	0.00	27.03			
15	7,500	10,000	8,750	34	409	2.58	31.08	162.70	756.63	3.11	14.45	0	6	0.00	10.71	0.00	160.53	0.00	1.23	0.00	21.22			
16	10,000	20,000	15,000	175	584	13.30	44.38	733.00	1,489.63	14.00	28.45	3	9	5.36	16.07	24.50	185.02	0.19	1.42	3.34	12.42			
17	20,000	50,000	35,000	155	739	11.78	56.16	1,063.94	2,553.57	20.32	48.77	1	10	1.79	17.86	0.40	184.62	0.00	1.42	0.04	7.23			
18	50,000	100,000	75,000	113	852	8.59	64.74	410.26	2,963.84	7.84	56.60	5	15	8.93	26.79	515.59	700.21	3.96	5.37	125.67	23.63			
19	100,000	500,000	300,000	224	1,076	17.02	81.76	916.56	3,880.39	17.50	74.11	26	41	46.43	73.21	1,801.43	2,501.64	13.82	19.19	196.54	64.47			
20	500,000	UP		240	1,316	18.24	100.00	1,355.61	5,236.01	25.89	100.00	15	56	26.79	100.00	10,534.01	13,035.65	80.81	100.00	777.07	248.96			
				1,316					5,236.01					56					13,035.65					248.96



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	2.20	2.20	1.77	1.77	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	0.88	3.08	0.07	1.84	0.01	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	0.44	3.52	0.23	2.07	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	2	0.88	4.41	0.13	2.19	0.02	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	0.44	4.85	1.55	3.74	0.21	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	0.44	5.29	0.00	3.74	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	0.44	5.73	0.00	3.74	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	0.44	6.17	0.00	3.74	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	4	1.76	7.93	3.96	7.71	0.54	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	2	0.88	8.81	4.98	12.69	0.68	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	3	1.32	10.13	2.50	15.19	0.34	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	0.44	10.57	6.20	21.39	0.84	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	4	1.76	12.33	12.70	34.09	1.73	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	7	3.08	15.42	20.41	54.49	2.78	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	0.44	15.86	19.96	74.45	2.72	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	16	7.05	22.91	67.36	141.81	9.17	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	27	11.89	34.80	177.78	319.59	24.20	43.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	30	10.9	48.02	185.27	504.86	25.22	68.72	1	1	9.09	9.09	4.98	4.98	0.39	0.39	2.69	2.69	0.99	0.99		
19	100,000	500,000	300,000	44	15.3	67.40	158.33	663.19	21.55	90.27	3	4	27.27	36.36	193.25	198.23	15.28	15.68	122.06	122.06	29.89	29.89		
20	500,000	UP		74	22.7	100.00	71.51	734.71	9.73	100.00	7	11	63.64	100.00	1,066.25	1,264.48	84.32	100.00	1490.97	1490.97	172.11	172.11		
				227					734.71					11					1,264.48					172.11



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.47	1.47	0.96	0.96	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.47	2.94	2.10	3.06	1.36	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.47	4.41	0.00	3.06	0.00	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.47	5.88	0.01	3.08	0.01	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.47	7.35	0.01	3.09	0.01	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.47	8.82	0.01	3.10	0.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.47	10.29	0.01	3.11	0.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.47	11.76	2.79	5.90	1.81	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.47	13.24	0.02	5.92	0.01	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.47	14.71	0.02	5.93	0.01	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	1.47	16.18	0.02	5.95	0.01	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	1.47	17.65	0.02	5.97	0.01	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	1.47	19.12	0.00	5.97	0.00	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	1.47	20.59	0.02	5.98	0.01	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	18	5.88	26.47	0.05	6.03	0.03	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	21	39	30.88	57.35	16.64	22.67	10.78	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	44	7.35	64.71	0.47	23.14	0.30	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	19	63	27.94	92.65	76.09	99.22	49.29	64.27	1	1	100.00	100.00	234.15	234.15	100.00	100.00	307.73	235.98	0.00	0.00	
20	500,000	UP		5	68	7.35	100.00	55.15	154.38	35.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151.67	
				68					154.38					1					234.15					151.67



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	1.47	1.47	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					1.47					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2075 LIGNITE OPEN MINING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.01	0.01	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.01	0.01	0.83	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	0.01	0.02	0.83	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	0.01	0.03	1.67	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	0.07	0.10	10.83	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	0.07	0.17	10.83	25.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	0.13	0.30	20.00	45.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	0.36	0.66	54.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					0.66					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2076 LIGNITE UNDERGROUND MINING

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.17	0.17	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	6.21	6.38	5.92	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	48.88	55.26	46.56	52.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	49.71	104.97	47.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					104.97					0					0.00					0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2078 MIXED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.15	0.15	6.16	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.77	0.92	32.29	38.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	1.47	2.38	61.56	100.00	1	1	100.00	100.00	107.83	107.83	100.00	100.00	7346.67	4522.32
5	300	500	400	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
6	500	750	625	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
7	750	1,000	875	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
20	500,000	UP		0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
				3				2.38		1						107.83				4522.32	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 208 SALT MINES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	4.55	4.55	0.40	0.40	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.27	6.82	0.16	0.56	0.16	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	6	6.82	13.64	1.01	1.57	1.02	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	12	13.64	27.27	4.23	5.80	4.28	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	16	9.09	36.36	5.47	11.27	5.54	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	21	11.36	47.73	9.93	21.20	10.05	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	26	11.36	59.09	9.29	30.50	9.40	30.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	27	2.27	61.36	1.81	32.31	1.84	32.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	31	9.09	70.45	6.06	38.37	6.14	38.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	32	2.27	72.73	4.03	42.40	4.07	42.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	33	2.27	75.00	1.63	44.03	1.65	44.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	34	2.27	77.27	12.25	56.28	12.40	56.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	35	2.27	79.55	5.20	61.48	5.26	62.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	36	2.27	81.82	1.03	62.51	1.04	63.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	44	18.18	100.00	36.33	98.83	36.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	44	0.00	100.00	0.00	98.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	44	0.00	100.00	0.00	98.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	98.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	44	0.00	100.00	0.00	98.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				44					98.83					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2081 OPEN CAST SALT MINESUNDERGROUND SLAT MINESSALT MINES&BRINE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	2.54	2.54	11.12	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	3.18	5.72	13.92	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	17.11	22.82	74.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					22.82					0					0.00					0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6				0.00				0						0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2098 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	3	3	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3					0.00					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	15.38	15.38	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	7.69	23.08	0.44	0.44	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	7.69	30.77	0.52	0.96	2.09	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	7.69	38.46	0.32	1.28	1.31	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	7.69	46.15	0.35	1.63	1.41	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	7.69	53.85	1.58	3.21	6.40	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	7.69	61.54	2.11	5.31	8.56	21.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	7.69	69.23	1.94	7.26	7.89	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	7.69	76.92	2.55	9.81	10.34	39.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	7.69	84.62	2.22	12.03	9.01	48.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	7.69	92.31	5.88	17.91	23.86	72.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	7.69	100.00	6.73	24.64	27.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				13					24.64					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	35	8.45	8.45	0.46	0.46	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	35	1.75	10.20	0.44	0.02	0.03	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	38	0.87	11.08	13.91	13.89	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	45	2.04	13.12	2.22	16.12	0.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	63	5.25	18.37	6.91	23.02	0.50	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	81	5.25	23.62	15.18	38.21	1.10	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	95	4.08	27.70	10.86	49.07	0.78	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	114	5.54	33.24	22.30	71.37	1.61	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	135	6.12	39.36	32.38	103.75	2.34	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	151	4.66	44.02	33.22	136.97	2.40	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	165	4.08	48.10	36.71	173.68	2.65	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	34	199	9.91	58.02	96.85	270.53	6.99	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	218	5.54	63.56	50.95	321.48	3.68	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	34	252	9.91	73.47	140.56	462.04	10.15	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	274	6.41	79.88	129.89	591.93	9.38	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	297	6.71	86.59	223.85	815.78	16.16	58.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	323	7.58	94.17	335.91	1,151.69	24.25	83.13	1	1	100.00	100.00	2,864.23	2,864.23	100.00	100.00	852.68	248.70			
18	50,000	100,000	75,000	14	337	4.08	98.25	119.41	1,271.10	8.62	91.75	0	1	0.00	100.00	0.00	2,864.23	0.00	100.00	0.00	225.33			
19	100,000	500,000	300,000	6	343	1.75	100.00	114.31	1,385.41	8.25	100.00	0	1	0.00	100.00	0.00	2,864.23	0.00	100.00	0.00	206.74			
20	500,000	UP		0	343	0.00	100.00	0.00	1,385.41	0.00	100.00	0	1	0.00	100.00	0.00	2,864.23	0.00	100.00	0.00	206.74			
				343					1,385.41					1					2,864.23					206.74



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	114	114	12.72	12.72	38.00	38.00	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	121	0.78	13.50	9.22	47.23	0.34	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	140	2.12	15.63	5.77	41.46	0.21	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	153	1.45	17.08	50.05	91.51	1.85	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	174	2.34	19.42	8.41	99.92	0.31	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	192	2.01	21.43	8.94	108.86	0.33	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	208	1.79	23.21	16.86	125.72	0.62	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	236	3.13	26.34	29.65	155.37	1.10	5.75	1	1	2.63	2.63	2.32	2.32	0.03	0.03	7.81	1.49			
9	1,500	2,000	1,750	19	255	2.12	28.46	19.20	174.57	0.71	6.46	0	1	0.00	2.63	0.00	2.32	0.00	0.03	0.00	1.33			
10	2,000	2,500	2,250	19	274	2.12	30.58	60.51	235.08	2.24	8.70	0	1	0.00	2.63	0.00	2.32	0.00	0.03	0.00	0.99			
11	2,500	3,000	2,750	11	285	1.23	31.81	11.91	246.99	0.44	9.14	0	1	0.00	2.63	0.00	2.32	0.00	0.03	0.00	0.94			
12	3,000	4,000	3,500	18	303	2.01	33.82	34.96	281.95	1.29	10.43	0	1	0.00	2.63	0.00	2.32	0.00	0.03	0.00	0.82			
13	4,000	5,000	4,500	18	321	2.01	35.83	22.59	304.54	0.84	11.27	0	1	0.00	2.63	0.00	2.32	0.00	0.03	0.00	0.76			
14	5,000	7,500	6,250	87	408	9.71	45.54	167.63	472.17	6.20	17.47	1	2	2.63	5.26	1.12	3.44	0.01	0.04	0.67	0.73			
15	7,500	10,000	8,750	34	442	3.79	49.33	101.00	573.18	3.74	21.21	0	2	0.00	5.26	0.00	3.44	0.00	0.04	0.00	0.60			
16	10,000	20,000	15,000	57	499	6.36	55.69	254.68	827.85	9.42	30.64	1	3	2.63	7.89	206.20	209.64	2.61	2.65	80.97	25.32			
17	20,000	50,000	35,000	59	558	6.58	62.28	283.87	1,111.72	10.51	41.14	3	6	7.89	15.79	2.23	211.87	0.03	2.68	0.78	19.06			
18	50,000	100,000	75,000	55	613	6.14	68.42	415.34	1,527.06	15.37	56.51	0	6	0.00	15.79	0.00	211.87	0.00	2.68	0.00	13.87			
19	100,000	500,000	300,000	129	742	14.40	82.81	678.46	2,205.52	25.11	81.62	7	13	18.42	34.21	35.74	247.60	0.45	3.13	5.27	11.23			
20	500,000	UP		154	896	17.19	100.00	496.68	2,702.21	18.38	100.00	25	38	65.79	100.00	7,654.15	7,901.76	96.87	100.00	1541.05	292.42			
				896					2,702.21					38					7,901.76					292.42



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2111

CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.17	2.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	4.35	6.52	5.19	5.19	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.17	8.70	13.28	18.47	5.65	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.17	10.87	0.25	18.72	0.11	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	7	4.35	15.22	0.52	19.24	0.22	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.17	17.39	0.27	19.50	0.11	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.17	19.57	1.62	21.12	0.69	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	12	6.52	26.09	0.74	21.87	0.32	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.17	28.26	7.64	29.50	3.25	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.17	30.43	9.02	38.52	3.84	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.17	32.61	9.02	47.55	3.84	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.17	34.78	0.24	47.79	0.10	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.17	36.96	0.24	48.03	0.10	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	2.17	39.13	0.23	48.26	0.10	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	2.17	41.30	0.23	48.49	0.10	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	25	13.04	54.35	39.61	88.09	16.84	37.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	39	30.43	84.78	30.71	118.81	13.06	50.52	1	1	50.00	50.00	0.22	0.22	8.34	8.34	0.73	0.19
18	50,000	100,000	75,000	2	41	4.35	89.13	28.12	146.93	11.96	62.48	0	1	0.00	50.00	0.00	0.22	0.00	8.34	0.00	0.15
19	100,000	500,000	300,000	1	42	2.17	91.30	44.26	191.18	18.82	81.30	0	1	0.00	50.00	0.00	0.22	0.00	8.34	0.00	0.12
20	500,000	UP		4	46	8.70	100.00	43.96	235.15	18.70	100.00	1	2	50.00	100.00	2.47	2.69	91.66	100.00	5.61	1.14
				46				235.15				2				2.69				1.14	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	102	102	17.06	17.06	1.85	1.85	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	107	0.84	17.89	6.53	8.39	0.85	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	111	0.67	18.56	0.23	8.62	0.03	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	113	0.33	18.90	0.20	8.82	0.03	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	147	5.69	24.58	14.62	23.43	1.90	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	179	5.35	29.93	4.30	27.73	0.56	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	189	1.67	31.61	1.25	26.48	0.16	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	201	2.01	33.61	7.47	33.94	0.97	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	208	1.17	34.78	11.11	45.06	1.44	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	212	0.67	35.45	9.38	54.44	1.22	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	213	0.17	35.62	2.66	57.10	0.35	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	214	0.17	35.79	0.29	57.38	0.04	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	220	1.00	36.79	14.71	72.09	1.91	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	99	319	16.56	53.34	31.01	103.11	4.03	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	49	368	8.19	61.54	20.16	123.27	2.62	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	48	416	8.03	69.57	151.27	274.54	19.65	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	43	459	7.19	76.76	153.83	428.37	19.98	55.65	2	2	20.00	20.00	374.61	374.61	9.56	9.56	243.53	87.45			
18	50,000	100,000	75,000	31	490	5.18	81.94	96.02	524.38	12.47	68.12	0	2	0.00	20.00	0.00	374.61	0.00	9.56	0.00	71.44			
19	100,000	500,000	300,000	48	538	8.03	89.97	86.82	611.20	11.28	79.40	1	3	10.00	30.00	111.72	486.34	2.85	12.41	128.69	79.57			
20	500,000	UP		60	598	10.03	100.00	158.55	769.75	20.60	100.00	7	10	70.00	100.00	3,431.65	3,917.99	87.59	100.00	2164.36	508.99			
				598					769.75					10					3,917.99					508.99



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	3.17	3.17	5.89	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	61.87	58.70	114.77	108.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	1.70	60.40	3.16	112.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	6.49	53.91	12.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					53.91					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2113 CEMENT AND PLASTER GOODS UNFIRED STONWARE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	0.51	0.51	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	13	6.15	6.67	1.08	1.08	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	41	54	21.03	27.69	6.95	8.03	2.35	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	61	3.59	31.28	1.56	9.59	0.53	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	24	85	12.31	43.59	23.36	32.94	7.91	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	95	5.13	48.72	7.34	40.29	2.49	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	38	133	19.49	68.21	42.60	82.89	14.43	28.07	1	1	100.00	100.00	114.41	114.41	100.00	100.00	268.55	138.03	
8	1,000	1,500	1,250	28	161	14.36	82.56	46.80	129.69	15.85	43.93	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	88.21	
9	1,500	2,000	1,750	7	168	3.59	86.15	11.99	141.68	4.06	47.99	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	80.75	
10	2,000	2,500	2,250	2	170	1.03	87.18	5.07	146.75	1.72	49.70	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	77.96	
11	2,500	3,000	2,750	5	175	2.56	89.74	12.99	159.74	4.40	54.11	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	71.62	
12	3,000	4,000	3,500	5	180	2.56	92.31	15.66	175.40	5.30	59.41	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	65.23	
13	4,000	5,000	4,500	1	181	0.51	92.82	5.45	180.85	1.85	61.26	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	63.26	
14	5,000	7,500	6,250	4	185	2.05	94.87	23.21	204.06	7.86	69.12	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	56.07	
15	7,500	10,000	8,750	3	188	1.54	96.41	24.23	228.29	8.21	77.32	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	50.11	
16	10,000	20,000	15,000	5	193	2.56	98.97	27.95	256.24	9.47	86.79	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	44.65	
17	20,000	50,000	35,000	2	195	1.03	100.00	39.00	295.24	13.21	100.00	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	38.75	
18	50,000	100,000	75,000	0	195	0.00	100.00	0.00	295.24	0.00	100.00	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	38.75	
19	100,000	500,000	300,000	0	195	0.00	100.00	0.00	295.24	0.00	100.00	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	38.75	
20	500,000	UP		0	195	0.00	100.00	0.00	295.24	0.00	100.00	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	38.75	
				195					295.24					1					114.41			38.75



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	0.23	0.23	18.71	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	0.22	0.45	17.80	36.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	0.79	1.24	63.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					1.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2118 OTHERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	12.00	12.00	0.31	0.31	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	2.00	14.00	0.08	0.39	0.09	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	2.00	16.00	0.16	0.55	0.19	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	16	16.00	32.00	2.41	2.95	2.86	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	27	22.00	54.00	4.69	7.65	5.57	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	39	24.00	78.00	6.11	13.76	7.26	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	40	2.00	80.00	0.64	14.40	0.76	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	41	2.00	82.00	0.19	14.59	0.23	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	42	2.00	84.00	1.44	16.03	1.71	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	43	2.00	86.00	7.25	8.78	8.61	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	44	2.00	88.00	5.00	13.78	5.94	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	45	2.00	90.00	5.00	8.78	5.94	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	46	2.00	92.00	7.25	16.03	8.61	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	47	2.00	94.00	4.26	20.29	5.05	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	48	2.00	96.00	18.02	38.30	21.39	45.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	49	2.00	98.00	18.66	56.97	22.16	67.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	50	2.00	100.00	27.26	84.22	32.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	50	0.00	100.00	0.00	84.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	50	0.00	100.00	0.00	84.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	50	0.00	100.00	0.00	84.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				50					84.22					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 212 ASBESTOS BOARD ASBESTOS FIBRE STONE SLAB CONCRETE SLAB AND C

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	36	36	5.87	5.87	0.68	0.68	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	42	0.98	6.85	1.09	1.76	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	51	1.47	8.32	2.74	4.50	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	13	64	2.12	10.44	5.35	9.85	0.14	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	79	2.45	12.89	12.28	22.13	0.32	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	32	111	5.22	18.11	37.90	60.03	0.99	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	124	2.12	20.23	20.17	80.20	0.53	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	44	168	7.18	27.41	75.73	155.92	1.98	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	40	208	6.53	33.93	92.03	247.96	2.41	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	26	234	4.24	38.17	60.91	308.87	1.60	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	16	250	2.61	40.78	68.35	377.22	1.79	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	73	323	11.91	52.69	355.23	732.44	9.31	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	337	2.28	54.98	72.95	805.39	1.91	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	45	382	7.34	62.32	259.13	1,064.52	6.79	27.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	25	407	4.08	66.39	268.17	1,332.69	7.03	34.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	37	444	6.04	72.43	421.11	1,753.79	11.04	45.96	2	2	50.00	50.00	37.89	37.89	8.09	8.09	9.00	2.16	
17	20,000	50,000	35,000	86	530	14.03	86.46	1,088.19	2,841.98	28.52	74.48	0	2	0.00	50.00	0.00	37.89	0.00	8.09	0.00	1.33	
18	50,000	100,000	75,000	29	559	4.73	91.19	395.89	3,237.88	10.37	84.85	0	2	0.00	50.00	0.00	37.89	0.00	8.09	0.00	1.17	
19	100,000	500,000	300,000	50	609	8.16	99.35	558.40	3,796.27	14.63	99.48	2	4	50.00	100.00	430.22	468.11	91.91	100.00	77.05	12.33	
20	500,000	UP		4	613	0.65	100.00	19.69	3,815.97	0.52	100.00	0	4	0.00	100.00	0.00	468.11	0.00	100.00	0.00	12.27	
				613					3,815.97					4					468.11			12.27



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14	14	8.09	8.09	1.50	1.50	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	15	0.58	8.67	1.25	2.75	0.12	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	18	1.73	10.40	0.89	3.64	0.09	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	19	0.58	10.98	0.20	3.84	0.02	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	22	1.73	12.72	1.75	5.59	0.17	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	33	6.36	19.08	10.04	15.63	1.00	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	24	57	13.87	32.95	29.88	45.51	2.98	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	72	8.67	41.62	30.29	75.80	3.02	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	75	1.73	43.35	26.07	101.86	2.60	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	81	3.47	46.82	17.65	119.52	1.76	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	83	1.16	47.98	9.06	128.58	0.90	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	91	4.62	52.60	32.91	161.49	3.29	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	98	4.05	56.65	44.06	205.55	4.40	20.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	105	4.05	60.69	73.00	278.55	7.29	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	116	6.36	67.05	80.61	359.16	8.05	35.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	131	8.67	75.72	165.56	524.72	16.53	52.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	18	149	10.40	86.13	239.39	764.11	23.91	76.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	163	8.09	94.22	182.33	946.44	18.21	94.52	2	2	100.00	100.00	65.05	65.05	100.00	100.00	35.68	6.87	
19	100,000	500,000	300,000	7	170	4.05	98.27	37.79	984.23	3.77	98.29	0	2	0.00	100.00	0.00	65.05	0.00	100.00	0.00	6.61	
20	500,000	UP		3	173	1.73	100.00	17.11	1,001.34	1.71	100.00	0	2	0.00	100.00	0.00	65.05	0.00	100.00	0.00	6.50	
				173					1,001.34					2					65.05			6.50



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2122 PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	1.35	1.35	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				1.35		0								0.00					0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 21223 PRODUCERS OF GOODS MADE OF BONES OR SHELLS USING COMBUSTIBLE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	1.89	1.89	17.69	17.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	1.32	3.22	12.36	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	4.41	7.63	41.18	71.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	3.08	10.71	28.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					10.71					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	106	106	20.08	20.08	4.54	4.54	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	133	5.11	25.19	2.27	6.82	0.15	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	155	4.17	29.36	4.33	11.15	0.29	0.73	1	1	50.00	50.00	11.08	11.08	5.44	5.44	255.85	99.41			
4	200	300	250	15	170	2.84	32.20	3.41	14.56	0.22	0.96	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	76.10			
5	300	500	400	33	203	6.25	38.45	6.04	20.60	0.40	1.36	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	53.79			
6	500	750	625	19	222	3.60	42.05	7.43	28.03	0.49	1.84	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	39.53			
7	750	1,000	875	19	241	3.60	45.64	11.80	39.83	0.78	2.62	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	27.82			
8	1,000	1,500	1,250	17	258	3.22	48.86	12.75	52.58	0.84	3.46	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	21.07			
9	1,500	2,000	1,750	19	277	3.60	52.46	13.97	66.55	0.92	4.38	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	16.65			
10	2,000	2,500	2,250	7	284	1.33	53.79	8.91	75.46	0.59	4.97	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	14.68			
11	2,500	3,000	2,750	9	293	1.70	55.49	10.85	86.32	0.71	5.68	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	12.84			
12	3,000	4,000	3,500	12	305	2.27	57.77	26.61	112.93	1.75	7.43	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	9.81			
13	4,000	5,000	4,500	9	314	1.70	59.47	30.73	143.66	2.02	9.45	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	7.71			
14	5,000	7,500	6,250	16	330	3.03	62.50	45.23	188.89	2.98	12.43	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	5.87			
15	7,500	10,000	8,750	11	341	2.08	64.58	27.21	216.10	1.79	14.22	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	5.13			
16	10,000	20,000	15,000	45	386	8.52	73.11	346.04	562.14	22.77	36.99	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	1.97			
17	20,000	50,000	35,000	62	448	11.74	84.85	481.43	1,043.57	31.68	68.67	1	2	50.00	100.00	192.77	203.85	94.56	100.00	40.04	19.53			
18	50,000	100,000	75,000	53	501	10.04	94.89	358.54	1,402.11	23.59	92.26	0	2	0.00	100.00	0.00	203.85	0.00	100.00	0.00	14.54			
19	100,000	500,000	300,000	22	523	4.17	99.05	104.57	1,506.67	6.88	99.14	0	2	0.00	100.00	0.00	203.85	0.00	100.00	0.00	13.53			
20	500,000	UP		5	528	0.95	100.00	13.08	1,519.76	0.86	100.00	0	2	0.00	100.00	0.00	203.85	0.00	100.00	0.00	13.41			
				528					1,519.76					2					203.85					13.41



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2131

FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.00	5.00	3.44	3.44	3.67	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	10.00	15.00	3.92	7.36	4.19	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.00	20.00	1.36	8.72	1.46	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	10.00	30.00	0.86	9.58	0.92	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	5.00	35.00	1.21	10.79	1.29	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	5.00	40.00	1.31	12.10	1.40	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	11	15.00	55.00	3.00	15.10	3.20	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	5.00	60.00	4.21	19.31	4.49	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	5.00	65.00	0.92	20.23	0.99	21.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	5.00	70.00	1.78	22.01	1.90	23.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	5.00	75.00	7.23	29.24	7.71	31.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	5.00	80.00	15.19	44.42	16.20	47.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	5.00	85.00	5.62	50.04	6.00	53.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	5.00	90.00	24.05	74.09	25.66	79.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	5.00	95.00	11.34	85.42	12.10	91.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	20	5.00	100.00	8.29	93.71	8.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	93.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	93.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	93.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20					93.71					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2132

FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	20.00	20.00	0.03	0.03	0.03	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	6.67	26.67	0.49	0.52	1.45	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.67	33.33	0.54	1.06	1.60	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.67	40.00	0.18	1.24	0.55	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	6.67	46.67	2.30	3.54	6.84	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.67	53.33	7.52	11.06	22.37	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	6.67	60.00	1.10	12.16	3.27	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	6.67	66.67	1.21	13.37	3.61	39.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	6.67	73.33	2.64	16.01	7.87	47.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	6.67	80.00	4.76	20.77	14.16	61.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	6.67	86.67	12.83	33.60	38.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	6.67	93.33	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	6.67	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					33.60					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2133

MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.05	0.05	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	2.78	2.83	81.31	82.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	0.59	3.42	17.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3					3.42					0					0.00			0.00	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.44	0.44	9.92	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	4.01	4.45	90.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					4.45					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 214

PORCELAIN EARTHENWARE STONWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	8.70	8.70	10.79	10.79	0.49	0.49	1	1	6.67	6.67	19.82	19.82	1.59	1.59	183.76	183.76			
2	50	100	75	8	56	1.45	10.14	9.03	19.82	0.41	0.90	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	100.03	100.03		
3	100	200	150	12	68	2.17	12.32	1.73	21.55	0.08	0.98	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	91.99	91.99		
4	200	300	250	7	75	1.27	13.59	2.13	23.67	0.10	1.08	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	83.73	83.73		
5	300	500	400	13	88	2.36	15.94	4.18	27.85	0.19	1.27	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	71.17	71.17		
6	500	750	625	6	94	1.09	17.03	2.41	30.26	0.11	1.37	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	65.51	65.51		
7	750	1,000	875	3	97	0.54	17.57	2.48	32.74	0.11	1.49	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	60.54	60.54		
8	1,000	1,500	1,250	20	117	3.62	21.20	21.63	54.37	0.98	2.47	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	36.46	36.46		
9	1,500	2,000	1,750	9	126	1.63	22.83	13.41	67.78	0.61	3.08	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	29.25	29.25		
10	2,000	2,500	2,250	5	131	0.91	23.73	7.85	75.63	0.36	3.44	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	26.21	26.21		
11	2,500	3,000	2,750	11	142	1.99	25.72	29.45	105.08	1.34	4.77	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	18.86	18.86		
12	3,000	4,000	3,500	15	157	2.72	28.44	51.42	156.51	2.34	7.11	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	12.67	12.67		
13	4,000	5,000	4,500	16	173	2.90	31.34	62.15	218.66	2.82	9.93	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	9.07	9.07		
14	5,000	7,500	6,250	29	202	5.25	36.59	57.39	276.05	2.61	12.54	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	7.18	7.18		
15	7,500	10,000	8,750	20	222	3.62	40.22	124.18	400.23	5.64	18.18	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	4.95	4.95		
16	10,000	20,000	15,000	51	273	9.24	49.46	300.07	700.30	13.63	31.81	1	2	6.67	13.33	202.71	222.54	16.25	17.84	67.56	31.78			
17	20,000	50,000	35,000	84	357	15.22	64.67	519.66	1,219.97	23.60	55.41	0	2	0.00	13.33	0.00	222.54	0.00	17.84	0.00	18.24	18.24		
18	50,000	100,000	75,000	46	403	8.33	73.01	285.23	1,505.20	12.96	68.37	5	7	33.33	46.67	188.22	410.75	15.09	32.93	65.99	27.29			
19	100,000	500,000	300,000	106	509	19.20	92.21	609.18	2,114.38	27.67	96.04	7	14	46.67	93.33	831.54	1,242.29	66.66	99.59	136.50	58.75			
20	500,000	UP		43	552	7.79	100.00	87.28	2,201.67	3.96	100.00	1	15	6.67	100.00	5.10	1,247.39	0.41	100.00	5.84	56.66			
				552					2,201.67					15					1,247.39					56.66



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2141

FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	5.80	5.80	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.45	7.25	0.33	0.33	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.45	8.70	0.40	0.72	0.16	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.45	10.14	0.46	1.18	0.19	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.45	11.59	0.61	1.80	0.25	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.45	13.04	0.49	2.28	0.20	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.45	14.49	0.86	3.14	0.36	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	1.45	15.94	0.11	3.25	0.05	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	15	5.80	21.74	3.77	7.02	1.56	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	1.45	23.19	1.63	8.65	0.67	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	1.45	24.64	2.86	11.51	1.19	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	1.45	26.09	0.05	11.56	0.02	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	21	4.35	30.43	16.10	27.66	6.68	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	26	7.25	37.68	15.90	43.56	6.60	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	31	7.25	44.93	1.95	45.51	0.81	18.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	36	7.25	52.17	26.30	71.81	10.91	29.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	49	18.84	71.01	32.24	104.06	13.38	43.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	63	20.29	91.30	66.53	170.59	27.60	70.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	66	4.35	95.65	34.45	205.04	14.29	85.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	69	4.35	100.00	36.02	241.06	14.94	100.00	2	2	100.00	100.00	1,137.29	1,137.29	100.00	100.00	3157.73	471.79			
				69					241.06					2					1,137.29					471.79



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	18.18	18.18	5.70	5.70	4.91	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	4.55	22.73	1.06	6.76	0.91	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	4.55	27.27	1.35	8.11	1.16	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	4.55	31.82	0.23	8.34	0.20	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	4.55	36.36	0.23	8.57	0.20	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	4.55	40.91	14.16	22.73	12.22	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	4.55	45.45	1.64	24.38	1.42	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	4.55	50.00	2.31	26.68	1.99	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	4.55	54.55	2.33	29.01	2.01	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	4.55	59.09	1.48	30.49	1.28	26.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	4.55	63.64	1.00	31.49	0.86	27.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	4.55	68.18	8.79	40.28	7.58	34.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	4.55	72.73	1.96	42.24	1.69	36.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	4.55	77.27	2.20	44.44	1.90	38.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	4.55	81.82	2.71	47.16	2.34	40.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	4.55	86.36	21.71	68.87	18.73	59.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	20	4.55	90.91	22.25	91.12	19.20	78.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	21	4.55	95.45	2.76	93.88	2.38	80.98	2	2	100.00	100.00	144.00	144.00	100.00	100.00	5225.68	153.39	
19	100,000	500,000	300,000	1	22	4.55	100.00	22.04	115.92	19.02	100.00	0	2	0.00	100.00	0.00	144.00	0.00	100.00	0.00	124.22	
20	500,000	UP		0	22	0.00	100.00	0.00	115.92	0.00	100.00	0	2	0.00	100.00	0.00	144.00	0.00	100.00	0.00	124.22	
				22					115.92					2					144.00			124.22



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2148 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.11	0.11	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	0.65	0.76	0.75	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	3.83	4.59	4.39	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	3.45	8.04	3.96	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	7.63	15.66	8.76	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	6.16	21.83	7.08	25.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	12.19	34.02	14.00	39.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	7.55	41.57	8.68	47.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	0.57	42.15	0.66	48.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	14.78	56.93	16.98	65.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	1.39	58.32	1.60	66.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	0.90	59.21	1.03	68.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	17.17	76.39	19.73	87.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	10.67	87.06	12.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14					87.06					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.19	4.19	0.22	0.22	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.47	4.65	9.14	9.36	0.59	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	16	2.79	7.44	1.85	11.21	0.12	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	21	2.33	9.77	1.70	12.91	0.11	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	28	3.26	13.02	4.67	17.58	0.30	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	33	2.33	15.35	7.47	25.05	0.48	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	37	1.86	17.21	5.35	30.40	0.34	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	47	4.65	21.86	16.30	46.70	1.05	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	54	3.26	25.12	20.44	67.14	1.31	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	61	3.26	28.37	27.43	94.58	1.76	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	62	0.47	28.84	4.03	98.60	0.26	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	70	3.72	32.56	43.71	142.31	2.80	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	76	2.79	35.35	49.45	191.76	3.17	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	95	8.84	44.19	99.67	291.43	6.39	18.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	101	2.79	46.98	53.73	345.16	3.45	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	119	8.37	55.35	199.43	544.59	12.79	34.94	1	1	33.33	33.33	189.94	189.94	53.03	53.03	95.24	34.88			
17	20,000	50,000	35,000	20	139	9.30	64.65	260.28	804.87	16.70	51.64	2	3	66.67	100.00	168.25	358.19	46.97	100.00	64.64	44.50			
18	50,000	100,000	75,000	31	170	14.42	79.07	252.99	1,057.86	16.23	67.87	0	3	0.00	100.00	0.00	358.19	0.00	100.00	0.00	33.86			
19	100,000	500,000	300,000	25	195	11.63	90.70	327.21	1,385.07	20.99	88.86	0	3	0.00	100.00	0.00	358.19	0.00	100.00	0.00	25.86			
20	500,000	UP		20	215	9.30	100.00	173.66	1,558.73	11.14	100.00	0	3	0.00	100.00	0.00	358.19	0.00	100.00	0.00	22.98			
				215					1,558.73					3					358.19					22.98



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 2151 HOLLOW GLASS BOTTLES AND GLASSFIBRES (LOADING IF APPLICABLE)

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	18.75	18.75	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.25	25.00	0.29	0.29	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.25	31.25	0.70	0.99	0.48	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.25	37.50	0.01	1.00	0.01	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	6.25	43.75	4.54	5.53	3.11	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.25	50.00	4.29	9.83	2.94	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	6.25	56.25	2.86	12.69	1.96	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	6.25	62.50	31.90	44.59	21.86	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	6.25	68.75	3.19	47.78	2.19	32.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	6.25	75.00	29.33	77.11	20.10	52.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	6.25	81.25	40.52	117.63	27.77	80.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	6.25	87.50	21.01	138.64	14.40	95.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	6.25	93.75	4.34	142.98	2.97	97.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	6.25	100.00	2.94	145.92	2.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					145.92					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2152 SHEET AND PLATE GLASS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	75.71	75.71	26.37	26.37	16.91	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	54	1.43	77.14	0.15	26.52	0.09	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	55	1.43	78.57	0.57	27.09	0.37	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	56	1.43	80.00	0.84	27.93	0.54	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	57	1.43	81.43	1.19	29.13	0.77	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	58	1.43	82.86	1.39	30.52	0.89	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	59	1.43	84.29	1.94	32.46	1.25	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	60	1.43	85.71	3.52	35.98	2.25	23.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	61	1.43	87.14	4.68	40.67	3.00	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	62	1.43	88.57	7.70	48.37	4.94	31.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	63	1.43	90.00	4.68	53.05	3.00	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	64	1.43	91.43	7.70	60.76	4.94	38.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	65	1.43	92.86	24.85	85.61	15.93	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	66	1.43	94.29	13.40	99.01	8.59	63.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	67	1.43	95.71	23.18	122.19	14.86	78.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	68	1.43	97.14	33.75	155.94	21.64	99.97	1	1	100.00	100.00	290.61	290.61	100.00	100.00	861.01	186.36			
17	20,000	50,000	35,000	1	69	1.43	98.57	0.03	155.97	0.02	99.99	0	1	0.00	100.00	0.00	290.61	0.00	100.00	0.00	186.33			
18	50,000	100,000	75,000	1	70	1.43	100.00	0.01	155.98	0.01	100.00	0	1	0.00	100.00	0.00	290.61	0.00	100.00	0.00	186.32			
19	100,000	500,000	300,000	0	70	0.00	100.00	0.00	155.98	0.00	100.00	0	1	0.00	100.00	0.00	290.61	0.00	100.00	0.00	186.32			
20	500,000	UP		0	70	0.00	100.00	0.00	155.98	0.00	100.00	0	1	0.00	100.00	0.00	290.61	0.00	100.00	0.00	186.32			
				70					155.98					1					290.61					186.32



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2158 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.32	0.32	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.32				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	12.41	12.41	0.12	0.12	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	23	4.38	16.79	1.15	1.27	0.10	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	24	0.73	17.52	0.41	1.67	0.03	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	34	7.30	24.82	3.68	5.35	0.31	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	40	4.38	29.20	7.24	12.59	0.61	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	46	4.38	33.58	9.17	21.76	0.77	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	51	3.65	37.23	12.12	33.88	1.02	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	58	5.11	42.34	18.49	52.36	1.56	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	64	4.38	46.72	25.46	77.82	2.14	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	69	3.65	50.36	16.49	94.30	1.39	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	70	0.73	51.09	5.98	100.28	0.50	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	75	3.65	54.74	23.46	123.74	1.98	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	76	0.73	55.47	9.47	133.21	0.80	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	79	2.19	57.66	38.12	171.33	3.21	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	83	2.92	60.58	73.14	244.47	6.16	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	99	11.68	72.26	224.06	468.53	18.88	39.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	123	17.52	89.78	442.34	910.87	37.27	76.74	26	26	100.00	100.00	1,967.64	1,967.64	100.00	100.00	444.83	216.02
18	50,000	100,000	75,000	12	135	8.76	98.54	190.24	1,101.10	16.03	92.76	0	26	0.00	100.00	0.00	1,967.64	0.00	100.00	0.00	178.70
19	100,000	500,000	300,000	2	137	1.46	100.00	85.90	1,187.01	7.24	100.00	0	26	0.00	100.00	0.00	1,967.64	0.00	100.00	0.00	165.77
20	500,000	UP		0	137	0.00	100.00	0.00	1,187.01	0.00	100.00	0	26	0.00	100.00	0.00	1,967.64	0.00	100.00	0.00	165.77
				137				1,187.01				26				1,967.64				165.77	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9	9	15.52	15.52	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	13	6.90	22.41	0.14	0.16	0.20	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	15	3.45	25.86	0.63	0.78	0.86	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	18	5.17	31.03	0.52	1.30	0.71	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	25	12.07	43.10	2.16	0.85	2.97	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	28	5.17	48.28	3.81	2.96	5.26	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	35	12.07	60.34	1.91	4.87	2.63	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	38	5.17	65.52	4.51	9.38	6.22	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	41	5.17	70.69	4.58	13.96	6.32	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	48	12.07	82.76	18.69	32.65	25.80	45.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	49	1.72	84.48	3.60	36.25	4.96	50.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	55	10.34	94.83	12.33	48.58	17.01	67.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	56	1.72	96.55	3.52	52.10	4.86	71.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	57	1.72	98.28	12.87	64.97	17.75	89.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	58	1.72	100.00	7.50	72.47	10.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	58	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	58	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	58	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	58	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				58					72.47					0					0.00			0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.03	3.03	0.14	0.14	0.03	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.03	6.06	0.08	0.22	0.01	0.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.03	9.09	0.41	0.63	0.08	0.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	6	9.09	18.18	0.96	1.59	0.18	0.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	3.03	21.21	1.94	3.52	0.36	0.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	9	6.06	27.27	3.00	6.52	0.55	1.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	3.03	30.30	7.66	14.21	1.42	2.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.03	33.33	15.58	29.79	2.88	5.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.03	36.36	13.17	42.96	2.43	7.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.03	39.39	11.89	54.85	2.20	10.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.03	42.42	23.43	78.28	4.33	14.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	3.03	45.45	10.19	88.47	1.88	16.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	3.03	48.48	10.19	98.66	1.88	18.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	3.03	51.52	25.91	124.57	4.79	23.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	3.03	54.55	1.15	123.42	0.21	22.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	28	30.30	84.85	269.18	392.60	49.71	72.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	30	6.06	90.91	76.72	469.32	14.17	86.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	33	9.09	100.00	72.17	541.50	13.33	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	33	0.00	100.00	0.00	541.50	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				33					541.50					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 219 TARCOATED CHIPPINGS MANUFACTURE ASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	33.04	33.04	1.93	1.93	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	79	1.76	34.80	1.06	2.99	0.10	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	87	3.52	38.33	3.96	6.96	0.39	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	96	3.96	42.29	6.68	13.63	0.65	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	112	7.05	49.34	17.45	31.08	1.71	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	122	4.41	53.74	14.59	45.68	1.43	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	127	2.20	55.95	13.63	59.30	1.33	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	134	3.08	59.03	27.66	86.96	2.71	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	140	2.64	61.67	30.99	117.95	3.03	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	148	3.52	65.20	48.94	166.90	4.79	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	164	7.05	72.25	133.74	300.63	13.09	29.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	173	3.96	76.21	68.57	369.20	6.71	36.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	183	4.41	80.62	109.97	479.18	10.76	46.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	202	8.37	88.99	169.49	648.67	16.58	63.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	210	3.52	92.51	103.23	751.90	10.10	73.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	222	5.29	97.80	160.96	912.86	15.75	89.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	226	1.76	99.56	70.51	983.38	6.90	96.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	227	0.44	100.00	38.64	1,022.02	3.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	227	0.00	100.00	0.00	1,022.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	227	0.00	100.00	0.00	1,022.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				227				1,022.02				0				0.00				0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2199 OTHER INDUSTRIES IN MAIN CATEGORY 21

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.65	0.65	2.10	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.74	1.39	2.39	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	0.43	1.82	1.40	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	2.72	4.55	8.79	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	1.41	5.96	4.55	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	2.85	8.81	9.19	28.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	5.60	14.41	18.08	46.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	8.19	22.60	26.41	72.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	3.01	25.61	9.72	82.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	5.39	31.00	17.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					31.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	9.76	9.76	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.81	10.57	0.61	0.68	0.08	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	14	0.81	11.38	0.29	0.96	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	17	2.44	13.82	1.13	2.09	0.15	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	21	3.25	17.07	1.39	3.49	0.19	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	24	2.44	19.51	1.87	5.36	0.25	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	34	8.13	27.64	19.83	25.19	2.68	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	39	4.07	31.71	12.19	37.38	1.65	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	48	7.32	39.02	23.50	60.87	3.17	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	49	0.81	39.84	6.55	67.42	0.88	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	57	6.50	46.34	37.53	104.95	5.07	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	68	8.94	55.28	57.59	162.55	7.77	21.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	73	4.07	59.35	24.17	186.71	3.26	25.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	82	7.32	66.67	72.23	258.94	9.75	34.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	88	4.88	71.54	42.88	301.82	5.79	40.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	113	20.33	91.87	296.59	598.41	40.04	80.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	123	8.13	100.00	142.37	740.78	19.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	123	0.00	100.00	0.00	740.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	123	0.00	100.00	0.00	740.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	123	0.00	100.00	0.00	740.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				123					740.78					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 220

SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS LOC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.75	0.75	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	20.02	20.77	38.83	40.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	15.75	36.52	30.54	70.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	15.00	51.52	29.08	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.05	51.57	0.10	100.00	1	1	100.00	100.00	38.85	38.85	100.00	100.00	77949.72	75.34	75.34	
7	750	1,000	875	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
20	500,000	UP		0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	38.85	0.00	100.00	0.00	0.00	75.34	75.34
				5				51.57				1				38.85						75.34	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2201 SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	175	175	8.11	8.11	7.12	7.12	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	190	0.69	8.80	21.44	28.56	0.25	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	222	1.48	10.28	19.68	48.24	0.23	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	249	1.25	11.53	7.36	55.59	0.08	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	62	311	2.87	14.40	22.92	78.51	0.26	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	84	395	3.89	18.30	37.06	115.56	0.42	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	89	484	4.12	22.42	61.32	176.88	0.70	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	83	567	3.84	26.26	92.43	269.31	1.06	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	66	633	3.06	29.32	113.16	382.48	1.30	4.38	1	1	1.96	1.96	150.00	150.00	1.07	1.07	132.55	39.22			
10	2,000	2,500	2,250	37	670	1.71	31.03	65.14	447.62	0.75	5.13	0	1	0.00	1.96	0.00	150.00	0.00	1.07	0.00	33.51			
11	2,500	3,000	2,750	49	719	2.27	33.30	114.18	561.80	1.31	6.44	0	1	0.00	1.96	0.00	150.00	0.00	1.07	0.00	26.70			
12	3,000	4,000	3,500	90	809	4.17	37.47	231.64	793.44	2.65	9.09	0	1	0.00	1.96	0.00	150.00	0.00	1.07	0.00	18.91			
13	4,000	5,000	4,500	83	892	3.84	41.32	257.64	1,051.08	2.95	12.04	0	1	0.00	1.96	0.00	150.00	0.00	1.07	0.00	14.27			
14	5,000	7,500	6,250	112	1,004	5.19	46.50	399.30	1,450.38	4.58	16.62	0	1	0.00	1.96	0.00	150.00	0.00	1.07	0.00	10.34			
15	7,500	10,000	8,750	94	1,098	4.35	50.86	467.33	1,917.71	5.35	21.97	1	2	1.96	3.92	130.67	280.67	0.93	2.00	27.96	14.64			
16	10,000	20,000	15,000	214	1,312	9.91	60.77	1,180.70	3,098.41	13.53	35.50	5	7	9.80	13.73	66.33	347.00	0.47	2.47	5.62	11.20			
17	20,000	50,000	35,000	262	1,574	12.14	72.90	2,251.03	5,349.44	25.79	61.29	1	8	1.96	15.69	0.00	347.00	0.00	2.47	0.00	6.49			
18	50,000	100,000	75,000	212	1,786	9.82	82.72	1,177.48	6,526.92	13.49	74.79	17	25	33.33	49.02	383.37	730.37	2.73	5.20	32.56	11.19			
19	100,000	500,000	300,000	265	2,051	12.27	95.00	1,896.40	8,423.31	21.73	96.52	12	37	23.53	72.55	1,280.56	2,010.93	9.12	14.32	67.53	23.87			
20	500,000	UP		108	2,159	5.00	100.00	304.08	8,727.39	3.48	100.00	14	51	27.45	100.00	12,034.95	14,045.87	85.68	100.00	3957.84	160.94			
				2,159					8,727.39					51					14,045.87					160.94



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.23	6.45	0.54	0.54	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.23	9.68	2.29	2.83	0.50	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.23	12.90	0.90	1.93	0.20	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.23	16.13	0.70	2.63	0.15	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.23	19.35	0.00	2.63	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	3.23	22.58	3.10	5.73	0.68	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	3.23	25.81	4.75	10.49	1.04	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	3.23	29.03	6.67	17.16	1.45	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	3.23	32.26	5.94	23.09	1.29	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	3.23	35.48	7.20	30.30	1.57	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	3.23	38.71	16.30	46.60	3.55	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	3.23	41.94	6.83	53.43	1.49	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	3.23	45.16	6.63	60.06	1.44	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	17	9.68	54.84	58.30	118.35	12.70	25.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	22	16.13	70.97	140.87	259.22	30.69	56.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	24	6.45	77.42	39.33	298.55	8.57	65.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	25	3.23	80.65	37.15	335.69	8.09	73.15	1	1	100.00	100.00	5.33	5.33	100.00	100.00	14.35	1.59	
19	100,000	500,000	300,000	4	29	12.90	93.55	110.37	446.07	24.05	97.20	0	1	0.00	100.00	0.00	5.33	0.00	100.00	0.00	1.19	
20	500,000	UP		2	31	6.45	100.00	12.87	458.93	2.80	100.00	0	1	0.00	100.00	0.00	5.33	0.00	100.00	0.00	1.16	
				31					458.93					1					5.33			1.16



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2203 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	5.38	5.38	0.21	0.21	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	9	1.54	6.92	0.32	0.11	0.06	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.77	7.69	0.20	0.31	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	15	3.85	11.54	1.71	2.02	0.32	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	35	15.38	26.92	15.78	17.80	2.96	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	47	9.23	36.15	11.79	29.59	2.22	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	59	9.23	45.38	25.40	54.99	4.77	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	74	11.54	56.92	24.50	79.49	4.60	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	81	5.38	62.31	19.18	98.67	3.60	18.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	89	6.15	68.46	23.54	122.21	4.42	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	94	3.85	72.31	17.29	139.50	3.25	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	106	9.23	81.54	49.29	188.78	9.26	35.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	110	3.08	84.62	29.00	217.78	5.45	40.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	113	2.31	86.92	32.48	250.26	6.10	47.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	123	7.69	94.62	113.23	363.49	21.27	68.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	127	3.08	97.69	68.25	431.75	12.82	81.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	129	1.54	99.23	64.60	496.35	12.14	93.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	130	0.77	100.00	35.92	532.27	6.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	130	0.00	100.00	0.00	532.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	130	0.00	100.00	0.00	532.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				130					532.27					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2211

MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION (EXCL. ELEC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,631	2,631	28.13	28.13	1,616.07	1,616.07	6.85	6.85	2	2	1.43	1.43	464.50	464.50	0.76	0.76	28.74	28.74			
2	50	100	75	180	2,811	1.92	30.06	57.55	1,558.52	0.24	6.60	1	3	0.71	2.14	83.43	547.94	0.14	0.90	144.98	35.16			
3	100	200	150	278	3,089	2.97	33.03	163.83	1,394.69	0.69	5.91	0	3	0.00	2.14	0.00	547.94	0.00	0.90	0.00	39.29			
4	200	300	250	298	3,387	3.19	36.22	94.37	1,300.32	0.40	5.51	2	5	1.43	3.57	69.83	617.77	0.11	1.01	74.00	47.51			
5	300	500	400	405	3,792	4.33	40.55	178.89	1,121.43	0.76	4.75	0	5	0.00	3.57	0.00	617.77	0.00	1.01	0.00	55.09			
6	500	750	625	382	4,174	4.08	44.63	259.14	862.29	1.10	3.65	0	5	0.00	3.57	0.00	617.77	0.00	1.01	0.00	71.64			
7	750	1,000	875	298	4,472	3.19	47.82	260.29	602.00	1.10	2.55	0	5	0.00	3.57	0.00	617.77	0.00	1.01	0.00	102.62			
8	1,000	1,500	1,250	401	4,873	4.29	52.11	451.56	150.44	1.91	0.64	2	7	1.43	5.00	1,342.83	1,960.60	2.19	3.20	297.37	1303.28			
9	1,500	2,000	1,750	257	5,130	2.75	54.85	326.77	176.34	1.38	0.75	3	10	2.14	7.14	0.00	1,960.60	0.00	3.20	0.00	1111.84			
10	2,000	2,500	2,250	202	5,332	2.16	57.01	300.74	477.08	1.27	2.02	1	11	0.71	7.86	162.88	2,123.48	0.27	3.47	54.16	445.10			
11	2,500	3,000	2,750	166	5,498	1.78	58.79	26.10	503.17	0.11	2.13	3	14	2.14	10.00	89.76	2,213.24	0.15	3.62	343.95	439.86			
12	3,000	4,000	3,500	310	5,808	3.31	62.10	669.79	1,172.97	2.84	4.97	1	15	0.71	10.71	0.00	2,213.24	0.00	3.62	0.00	188.69			
13	4,000	5,000	4,500	210	6,018	2.25	64.35	566.78	1,739.75	2.40	7.37	1	16	0.71	11.43	0.00	2,213.24	0.00	3.62	0.00	127.22			
14	5,000	7,500	6,250	385	6,403	4.12	68.47	1,344.06	3,083.81	5.70	13.07	0	16	0.00	11.43	0.00	2,213.24	0.00	3.62	0.00	71.77			
15	7,500	10,000	8,750	275	6,678	2.94	71.41	1,292.37	4,376.18	5.48	18.55	3	19	2.14	13.57	154.15	2,367.39	0.25	3.87	11.93	54.10			
16	10,000	20,000	15,000	595	7,273	6.36	77.77	3,368.15	7,744.33	14.27	32.82	6	25	4.29	17.86	528.01	2,895.40	0.86	4.73	15.68	37.39			
17	20,000	50,000	35,000	758	8,031	8.11	85.87	5,029.28	12,773.61	21.31	54.13	2	27	1.43	19.29	1,845.20	4,740.60	3.01	7.74	36.69	37.11			
18	50,000	100,000	75,000	395	8,426	4.22	90.10	2,798.68	15,572.29	11.86	65.99	17	44	12.14	31.43	32,709.44	37,450.04	53.43	61.18	1168.74	240.49			
19	100,000	500,000	300,000	677	9,103	7.24	97.34	6,495.64	22,067.94	27.53	93.52	64	108	45.71	77.14	21,946.80	59,396.84	35.85	97.03	337.87	269.15			
20	500,000	UP		249	9,352	2.66	100.00	1,529.40	23,597.34	6.48	100.00	32	140	22.86	100.00	1,817.82	61,214.66	2.97	100.00	118.86	259.41			
				9,352					23,597.34					140					61,214.66					259.41



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 22111 MECHANICAL ENGINEERING WITHOUT ANY MELTING OF METALS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	79	79	7.18	7.18	8.34	8.34	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	29	108	2.63	9.81	17.08	25.42	0.43	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	140	2.91	12.72	22.82	48.24	0.58	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	44	184	4.00	16.71	55.82	104.06	1.41	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	72	256	6.54	23.25	117.66	221.72	2.97	5.60	1	1	5.00	5.00	144.98	144.98	7.51	7.51	123.21	65.39			
6	500	750	625	44	300	4.00	27.25	45.64	267.36	1.15	6.75	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	54.22			
7	750	1,000	875	47	347	4.27	31.52	34.73	302.09	0.88	7.63	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	47.99			
8	1,000	1,500	1,250	45	392	4.09	35.60	42.28	344.38	1.07	8.70	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	42.10			
9	1,500	2,000	1,750	46	438	4.18	39.78	46.54	390.91	1.18	9.87	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	37.09			
10	2,000	2,500	2,250	35	473	3.18	42.96	60.47	451.39	1.53	11.40	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	32.12			
11	2,500	3,000	2,750	19	492	1.73	44.69	28.51	479.89	0.72	12.12	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	30.21			
12	3,000	4,000	3,500	53	545	4.81	49.50	135.97	615.87	3.43	15.55	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	23.54			
13	4,000	5,000	4,500	52	597	4.72	54.22	182.70	798.57	4.61	20.16	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	18.15			
14	5,000	7,500	6,250	53	650	4.81	59.04	189.86	988.43	4.79	24.96	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	14.67			
15	7,500	10,000	8,750	52	702	4.72	63.76	288.39	1,276.81	7.28	32.24	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	11.35			
16	10,000	20,000	15,000	88	790	7.99	71.75	656.36	1,933.18	16.57	48.81	5	6	25.00	30.00	223.90	368.88	11.59	19.10	34.11	19.08			
17	20,000	50,000	35,000	117	907	10.63	82.38	824.37	2,757.54	20.82	69.63	1	7	5.00	35.00	15.76	384.64	0.82	19.91	1.91	13.95			
18	50,000	100,000	75,000	68	975	6.18	88.56	479.22	3,236.76	12.10	81.73	7	14	35.00	70.00	1,442.08	1,826.72	74.66	94.58	300.92	56.44			
19	100,000	500,000	300,000	85	1,060	7.72	96.28	500.47	3,737.23	12.64	94.37	5	19	25.00	95.00	103.44	1,930.16	5.36	99.93	20.67	51.65			
20	500,000	UP		41	1,101	3.72	100.00	223.12	3,960.35	5.63	100.00	1	20	5.00	100.00	1.31	1,931.47	0.07	100.00	0.59	48.77			
				1,101					3,960.35					20					1,931.47					48.77



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2.99	2.99	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.49	4.48	0.18	0.18	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	9	8.96	13.43	17.85	18.03	7.53	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	11	2.99	16.42	0.70	18.73	0.30	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	13	2.99	19.40	0.91	19.64	0.38	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	18	7.46	26.87	2.32	21.96	0.98	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	24	8.96	35.82	7.65	29.62	3.23	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	25	1.49	37.31	1.24	30.86	0.52	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	30	7.46	44.78	16.28	47.14	6.87	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	32	2.99	47.76	6.18	53.32	2.61	22.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	42	14.93	62.69	12.94	66.26	5.46	27.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	44	2.99	65.67	4.86	71.12	2.05	29.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	45	1.49	67.16	2.15	73.26	0.90	30.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	53	11.94	79.10	39.91	113.17	16.83	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	56	4.48	83.58	7.80	120.97	3.29	51.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	60	5.97	89.55	32.98	153.95	13.90	64.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	61	1.49	91.04	9.02	162.97	3.80	68.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	62	1.49	92.54	24.87	187.84	10.49	79.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	65	4.48	97.01	47.28	235.12	19.94	99.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	67	2.99	100.00	2.03	237.15	0.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				67					237.15					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	6.02	6.02	0.82	0.82	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	8	3.61	9.64	0.81	1.63	0.10	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	1.20	10.84	1.71	3.33	0.20	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	13	4.82	15.66	5.20	8.54	0.62	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	17	4.82	20.48	5.22	13.76	0.62	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	18	1.20	21.69	2.06	15.82	0.25	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	26	9.64	31.33	14.00	29.81	1.67	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	32	7.23	38.55	17.06	46.88	2.04	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	37	6.02	44.58	23.73	70.61	2.84	8.44	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	40	3.61	48.19	23.52	94.13	2.81	11.25	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	41	1.20	49.40	9.18	103.31	1.10	12.35	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	43	2.41	51.81	0.58	103.88	0.07	12.42	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	51	9.64	61.45	70.97	174.85	8.48	20.90	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	54	3.61	65.06	57.44	232.30	6.87	27.77	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	62	9.64	74.70	184.87	417.17	22.10	49.87	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	67	6.02	80.72	106.37	523.54	12.72	62.59	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	72	6.02	86.75	87.32	610.86	10.44	73.02	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	81	10.84	97.59	162.78	773.64	19.46	92.48	2	3	66.67	100.00	48.78	48.78	100.00	100.00	29.97	6.30	
19	100,000	500,000	300,000	2	83	2.41	100.00	62.88	836.52	7.52	100.00	0	3	0.00	100.00	0.00	48.78	0.00	100.00	0.00	5.83	
20	500,000	UP		0	83	0.00	100.00	0.00	836.52	0.00	100.00	0	3	0.00	100.00	0.00	48.78	0.00	100.00	0.00	5.83	
				83					836.52					3					48.78			5.83



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	7.55	7.55	15.51	15.51	0.80	0.80	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	24	1.08	8.63	0.23	15.75	0.01	0.81	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	27	1.08	9.71	1.96	17.71	0.10	0.92	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	33	2.16	11.87	1.81	19.52	0.09	1.01	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	43	3.60	15.47	7.86	27.37	0.41	1.41	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	54	3.96	19.42	9.25	36.62	0.48	1.89	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	63	3.24	22.66	8.92	45.55	0.46	2.35	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	77	5.04	27.70	25.12	70.66	1.30	3.65	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	86	3.24	30.94	22.78	93.45	1.18	4.83	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	99	4.68	35.61	37.97	131.42	1.96	6.79	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	106	2.52	38.13	25.72	157.14	1.33	8.12	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	110	1.44	39.57	5.52	162.66	0.29	8.41	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	114	1.44	41.01	23.15	185.81	1.20	9.60	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	135	7.55	48.56	105.84	291.65	5.47	15.07	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	158	8.27	56.83	175.68	467.32	9.08	24.15	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	197	14.03	70.86	383.65	850.97	19.83	43.98	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	226	10.43	81.29	413.20	1,264.17	21.35	65.33	1	2	12.50	25.00	14.64	14.64	3.64	3.64	3.54	1.16			
18	50,000	100,000	75,000	28	254	10.07	91.37	275.37	1,539.54	14.23	79.56	1	3	12.50	37.50	0.00	14.64	0.00	3.64	0.00	0.95			
19	100,000	500,000	300,000	19	273	6.83	98.20	300.54	1,840.08	15.53	95.09	5	8	62.50	100.00	388.06	402.70	96.36	100.00	129.12	21.89			
20	500,000	UP		5	278	1.80	100.00	95.02	1,935.10	4.91	100.00	0	8	0.00	100.00		402.70	0.00	100.00	0.00	20.81			
				278					1,935.10					8					402.70					20.81



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	7.07	7.07	27.25	27.25	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	40	0.57	7.65	1.11	28.36	0.02	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	50	1.91	9.56	11.02	39.38	0.25	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	65	2.87	12.43	6.32	45.69	0.14	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	85	3.82	16.25	19.58	65.27	0.44	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	29	114	5.54	21.80	37.01	102.28	0.83	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	29	143	5.54	27.34	52.05	154.33	1.17	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	169	4.97	32.31	55.92	210.25	1.26	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	26	195	4.97	37.28	87.90	298.16	1.98	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	32	227	6.12	43.40	100.29	398.45	2.25	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	25	252	4.78	48.18	94.74	493.19	2.13	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	27	279	5.16	53.35	238.94	732.13	5.37	16.45	1	1	7.69	7.69	50.43	50.43	23.20	23.20	21.11	6.89			
13	4,000	5,000	4,500	22	301	4.21	57.55	149.97	882.10	3.37	19.82	1	2	7.69	15.38	0.97	51.40	0.45	23.64	0.65	5.83			
14	5,000	7,500	6,250	46	347	8.80	66.35	402.86	1,284.95	9.05	28.87	2	4	15.38	30.77	0.55	51.94	0.25	23.89	0.14	4.04			
15	7,500	10,000	8,750	34	381	6.50	72.85	371.81	1,656.76	8.35	37.23	0	4	0.00	30.77	0.00	51.94	0.00	23.89	0.00	3.14			
16	10,000	20,000	15,000	60	441	11.47	84.32	985.55	2,642.31	22.14	59.37	3	7	23.08	53.85	71.01	122.95	32.66	56.55	7.20	4.65			
17	20,000	50,000	35,000	49	490	9.37	93.69	1,307.45	3,949.76	29.38	88.75	3	10	23.08	76.92	2.67	125.62	1.23	57.78	0.20	3.18			
18	50,000	100,000	75,000	18	508	3.44	97.13	209.78	4,159.54	4.71	93.46	0	10	0.00	76.92	0.00	125.62	0.00	57.78	0.00	3.02			
19	100,000	500,000	300,000	14	522	2.68	99.81	289.73	4,449.27	6.51	99.97	3	13	23.08	100.00	91.79	217.40	42.22	100.00	31.68	4.89			
20	500,000	UP		1	523	0.19	100.00	1.27	4,450.54	0.03	100.00	0	13	0.00	100.00	0.00	217.40	0.00	100.00	0.00	4.88			
				523					4,450.54					13					217.40					4.88



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	6.50	6.50	19.19	19.19	0.48	0.48	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	35	0.19	6.69	6.74	25.93	0.17	0.65	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	49	2.68	9.37	9.83	35.76	0.25	0.90	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	54	0.96	10.33	29.61	65.37	0.75	1.65	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	70	3.06	13.38	18.96	84.33	0.48	2.12	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	83	2.49	15.87	19.79	104.12	0.50	2.62	1	1	20.00	20.00	475.62	475.62	32.49	32.49	2402.94	456.78			
7	750	1,000	875	14	97	2.68	18.55	37.21	141.33	0.94	3.56	0	1	0.00	20.00	0.00	475.62	0.00	32.49	0.00	336.53			
8	1,000	1,500	1,250	27	124	5.16	23.71	72.66	213.99	1.83	5.39	0	1	0.00	20.00	0.00	475.62	0.00	32.49	0.00	222.26			
9	1,500	2,000	1,750	33	157	6.31	30.02	85.77	299.76	2.16	7.55	0	1	0.00	20.00	0.00	475.62	0.00	32.49	0.00	158.67			
10	2,000	2,500	2,250	23	180	4.40	34.42	127.09	426.85	3.20	10.75	0	1	0.00	20.00	0.00	475.62	0.00	32.49	0.00	111.43			
11	2,500	3,000	2,750	20	200	3.82	38.24	109.75	536.60	2.76	13.51	1	2	20.00	40.00	4.02	479.63	0.27	32.76	3.66	89.38			
12	3,000	4,000	3,500	36	236	6.88	45.12	299.27	835.87	7.54	21.05	0	2	0.00	40.00	0.00	479.63	0.00	32.76	0.00	57.38			
13	4,000	5,000	4,500	43	279	8.22	53.35	467.19	1,303.05	11.76	32.81	0	2	0.00	40.00	0.00	479.63	0.00	32.76	0.00	36.81			
14	5,000	7,500	6,250	31	310	5.93	59.27	204.31	1,507.37	5.14	37.95	0	2	0.00	40.00	0.00	479.63	0.00	32.76	0.00	31.82			
15	7,500	10,000	8,750	39	349	7.46	66.73	363.24	1,870.61	9.15	47.10	1	3	20.00	60.00	404.65	884.28	27.64	60.40	111.40	47.27			
16	10,000	20,000	15,000	61	410	11.66	78.39	914.10	2,784.71	23.02	70.11	0	3	0.00	60.00	0.00	884.28	0.00	60.40	0.00	31.75			
17	20,000	50,000	35,000	66	476	12.62	91.01	817.68	3,602.39	20.59	90.70	0	3	0.00	60.00	0.00	884.28	0.00	60.40	0.00	24.55			
18	50,000	100,000	75,000	30	506	5.74	96.75	281.97	3,884.36	7.10	97.80	1	4	20.00	80.00	425.22	1,309.50	29.05	89.45	150.81	33.71			
19	100,000	500,000	300,000	15	521	2.87	99.62	68.82	3,953.17	1.73	99.53	1	5	20.00	100.00	154.49	1,463.99	10.55	100.00	224.51	37.03			
20	500,000	UP		2	523	0.38	100.00	18.47	3,971.64	0.47	100.00	0	5	0.00	100.00	0.00	1,463.99	0.00	100.00	0.00	36.86			
				523					3,971.64					5					1,463.99					36.86



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2218 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	4.58	4.58	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.65	5.23	0.37	0.37	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	13	3.27	8.50	3.33	3.70	0.20	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	20	4.58	13.07	3.80	7.50	0.23	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	33	8.50	21.57	16.83	24.33	1.01	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	43	6.54	28.10	16.79	41.13	1.00	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	47	2.61	30.72	14.08	55.20	0.84	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	62	9.80	40.52	61.47	116.67	3.67	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	69	4.58	45.10	51.14	167.81	3.06	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	72	1.96	47.06	13.32	181.13	0.80	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	73	0.65	47.71	9.99	191.12	0.60	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	79	3.92	51.63	63.96	255.09	3.82	15.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	88	5.88	57.52	109.78	364.87	6.56	21.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	18	106	11.76	69.28	171.35	536.22	10.24	32.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	112	3.92	73.20	145.79	682.01	8.71	40.77	2	2	100.00	100.00	13.95	13.95	100.00	100.00	9.57	2.04	
16	10,000	20,000	15,000	6	118	3.92	77.12	207.20	889.21	12.39	53.16	0	2	0.00	100.00	0.00	13.95	0.00	100.00	0.00	1.57	
17	20,000	50,000	35,000	17	135	11.11	88.24	379.79	1,268.99	22.70	75.86	0	2	0.00	100.00	22.70	13.95	0.00	100.00	0.00	1.10	
18	50,000	100,000	75,000	3	138	1.96	90.20	331.31	1,600.30	19.81	95.66	0	2	0.00	100.00	0.00	13.95	0.00	100.00	0.00	0.87	
19	100,000	500,000	300,000	1	139	0.65	90.85	1.65	1,601.95	0.10	95.76	0	2	0.00	100.00	0.00	13.95	0.00	100.00	0.00	0.87	
20	500,000	UP		14	153	9.15	100.00	70.89	1,672.84	4.24	100.00	0	2	0.00	100.00	0.00	13.95	0.00	100.00	0.00	0.83	
				153					1,672.84					2					13.95			0.83



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 222

MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	38.97	38.97	10.76	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	19.28	58.25	5.32	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	12.66	70.91	3.50	19.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	19.28	90.19	5.32	24.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	38.97	129.16	10.76	35.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	38.97	168.13	10.76	46.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.69	53.85	19.28	187.41	5.32	51.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.69	61.54	38.97	226.38	10.76	62.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.69	69.23	19.28	245.66	5.32	67.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.69	76.92	19.28	264.94	5.32	73.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.69	84.62	38.97	303.91	10.76	83.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.69	92.31	19.28	323.19	5.32	89.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.69	100.00	38.97	362.16	10.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					362.16					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2221

MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	167	167	9.27	9.27	43.33	43.33	0.54	0.54	1	1	4.76	4.76	8,301.76	8,301.76	35.97	35.97	19157.80	19157.80			
2	50	100	75	20	187	1.11	10.38	2.76	46.09	0.03	0.58	0	1	0.00	4.76	0.00	8,301.76	0.00	35.97	0.00	18012.21	18012.21		
3	100	200	150	50	237	2.77	13.15	16.23	62.32	0.20	0.78	1	2	4.76	9.52	199.47	8,501.23	0.86	36.84	1229.13	13641.66			
4	200	300	250	49	286	2.72	15.87	12.87	75.18	0.16	0.94	0	2	0.00	9.52	0.00	8,501.23	0.00	36.84	0.00	11307.28	11307.28		
5	300	500	400	84	370	4.66	20.53	35.65	110.83	0.45	1.38	0	2	0.00	9.52	0.00	8,501.23	0.00	36.84	0.00	7670.60	7670.60		
6	500	750	625	74	444	4.11	24.64	49.96	160.79	0.62	2.01	0	2	0.00	9.52	0.00	8,501.23	0.00	36.84	0.00	5287.14	5287.14		
7	750	1,000	875	79	523	4.38	29.02	76.56	237.35	0.96	2.96	1	3	4.76	14.29	568.93	9,070.16	2.47	39.30	743.11	3821.41			
8	1,000	1,500	1,250	106	629	5.88	34.91	127.35	364.70	1.59	4.55	1	4	4.76	19.05	4.15	9,074.31	0.02	39.32	3.26	2488.17	2488.17		
9	1,500	2,000	1,750	64	693	3.55	38.46	124.53	489.23	1.56	6.11	0	4	0.00	19.05	0.00	9,074.31	0.00	39.32	0.00	1854.81	1854.81		
10	2,000	2,500	2,250	100	793	5.55	44.01	184.51	673.74	2.30	8.41	4	8	19.05	38.10	6,628.83	15,703.15	28.72	68.04	3592.74	2330.75			
11	2,500	3,000	2,750	71	864	3.94	47.95	218.58	892.32	2.73	11.14	0	8	0.00	38.10	0.00	15,703.15	0.00	68.04	0.00	1759.81	1759.81		
12	3,000	4,000	3,500	108	972	5.99	53.94	364.60	1,256.92	4.55	15.70	0	8	0.00	38.10	0.00	15,703.15	0.00	68.04	0.00	1249.34	1249.34		
13	4,000	5,000	4,500	78	1,050	4.33	58.27	365.83	1,622.75	4.57	20.27	1	9	4.76	42.86	4,155.14	19,858.29	18.00	86.04	1135.82	1223.75			
14	5,000	7,500	6,250	115	1,165	6.38	64.65	535.61	2,158.35	6.69	26.96	1	10	4.76	47.62	1,841.71	21,700.00	7.98	94.02	343.85	1005.40			
15	7,500	10,000	8,750	82	1,247	4.55	69.20	493.49	2,651.84	6.16	33.12	0	10	0.00	47.62	0.00	21,700.00	0.00	94.02	0.00	818.30	818.30		
16	10,000	20,000	15,000	132	1,379	7.33	76.53	1,379.32	4,031.16	17.23	50.35	3	13	14.29	61.90	55.68	21,755.67	0.24	94.27	4.04	539.69	539.69		
17	20,000	50,000	35,000	155	1,534	8.60	85.13	1,476.98	5,508.14	18.45	68.79	2	15	9.52	71.43	60.42	21,816.09	0.26	94.53	4.09	396.07	396.07		
18	50,000	100,000	75,000	104	1,638	5.77	90.90	1,006.88	6,515.02	12.58	81.37	0	15	0.00	71.43	0.00	21,816.09	0.00	94.53	0.00	334.86	334.86		
19	100,000	500,000	300,000	112	1,750	6.22	97.11	1,082.04	7,597.06	13.51	94.88	4	19	19.05	90.48	1,232.97	23,049.06	5.34	99.87	113.95	303.39	303.39		
20	500,000	UP		52	1,802	2.89	100.00	409.81	8,006.87	5.12	100.00	2	21	9.52	100.00	30.01	23,079.07	0.13	100.00	7.32	288.24	288.24		
				1,802					8,006.87					21					23,079.07					288.24



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	52	7.76	7.76	8.75	8.75	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	66	2.09	9.85	0.48	9.23	0.05	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	95	4.33	14.18	0.97	10.20	0.10	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	50	145	7.46	21.64	1.32	11.52	0.13	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	66	211	9.85	31.49	2.62	14.15	0.26	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	37	248	5.52	37.01	3.09	17.24	0.31	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	32	280	4.78	41.79	3.88	21.12	0.39	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	311	4.63	46.42	5.87	26.99	0.58	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	350	5.82	52.24	10.70	37.70	1.06	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	36	386	5.37	57.61	14.79	52.49	1.47	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	396	1.49	59.10	3.24	55.73	0.32	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	30	426	4.48	63.58	11.80	67.53	1.17	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	440	2.09	65.67	14.67	82.19	1.46	8.17	0	0	0.00	0.00	1.46	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	30	470	4.48	70.15	30.03	112.22	2.98	11.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	484	2.09	72.24	19.96	132.19	1.98	13.14	1	1	33.33	33.33	33.67	33.67	31.38	31.38	168.67	25.47			
16	10,000	20,000	15,000	47	531	7.01	79.25	134.63	266.82	13.38	26.52	0	1	0.00	33.33	0.00	33.67	0.00	31.38	0.00	12.62			
17	20,000	50,000	35,000	46	577	6.87	86.12	209.64	476.46	20.84	47.35	0	1	0.00	33.33	0.00	33.67	0.00	31.38	0.00	7.07			
18	50,000	100,000	75,000	18	595	2.69	88.81	169.76	646.21	16.87	64.22	0	1	0.00	33.33	0.00	33.67	0.00	31.38	0.00	5.21			
19	100,000	500,000	300,000	53	648	7.91	96.72	294.21	940.42	29.24	93.46	0	1	0.00	33.33	0.00	33.67	0.00	31.38	0.00	3.58			
20	500,000	UP		22	670	3.28	100.00	65.77	1,006.19	6.54	100.00	2	3	66.67	100.00	73.63	107.30	68.62	100.00	111.95	10.66			
				670					1,006.19					3					107.30					10.66



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2223

MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	11.43	11.43	16.62	16.62	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	21	0.57	12.00	15.96	32.58	1.55	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	22	0.57	12.57	21.12	53.71	2.05	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	29	4.00	16.57	2.04	55.74	0.20	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	39	5.71	22.29	4.20	59.95	0.41	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	50	6.29	28.57	5.49	65.43	0.53	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	59	5.14	33.71	6.99	72.43	0.68	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	65	3.43	37.14	7.03	79.46	0.68	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	72	4.00	41.14	13.33	92.78	1.29	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	73	0.57	41.71	2.30	95.08	0.22	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	79	3.43	45.14	14.25	109.33	1.38	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	90	6.29	51.43	53.74	163.07	5.21	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	94	2.29	53.71	22.07	185.14	2.14	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	106	6.86	60.57	51.54	236.68	5.00	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	117	6.29	66.86	94.31	330.99	9.15	32.11	1	1	100.00	100.00	33.32	33.32	100.00	100.00	35.33	10.07	
16	10,000	20,000	15,000	10	127	5.71	72.57	92.83	423.81	9.01	41.12	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	7.86	
17	20,000	50,000	35,000	14	141	8.00	80.57	269.15	692.96	26.11	67.23	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	4.81	
18	50,000	100,000	75,000	7	148	4.00	84.57	117.68	810.64	11.42	78.64	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	4.11	
19	100,000	500,000	300,000	7	155	4.00	88.57	151.41	962.04	14.69	93.33	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	3.46	
20	500,000	UP		20	175	11.43	100.00	68.73	1,030.77	6.67	100.00	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	3.23	
				175					1,030.77					1					33.32			3.23



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2228 MIXED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	20.72	20.72	2.07	2.07	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	25	1.80	22.52	0.39	2.46	0.07	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	33	7.21	29.73	3.04	5.50	0.57	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	36	2.70	32.43	1.17	6.67	0.22	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	41	4.50	36.94	4.60	11.27	0.87	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	44	2.70	39.64	2.31	13.58	0.44	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	49	4.50	44.14	6.94	20.52	1.31	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	54	4.50	48.65	10.85	31.37	2.04	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	58	3.60	52.25	9.02	40.39	1.70	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	62	3.60	55.86	12.81	53.20	2.41	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	68	5.41	61.26	22.07	75.27	4.16	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	70	1.80	63.06	8.68	83.95	1.63	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	72	1.80	64.86	12.90	96.85	2.43	18.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	79	6.31	71.17	60.85	157.70	11.46	29.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	83	3.60	74.77	57.21	214.91	10.77	40.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	90	6.31	81.08	140.63	355.54	26.48	66.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	98	7.21	88.29	121.58	477.11	22.89	89.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	99	0.90	89.19	0.02	477.14	0.00	89.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	100	0.90	90.09	0.04	477.18	0.01	89.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		11	111	9.91	100.00	53.86	531.04	10.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				111					531.04					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.00	5.00	0.57	0.57	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.00	10.00	0.50	1.07	0.50	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.00	15.00	0.36	1.43	0.36	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	6	15.00	30.00	1.72	3.16	1.72	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	5.00	35.00	1.22	4.37	1.21	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	10	15.00	50.00	4.46	8.83	4.44	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	5.00	55.00	2.86	11.69	2.85	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	14	15.00	70.00	9.41	21.10	9.38	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	5.00	75.00	4.87	25.97	4.86	25.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	5.00	80.00	7.97	33.94	7.94	33.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	5.00	85.00	7.19	41.13	7.16	40.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	5.00	90.00	5.88	47.01	5.86	46.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	19	5.00	95.00	23.60	70.61	23.52	70.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	20	5.00	100.00	29.74	100.35	29.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20					100.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.01	2.01	0.63	0.63	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.34	2.35	0.00	0.62	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	13	2.01	4.36	15.78	15.16	0.89	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	15	0.67	5.03	0.45	15.61	0.03	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	19	1.34	6.38	1.46	17.07	0.08	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	25	2.01	8.39	5.24	22.31	0.30	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	31	2.01	10.40	5.95	28.25	0.34	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	42	3.69	14.09	9.50	37.75	0.54	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	47	1.68	15.77	5.89	43.64	0.33	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	58	3.69	19.46	15.83	59.48	0.90	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	67	3.02	22.48	25.57	85.05	1.45	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	87	6.71	29.19	34.69	119.75	1.96	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	94	2.35	31.54	21.69	141.44	1.23	8.00	1	1	33.33	33.33	28.16	28.16	100.00	100.00	129.87	19.91			
14	5,000	7,500	6,250	17	111	5.70	37.25	59.81	201.24	3.38	11.38	0	1	0.00	33.33	0.00	28.16	0.00	100.00	0.00	14.00			
15	7,500	10,000	8,750	21	132	7.05	44.30	82.40	283.64	4.66	16.04	0	1	0.00	33.33	0.00	28.16	0.00	100.00	0.00	9.93			
16	10,000	20,000	15,000	24	156	8.05	52.35	235.18	518.82	13.30	29.34	0	1	0.00	33.33	0.00	28.16	0.00	100.00	0.00	5.43			
17	20,000	50,000	35,000	53	209	17.79	70.13	491.77	1,010.59	27.81	57.16	0	1	0.00	33.33	0.00	28.16	0.00	100.00	0.00	2.79			
18	50,000	100,000	75,000	21	230	7.05	77.18	101.07	1,111.66	5.72	62.88	2	3	66.67	100.00	0.00	28.16	0.00	100.00	0.00	2.53			
19	100,000	500,000	300,000	41	271	13.76	90.94	195.55	1,307.21	11.06	73.94	0	3	0.00	100.00	0.00	28.16	0.00	100.00	0.00	2.15			
20	500,000	UP		27	298	9.06	100.00	460.83	1,768.04	26.06	100.00	0	3	0.00	100.00	0.00	28.16	0.00	100.00	0.00	1.59			
				298					1,768.04					3					28.16					1.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	4.57	4.57	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	18	0.27	4.84	7.87	7.90	0.34	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	21	0.81	5.65	0.65	8.55	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	23	0.54	6.18	0.50	9.05	0.02	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	26	0.81	6.99	1.96	11.02	0.09	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	35	2.42	9.41	3.80	14.81	0.17	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	38	0.81	10.22	1.09	15.90	0.05	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	42	1.08	11.29	4.96	20.86	0.22	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	51	2.42	13.71	14.46	35.33	0.63	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	59	2.15	15.86	14.33	49.66	0.63	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	65	1.61	17.47	9.81	59.47	0.43	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	69	1.08	18.55	15.52	74.99	0.68	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	80	2.96	21.51	51.60	126.60	2.26	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	90	2.69	24.19	86.17	212.77	3.77	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	108	4.84	29.03	189.64	402.41	8.29	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	41	149	11.02	40.05	415.65	818.06	18.17	35.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	57	206	15.32	55.38	500.94	1,319.00	21.90	57.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	59	265	15.86	71.24	338.95	1,657.95	14.82	72.48	1	1	12.50	12.50	33.25	33.25	19.55	19.55	9.81	2.01			
19	100,000	500,000	300,000	80	345	21.51	92.74	429.48	2,087.43	18.77	91.25	7	8	87.50	100.00	136.85	170.11	80.45	100.00	31.86	8.15			
20	500,000	UP		27	372	7.26	100.00	200.11	2,287.54	8.75	100.00	0	8	0.00	100.00	0.00	170.11	0.00	100.00	0.00	7.44			
				372					2,287.54					8					170.11					7.44



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.41	4.41	2.02	2.02	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	12	0.88	5.29	5.60	7.62	0.45	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	15	1.32	6.61	2.67	10.28	0.21	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	20	2.20	8.81	1.47	11.75	0.12	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	30	4.41	13.22	3.29	15.04	0.26	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	39	3.96	17.18	4.91	19.95	0.40	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	48	3.96	21.15	9.10	29.05	0.73	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	59	4.85	25.99	11.77	40.82	0.95	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	67	3.52	29.52	11.58	52.40	0.93	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	73	2.64	32.16	10.77	63.17	0.87	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	87	6.17	38.33	32.56	95.73	2.62	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	97	4.41	42.73	29.05	124.78	2.34	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	106	3.96	46.70	34.07	158.86	2.74	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	117	4.85	51.54	66.58	225.44	5.35	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	123	2.64	54.19	42.57	268.00	3.42	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	157	14.98	69.16	310.24	578.24	24.94	46.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	196	17.18	86.34	429.12	1,007.36	34.50	80.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	214	7.93	94.27	110.21	1,117.58	8.86	89.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	227	5.73	100.00	126.42	1,243.99	10.16	100.00	7	7	100.00	100.00	354.51	354.51	100.00	100.00	280.43	28.50			
20	500,000	UP		0	227	0.00	100.00	0.00	1,243.99	0.00	100.00	0	7	0.00	100.00	0.00	354.51	0.00	100.00	0.00	28.50			
				227					1,243.99					7					354.51					28.50



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2238 MIXED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	39.85	39.85	0.53	0.53	0.16	0.16	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	64	8.27	48.12	7.63	8.16	2.28	2.44	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	66	1.50	49.62	0.27	8.43	0.08	2.52	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	67	0.75	50.38	0.51	8.94	0.15	2.67	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	68	0.75	51.13	0.75	9.69	0.22	2.89	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	69	0.75	51.88	0.47	10.16	0.14	3.03	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	70	0.75	52.63	1.55	11.71	0.46	3.49	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	77	5.26	57.89	16.59	28.30	4.95	8.45	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	82	3.76	61.65	4.00	32.29	1.19	9.64	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	84	1.50	63.16	0.23	32.53	0.07	9.71	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	86	1.50	64.66	8.77	41.30	2.62	12.33	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	90	3.01	67.67	3.76	45.05	1.12	13.45	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	92	1.50	69.17	4.73	49.79	1.41	14.86	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	93	0.75	69.92	0.11	49.90	0.03	14.89	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	96	2.26	72.18	17.47	67.36	5.21	20.11	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	113	12.78	84.96	107.36	174.73	32.04	52.15	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	115	1.50	86.47	0.21	174.94	0.06	52.21	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	117	1.50	87.97	18.44	193.38	5.51	57.72	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	131	10.53	98.50	87.57	280.95	26.14	83.85	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	133	1.50	100.00	54.10	335.04	16.15	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				133					335.04					1					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 224 VEHICLE RAILWAY CARRIAGES AND LOCOMOTIVES AIRCRAFT SHIP CONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.09	0.09	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.09				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2241 VEHICLE CONSTRUCTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	10.45	10.45	14.90	14.90	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	31	1.12	11.57	16.97	31.87	1.37	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	41	3.73	15.30	64.07	95.94	5.17	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	46	1.87	17.16	0.90	96.84	0.07	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	51	1.87	19.03	15.99	112.83	1.29	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	55	1.49	20.52	2.24	115.07	0.18	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	68	4.85	25.37	9.26	124.32	0.75	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	76	2.99	28.36	5.65	129.98	0.46	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	81	1.87	30.22	3.52	133.50	0.28	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	90	3.36	33.58	21.35	154.85	1.72	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	99	3.36	36.94	22.26	177.11	1.80	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	104	1.87	38.81	18.13	195.24	1.46	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	113	3.36	42.16	22.77	218.01	1.84	17.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	129	5.97	48.13	55.17	273.18	4.45	22.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	141	4.48	52.61	75.77	348.95	6.12	28.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	174	12.31	64.93	248.27	597.22	20.04	48.21	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	202	10.45	75.37	164.83	762.05	13.31	61.52	1	2	10.00	20.00	26.73	26.73	22.13	22.13	16.21	3.51			
18	50,000	100,000	75,000	20	222	7.46	82.84	273.21	1,035.26	22.06	83.58	1	3	10.00	30.00	0.00	26.73	0.00	22.13	0.00	2.58			
19	100,000	500,000	300,000	43	265	16.04	98.88	172.26	1,207.52	13.91	97.49	7	10	70.00	100.00	94.07	120.79	77.87	100.00	54.61	10.00			
20	500,000	UP		3	268	1.12	100.00	31.14	1,238.66	2.51	100.00	0	10	0.00	100.00	0.00	120.79	0.00	100.00	0.00	9.75			
				268					1,238.66					10					120.79					9.75



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	5.56	22.22	1.19	1.19	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	5.56	27.78	3.65	4.83	2.82	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	5.56	33.33	4.45	9.28	3.45	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	5.56	38.89	0.00	9.28	0.00	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	5.56	44.44	9.75	19.03	7.55	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	5.56	50.00	5.62	24.66	4.35	19.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	5.56	55.56	0.11	24.77	0.09	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	5.56	61.11	1.65	26.41	1.28	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	5.56	66.67	0.10	26.51	0.08	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	5.56	72.22	20.94	47.45	16.21	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	5.56	77.78	13.66	61.12	10.58	47.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	5.56	83.33	1.71	62.82	1.32	48.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	5.56	88.89	10.09	72.92	7.81	56.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	5.56	94.44	68.28	141.20	52.85	109.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	5.56	100.00	12.01	129.19	9.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	129.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	129.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	129.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	129.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					129.19					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	5.00	25.00	0.13	0.13	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	5.00	30.00	0.22	0.35	0.28	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	5.00	35.00	0.41	0.76	0.54	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	5.00	40.00	0.51	1.27	0.67	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	5.00	45.00	0.46	1.73	0.59	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	5.00	50.00	0.71	2.44	0.93	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	5.00	55.00	1.32	3.76	1.72	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	5.00	60.00	1.44	5.21	1.88	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	5.00	65.00	14.44	19.65	18.82	25.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	5.00	70.00	2.67	22.32	3.48	29.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	5.00	75.00	14.44	36.76	18.82	47.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	5.00	80.00	2.91	39.67	3.80	51.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	5.00	85.00	14.44	54.11	18.82	70.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	5.00	90.00	4.30	58.41	5.60	76.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	5.00	95.00	14.44	72.85	18.82	94.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	20	5.00	100.00	3.89	76.74	5.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	76.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	76.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	76.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20					76.74					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	5.50	5.50	0.18	0.18	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	17	0.34	5.84	0.16	0.34	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	28	3.78	9.62	5.69	6.03	0.31	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	35	2.41	12.03	23.76	29.79	1.28	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	48	4.47	16.49	5.86	35.65	0.32	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	52	1.37	17.87	3.21	38.86	0.17	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	65	4.47	22.34	8.30	47.17	0.45	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	78	4.47	26.80	17.22	64.38	0.93	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	87	3.09	29.90	14.43	78.81	0.78	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	95	2.75	32.65	20.69	99.50	1.11	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	100	1.72	34.36	17.70	117.20	0.95	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	116	5.50	39.86	42.89	160.09	2.31	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	125	3.09	42.96	34.34	194.43	1.85	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	142	5.84	48.80	97.79	292.22	5.26	15.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	158	5.50	54.30	85.05	377.27	4.57	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	180	7.56	61.86	324.98	702.25	17.47	37.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	207	9.28	71.13	325.95	1,028.20	17.52	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	32	239	11.00	82.13	510.36	1,538.55	27.43	82.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	40	279	13.75	95.88	304.75	1,843.30	16.38	99.07	6	6	50.00	50.00	86.17	86.17	64.73	64.73	28.28	4.67			
20	500,000	UP		12	291	4.12	100.00	17.31	1,860.61	0.93	100.00	6	12	50.00	100.00	46.96	133.13	35.27	100.00	271.33	7.16			
				291					1,860.61					12					133.13					7.16



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	96	96	9.69	9.69	10.08	10.08	0.47	0.47	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	107	1.11	10.80	6.60	16.68	0.30	0.77	1	2	3.23	6.45	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	111	0.40	11.20	0.43	17.11	0.02	0.79	0	2	0.00	6.45	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	127	1.61	12.82	24.54	41.65	1.13	1.92	0	2	0.00	6.45	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	142	1.51	14.33	2.99	44.64	0.14	2.06	0	2	0.00	6.45	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	170	2.83	17.15	5.68	50.32	0.26	2.32	0	2	0.00	6.45	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	195	2.52	19.68	11.18	61.50	0.52	2.84	0	2	0.00	6.45	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	224	2.93	22.60	15.23	76.73	0.70	3.54	0	2	0.00	6.45	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	246	2.22	24.82	22.19	98.92	1.02	4.57	0	2	0.00	6.45	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	264	1.82	26.64	8.34	107.27	0.39	4.95	0	2	0.00	6.45	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	280	1.61	28.25	12.78	120.05	0.59	5.54	0	2	0.00	6.45	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	27	307	2.72	30.98	21.18	141.23	0.98	6.52	1	3	3.23	9.68	136.53	136.53	15.11	15.11	644.65	96.67			
13	4,000	5,000	4,500	21	328	2.12	33.10	59.95	201.18	2.77	9.29	0	3	0.00	9.68	0.00	136.53	0.00	15.11	0.00	67.86			
14	5,000	7,500	6,250	49	377	4.94	38.04	126.96	328.14	5.86	15.15	0	3	0.00	9.68	0.00	136.53	0.00	15.11	0.00	41.61			
15	7,500	10,000	8,750	20	397	2.02	40.06	103.02	431.16	4.76	19.91	0	3	0.00	9.68	0.00	136.53	0.00	15.11	0.00	31.67			
16	10,000	20,000	15,000	42	439	4.24	44.30	179.21	610.37	8.28	28.19	0	3	0.00	9.68	0.00	136.53	0.00	15.11	0.00	22.37			
17	20,000	50,000	35,000	58	497	5.85	50.15	392.16	1,002.53	18.11	46.30	1	4	3.23	12.90	171.69	308.22	19.00	34.10	43.78	30.74			
18	50,000	100,000	75,000	48	545	4.84	54.99	272.16	1,274.69	12.57	58.87	6	10	19.35	32.26	0.31	308.53	0.03	34.14	0.11	24.20			
19	100,000	500,000	300,000	159	704	16.04	71.04	690.17	584.52	31.88	27.00	10	20	32.26	64.52	38.89	347.42	4.30	38.44	5.63	59.44			
20	500,000	UP		287	991	28.96	100.00	1,580.70	2,165.22	73.00	100.00	11	31	35.48	100.00	556.42	903.83	61.56	100.00	35.20	41.74			
				991					2,165.22					31					903.83					41.74



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2248 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	9.26	9.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.85	11.11	0.08	0.08	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	10	7.41	18.52	0.98	1.07	0.43	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	12	3.70	22.22	0.75	1.81	0.33	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	15	5.56	27.78	0.73	2.55	0.32	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	19	7.41	35.19	3.29	5.83	1.44	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	22	5.56	40.74	3.25	9.09	1.42	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	25	5.56	46.30	3.43	12.52	1.50	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	27	3.70	50.00	3.67	16.19	1.61	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	29	3.70	53.70	6.24	22.42	2.73	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	1.85	55.56	4.74	27.17	2.07	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	32	3.70	59.26	7.63	34.79	3.34	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	37	9.26	68.52	28.93	63.72	12.66	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	43	11.11	79.63	38.49	102.22	16.84	44.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	44	1.85	81.48	12.12	114.33	5.30	50.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	51	12.96	94.44	46.32	160.65	20.26	70.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	53	3.70	98.15	37.71	198.36	16.50	86.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	54	1.85	100.00	30.22	228.58	13.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	54	0.00	100.00	0.00	228.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	54	0.00	100.00	0.00	228.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				54				228.58				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.49	1.49	7.18	7.18	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.49	2.99	0.03	7.21	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.49	4.48	0.06	7.26	0.01	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.49	5.97	0.01	7.27	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.49	7.46	1.11	8.38	0.13	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.49	8.96	0.06	8.44	0.01	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	8	2.99	11.94	0.07	8.51	0.01	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	1.49	13.43	0.07	8.59	0.01	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	12	4.48	17.91	2.50	11.09	0.29	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	1.49	19.40	0.13	11.22	0.01	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	1.49	20.90	0.05	11.27	0.01	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	1.49	22.39	0.44	11.70	0.05	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	1.49	23.88	0.64	12.34	0.07	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	1.49	25.37	0.09	12.43	0.01	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	22	7.46	32.84	19.45	31.88	2.23	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	26	5.97	38.81	33.35	65.23	3.82	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	28	2.99	41.79	131.33	196.56	15.06	22.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	34	8.96	50.75	673.40	869.96	77.21	99.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		33	67	49.25	100.00	2.19	872.15	0.25	100.00	15	15	100.00	100.00	56.91	56.91	100.00	100.00	2601.78	6.53			
				67					872.15					15					56.91					6.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2251

MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	142	142	20.20	20.20	151.17	151.17	11.72	11.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	165	3.27	23.47	70.41	221.58	5.46	17.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	174	1.28	24.75	46.59	268.17	3.61	20.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	58	232	8.25	33.00	6.88	275.05	0.53	21.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	285	517	40.54	73.54	47.67	322.72	3.70	25.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	49	566	6.97	80.51	18.61	341.33	1.44	26.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	573	1.00	81.51	7.83	349.16	0.61	27.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	582	1.28	82.79	15.83	365.00	1.23	28.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	593	1.56	84.35	12.80	377.80	0.99	29.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	596	0.43	84.78	4.89	382.69	0.38	29.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	598	0.28	85.06	5.66	388.35	0.44	30.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	605	1.00	86.06	20.91	409.26	1.62	31.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	611	0.85	86.91	27.36	436.62	2.12	33.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	625	1.99	88.90	93.55	530.17	7.25	41.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	631	0.85	89.76	43.11	573.28	3.34	44.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	641	1.42	91.18	107.62	680.90	8.34	52.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	664	3.27	94.45	233.27	914.18	18.09	70.88	1	1	33.33	33.33	15.36	15.36	25.00	25.00	6.59	1.68			
18	50,000	100,000	75,000	9	673	1.28	95.73	160.10	1,074.28	12.41	83.29	1	2	33.33	66.67	30.73	46.09	50.00	75.00	19.19	4.29			
19	100,000	500,000	300,000	14	687	1.99	97.72	114.15	1,188.44	8.85	92.14	1	3	33.33	100.00	15.36	61.45	25.00	100.00	13.46	5.17			
20	500,000	UP		16	703	2.28	100.00	101.34	1,289.77	7.86	100.00	0	3	0.00	100.00	0.00	61.45	0.00	100.00	0.00	4.76			
				703					1,289.77					3					61.45					4.76



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	7.25	7.25	6.08	6.08	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	6	1.45	8.70	0.13	6.21	0.02	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	7	1.45	10.14	0.28	6.49	0.05	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	8	1.45	11.59	0.29	6.78	0.05	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	9	1.45	13.04	0.61	7.39	0.11	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	3	12	4.35	17.39	3.47	10.86	0.61	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	2	14	2.90	20.29	2.29	13.15	0.40	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	6	20	8.70	28.99	11.96	25.12	2.09	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	21	1.45	30.43	3.82	28.94	0.67	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	22	1.45	31.88	3.82	32.76	0.67	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	3	25	4.35	36.23	13.34	46.10	2.33	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	2	27	2.90	39.13	5.73	51.83	1.00	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	6	33	8.70	47.83	40.79	92.62	7.12	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	4	37	5.80	53.62	21.46	114.08	3.75	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	3	40	4.35	57.97	46.83	160.91	8.18	28.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	11	51	15.94	73.91	152.88	313.79	26.69	54.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	11	62	15.94	89.86	120.20	433.98	20.99	75.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	63	1.45	91.30	38.06	472.04	6.65	82.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	6	69	8.70	100.00	100.64	572.68	17.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	69	0.00	100.00	0.00	572.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				69					572.68					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	10.71	10.71	3.94	3.94	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.79	12.50	31.38	35.33	5.57	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.79	14.29	0.70	36.02	0.12	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.79	16.07	0.69	36.71	0.12	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.79	17.86	0.35	37.06	0.06	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.79	19.64	1.21	38.27	0.21	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.79	21.43	1.57	39.85	0.28	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	1.79	23.21	2.38	42.23	0.42	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.79	25.00	3.64	45.86	0.65	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.79	26.79	3.40	49.26	0.60	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.79	28.57	0.00	49.26	0.00	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	1.79	30.36	10.54	59.80	1.87	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	21	7.14	37.50	19.50	79.29	3.46	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	24	5.36	42.86	22.18	101.47	3.94	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	1.79	44.64	3.93	97.54	0.70	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	15,000	12,500	1	26	1.79	46.43	0.50	98.04	0.09	17.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	35	16.07	62.50	131.44	229.48	23.34	40.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	43	14.29	76.79	97.79	327.26	17.37	58.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	45	3.57	80.36	22.86	350.13	4.06	62.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		11	56	19.64	100.00	212.94	563.07	37.82	100.00	2	2	100.00	100.00	48.58	48.58	100.00	100.00	22.81	8.63
				56				563.07				2				48.58					8.63



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 226

RADIO AND TELEVISION RECEIVER FACTORIES AND OR ASSEMBLING PL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.00	5.00	0.98	0.98	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.00	10.00	1.20	2.18	1.33	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.00	15.00	1.03	3.20	1.13	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.00	20.00	1.58	4.78	1.74	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.00	25.00	2.40	7.18	2.65	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.00	30.00	3.71	10.89	4.10	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.00	35.00	0.34	11.22	0.37	12.40	1	1	50.00	50.00	147.83	147.83	24.82	24.82	43982.18	1317.32			
9	1,500	2,000	1,750	1	8	5.00	40.00	0.23	11.45	0.25	12.65	0	1	0.00	50.00	0.00	147.83	0.00	24.82	0.00	1291.37			
10	2,000	2,500	2,250	1	9	5.00	45.00	0.30	11.75	0.33	12.98	0	1	0.00	50.00	0.00	147.83	0.00	24.82	0.00	1258.47			
11	2,500	3,000	2,750	1	10	5.00	50.00	0.43	12.18	0.48	13.46	0	1	0.00	50.00	0.00	147.83	0.00	24.82	0.00	1213.80			
12	3,000	4,000	3,500	1	11	5.00	55.00	0.57	12.75	0.63	14.09	0	1	0.00	50.00	0.00	147.83	0.00	24.82	0.00	1159.21			
13	4,000	5,000	4,500	1	12	5.00	60.00	1.34	14.09	1.48	15.58	1	2	50.00	100.00	447.79	595.61	75.18	100.00	33369.43	4225.94			
14	5,000	7,500	6,250	1	13	5.00	65.00	0.00	14.09	0.00	15.58	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	4225.94			
15	7,500	10,000	8,750	1	14	5.00	70.00	29.65	43.75	32.77	48.35	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	1361.50			
16	10,000	20,000	15,000	1	15	5.00	75.00	0.00	43.75	0.00	48.35	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	1361.50			
17	20,000	50,000	35,000	1	16	5.00	80.00	4.77	48.52	5.28	53.62	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	1227.54			
18	50,000	100,000	75,000	1	17	5.00	85.00	3.60	52.12	3.98	57.60	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	1142.75			
19	100,000	500,000	300,000	2	19	10.00	95.00	36.73	88.85	40.59	98.19	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	670.39			
20	500,000	UP		1	20	5.00	100.00	1.64	90.49	1.81	100.00	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	658.24			
				20					90.49					2					595.61					658.24



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2261

RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	99	99	16.81	16.81	1.02	1.02	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	55	154	9.34	26.15	4.80	5.82	0.32	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	38	192	6.45	32.60	5.81	11.63	0.38	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	214	3.74	36.33	5.48	17.12	0.36	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	64	278	10.87	47.20	27.69	44.81	1.82	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	44	322	7.47	54.67	16.71	61.52	1.10	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	26	348	4.41	59.08	14.94	76.45	0.98	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	371	3.90	62.99	16.76	93.21	1.10	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	389	3.06	66.04	24.02	117.23	1.58	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	407	3.06	69.10	25.19	142.42	1.66	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	420	2.21	71.31	28.00	170.42	1.84	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	434	2.38	73.68	33.62	204.04	2.21	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	449	2.55	76.23	31.48	235.52	2.07	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	464	2.55	78.78	50.36	285.88	3.31	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	474	1.70	80.48	48.46	334.34	3.18	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	509	5.94	86.42	336.47	670.81	22.11	44.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	533	4.07	90.49	193.39	864.20	12.71	56.79	1	1	33.33	33.33	21.89	21.89	0.29	0.29	11.32	2.53			
18	50,000	100,000	75,000	14	547	2.38	92.87	211.41	1,075.61	13.89	70.68	1	2	33.33	66.67	1,473.13	1,495.03	19.61	19.90	696.83	138.99			
19	100,000	500,000	300,000	26	573	4.41	97.28	223.49	1,299.10	14.69	85.37	0	2	0.00	66.67	0.00	1,495.03	0.00	19.90	0.00	115.08			
20	500,000	UP		16	589	2.72	100.00	222.66	1,521.76	14.63	100.00	1	3	33.33	100.00	6,017.32	7,512.34	80.10	100.00	2702.44	493.66			
				589					1,521.76					3					7,512.34					493.66



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2262

FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.51	3.51	27.19	27.19	2.95	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	9	4.39	7.89	6.29	33.48	0.68	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	13	3.51	11.40	1.41	34.89	0.15	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	0.88	12.28	0.46	35.35	0.05	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	19	4.39	16.67	2.48	37.84	0.27	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	23	3.51	20.18	3.82	41.65	0.41	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	30	6.14	26.32	10.24	51.89	1.11	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	37	6.14	32.46	13.01	64.90	1.41	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	41	3.51	35.96	10.70	75.61	1.16	8.22	1	1	7.69	7.69	1,547.44	1,547.44	2.02	2.02	14459.71	2046.70
10	2,000	2,500	2,250	4	45	3.51	39.47	27.79	103.40	3.02	11.24	0	1	0.00	7.69	0.00	1,547.44	0.00	2.02	0.00	1496.57
11	2,500	3,000	2,750	1	46	0.88	40.35	0.68	104.08	0.07	11.31	0	1	0.00	7.69	0.00	1,547.44	0.00	2.02	0.00	1486.78
12	3,000	4,000	3,500	8	54	7.02	47.37	16.74	120.82	1.82	13.13	3	4	23.08	30.77	4,625.40	6,172.84	6.03	8.05	27635.28	5109.24
13	4,000	5,000	4,500	5	59	4.39	51.75	25.60	146.42	2.78	15.91	1	5	7.69	38.46	4,096.01	10,268.85	5.34	13.40	15999.46	7013.37
14	5,000	7,500	6,250	5	64	4.39	56.14	26.46	172.88	2.88	18.79	0	5	0.00	38.46	0.00	10,268.85	0.00	13.40	0.00	5939.83
15	7,500	10,000	8,750	5	69	4.39	60.53	21.79	194.67	2.37	21.16	0	5	0.00	38.46	0.00	10,268.85	0.00	13.40	0.00	5274.93
16	10,000	20,000	15,000	13	82	11.40	71.93	120.52	315.20	13.10	34.26	4	9	30.77	69.23	21,215.13	31,483.98	27.67	41.07	17602.44	9988.68
17	20,000	50,000	35,000	11	93	9.65	81.58	171.31	486.51	18.62	52.88	3	12	23.08	92.31	45,165.81	76,649.79	58.92	99.99	26364.88	15755.13
18	50,000	100,000	75,000	11	104	9.65	91.23	210.01	696.51	22.82	75.70	1	13	7.69	100.00	9.93	76,659.72	0.01	100.00	4.73	11006.19
19	100,000	500,000	300,000	7	111	6.14	97.37	182.21	878.73	19.80	95.51	0	13	0.00	100.00	0.00	76,659.72	0.00	100.00	0.00	8723.97
20	500,000	UP		3	114	2.63	100.00	41.36	920.08	4.49	100.00	0	13	0.00	100.00	0.00	76,659.72	0.00	100.00	0.00	8331.84
				114				920.08				13				76,659.72				8331.84	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	126	126	38.41	38.41	29.54	29.54	4.42	4.42	2	2	66.67	66.67	286.82	286.82	27.38	27.38	971.02	971.02	
2	50	100	75	7	133	2.13	40.55	0.68	30.21	0.10	4.52	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	949.28	
3	100	200	150	1	134	0.30	40.85	0.34	30.55	0.05	4.57	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	938.86	
4	200	300	250	4	138	1.22	42.07	1.85	32.40	0.28	4.85	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	885.26	
5	300	500	400	9	147	2.74	44.82	5.35	37.75	0.80	5.65	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	759.84	
6	500	750	625	9	156	2.74	47.56	4.85	42.60	0.73	6.37	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	673.28	
7	750	1,000	875	10	166	3.05	50.61	6.30	48.90	0.94	7.32	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	586.56	
8	1,000	1,500	1,250	11	177	3.35	53.96	11.28	60.18	1.69	9.00	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	476.59	
9	1,500	2,000	1,750	70	247	21.34	75.30	66.71	126.89	9.98	18.99	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	226.03	
10	2,000	2,500	2,250	12	259	3.66	78.96	13.04	139.93	1.95	20.94	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	204.98	
11	2,500	3,000	2,750	3	262	0.91	79.88	7.40	147.32	1.11	22.04	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	194.69	
12	3,000	4,000	3,500	7	269	2.13	82.01	15.56	162.88	2.33	24.37	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	176.09	
13	4,000	5,000	4,500	3	272	0.91	82.93	16.47	179.36	2.46	26.84	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	159.91	
14	5,000	7,500	6,250	8	280	2.44	85.37	48.86	228.21	7.31	34.15	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	125.68	
15	7,500	10,000	8,750	3	283	0.91	86.28	11.14	239.35	1.67	35.81	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	119.83	
16	10,000	20,000	15,000	15	298	4.57	90.85	166.00	405.35	24.84	60.65	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	70.76	
17	20,000	50,000	35,000	15	313	4.57	95.43	160.53	565.88	24.02	84.67	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	50.69	
18	50,000	100,000	75,000	6	319	1.83	97.26	20.82	586.69	3.11	87.78	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	48.89	
19	100,000	500,000	300,000	5	324	1.52	98.78	22.62	609.31	3.38	91.17	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	47.07	
20	500,000	UP		4	328	1.22	100.00	59.03	668.34	8.83	100.00	1	3	33.33	100.00	760.62	1,047.43	72.62	100.00	1288.47	156.72	
				328					668.34					3					1,047.43			156.72



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 228

WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.56	11.11	0.41	0.41	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.56	16.67	0.40	0.81	0.57	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.56	22.22	0.44	1.25	0.63	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.56	27.78	1.31	2.56	1.88	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.56	33.33	0.92	3.48	1.33	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.56	38.89	1.72	5.20	2.48	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.56	44.44	0.00	5.20	0.00	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.56	50.00	3.68	8.88	5.29	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.56	55.56	7.13	16.01	10.27	23.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.56	61.11	3.70	19.71	5.32	28.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.56	66.67	11.56	31.27	16.64	45.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.56	72.22	3.00	34.27	4.33	49.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	15	11.11	83.33	3.00	37.28	4.33	53.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	5.56	88.89	11.99	49.27	17.26	70.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	5.56	94.44	7.39	56.66	10.64	81.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	5.56	100.00	12.81	69.47	18.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	69.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	69.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	69.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					69.47					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12	12	18.75	18.75	0.09	0.09	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	13	1.56	20.31	0.22	0.31	0.12	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	14	1.56	21.88	0.18	0.49	0.10	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	15	1.56	23.44	0.26	0.74	0.15	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	17	3.13	26.56	0.59	1.33	0.34	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	20	4.69	31.25	1.33	2.67	0.77	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	24	6.25	37.50	3.52	6.19	2.03	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	27	4.69	42.19	4.34	10.53	2.50	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	28	1.56	43.75	1.28	11.82	0.74	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	29	1.56	45.31	0.04	11.85	0.02	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	33	6.25	51.56	2.94	14.79	1.69	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	35	3.13	54.69	4.40	19.19	2.53	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	43	12.50	67.19	14.34	33.53	8.26	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	48	7.81	75.00	4.13	37.66	2.38	21.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	51	4.69	79.69	6.55	44.21	3.77	25.47	1	1	100.00	100.00	1.24	1.24	100.00	100.00	18.87	2.79	
16	10,000	20,000	15,000	5	56	7.81	87.50	52.77	96.98	30.41	55.88	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	1.27	
17	20,000	50,000	35,000	1	57	1.56	89.06	12.84	109.82	7.40	63.28	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	1.12	
18	50,000	100,000	75,000	6	63	9.38	98.44	44.22	154.03	25.48	88.75	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	0.80	
19	100,000	500,000	300,000	1	64	1.56	100.00	19.52	173.55	11.25	100.00	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	0.71	
20	500,000	UP		0	64	0.00	100.00	0.00	173.55	0.00	100.00	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	0.71	
				64					173.55					1					1.24			0.71



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	2.55	2.55	2.92	2.92	0.19	0.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	12	0.85	3.40	0.30	3.21	0.02	0.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	22	2.83	6.23	2.60	5.82	0.17	0.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	29	1.98	8.22	2.28	8.10	0.15	0.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	19	48	5.38	13.60	7.30	15.40	0.48	1.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	19	67	5.38	18.98	17.74	33.14	1.16	2.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	75	2.27	21.25	7.73	40.86	0.50	2.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	19	94	5.38	26.63	20.46	61.32	1.33	3.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	104	2.83	29.46	18.51	79.83	1.21	5.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	116	3.40	32.86	24.51	104.34	1.60	6.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	15	131	4.25	37.11	18.67	123.02	1.22	8.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	13	144	3.68	40.79	32.59	155.60	2.12	10.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	26	170	7.37	48.16	90.39	246.00	5.89	16.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	40	210	11.33	59.49	142.64	388.64	9.29	25.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	16	226	4.53	64.02	128.66	517.30	8.38	33.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	38	264	10.76	74.79	243.37	760.67	15.85	49.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	26	290	7.37	82.15	232.05	992.72	15.11	64.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	33	323	9.35	91.50	275.33	1,268.05	17.93	82.59	1	1	25.00	25.00	177.26	177.26	38.00	38.00	64.38	13.98			
19	100,000	500,000	300,000	19	342	5.38	96.88	176.11	1,444.17	11.47	94.06	2	3	50.00	75.00	14.31	191.58	3.07	41.07	8.13	13.27			
20	500,000	UP		11	353	3.12	100.00	91.13	1,535.30	5.94	100.00	1	4	25.00	100.00	274.87	466.45	58.93	100.00	301.61	30.38			
				353					1,535.30					4					466.45					30.38



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	4.67	4.67	1.82	1.82	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.93	5.61	11.76	13.58	1.12	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	0.93	6.54	15.40	28.98	1.46	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	0.93	7.48	1.35	30.33	0.13	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	0.93	8.41	0.59	30.92	0.06	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	11	1.87	10.28	8.64	39.56	0.82	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	13	1.87	12.15	1.03	40.59	0.10	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	16	2.80	14.95	3.61	44.20	0.34	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	19	2.80	17.76	15.48	59.68	1.47	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	21	1.87	19.63	3.72	63.40	0.35	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	25	3.74	23.36	14.96	78.37	1.42	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	33	7.48	30.84	48.43	126.79	4.59	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	40	6.54	37.38	45.45	172.25	4.31	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	53	12.15	49.53	98.57	270.81	9.35	25.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	68	14.02	63.55	103.12	373.94	9.78	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	82	13.08	76.64	249.84	623.78	23.69	59.14	1	1	100.00	100.00	20.00	20.00	100.00	100.00	8.01	3.21			
17	20,000	50,000	35,000	8	90	7.48	84.11	113.34	737.12	10.75	69.89	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	2.71			
18	50,000	100,000	75,000	6	96	5.61	89.72	223.55	960.67	21.20	91.09	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	2.08			
19	100,000	500,000	300,000	4	100	3.74	93.46	47.56	1,008.23	4.51	95.60	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.98			
20	500,000	UP		7	107	6.54	100.00	46.44	1,054.67	4.40	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.90			
				107					1,054.67					1					20.00					1.90



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2300

CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	8.93	8.93	0.69	0.69	0.18	0.18	1	1	25.00	25.00	1.21	1.21	39.70	39.70	174.63	174.63			
2	50	100	75	1	6	1.79	10.71	0.15	0.84	0.04	0.22	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	144.36			
3	100	200	150	1	7	1.79	12.50	0.19	1.03	0.05	0.27	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	117.58			
4	200	300	250	1	8	1.79	14.29	0.25	1.28	0.07	0.33	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	94.52			
5	300	500	400	1	9	1.79	16.07	1.03	2.31	0.27	0.60	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	52.55			
6	500	750	625	4	13	7.14	23.21	5.22	7.53	1.35	1.95	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	16.12			
7	750	1,000	875	2	15	3.57	26.79	4.49	12.01	1.16	3.11	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	10.10			
8	1,000	1,500	1,250	3	18	5.36	32.14	7.86	19.87	2.03	5.14	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	6.11			
9	1,500	2,000	1,750	4	22	7.14	39.29	6.47	26.34	1.68	6.82	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	4.61			
10	2,000	2,500	2,250	2	24	3.57	42.86	8.73	35.07	2.26	9.08	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	3.46			
11	2,500	3,000	2,750	1	25	1.79	44.64	3.27	38.33	0.85	9.92	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	3.17			
12	3,000	4,000	3,500	1	26	1.79	46.43	0.50	38.84	0.13	10.05	2	3	50.00	75.00	1.53	2.74	50.00	89.70	302.74	7.06			
13	4,000	5,000	4,500	2	28	3.57	50.00	12.91	51.75	3.34	13.40	0	3	0.00	75.00	0.00	2.74	0.00	89.70	0.00	5.30			
14	5,000	7,500	6,250	2	30	3.57	53.57	19.86	71.61	5.14	18.54	0	3	0.00	75.00	0.00	2.74	0.00	89.70	0.00	3.83			
15	7,500	10,000	8,750	2	32	3.57	57.14	33.05	104.66	8.56	27.09	0	3	0.00	75.00	0.00	2.74	0.00	89.70	0.00	2.62			
16	10,000	20,000	15,000	4	36	7.14	64.29	34.47	139.13	8.92	36.01	1	4	25.00	100.00	0.32	3.06	10.30	100.00	0.91	2.20			
17	20,000	50,000	35,000	8	44	14.29	78.57	152.13	291.26	39.38	75.39	0	4	0.00	100.00	0.00	3.06	0.00	100.00	0.00	1.05			
18	50,000	100,000	75,000	5	49	8.93	87.50	23.65	314.91	6.12	81.51	0	4	0.00	100.00	0.00	3.06	0.00	100.00	0.00	0.97			
19	100,000	500,000	300,000	2	51	3.57	91.07	5.76	320.67	1.49	83.00	0	4	0.00	100.00	0.00	3.06	0.00	100.00	0.00	0.95			
20	500,000	UP		5	56	8.93	100.00	65.66	386.33	17.00	100.00	0	4	0.00	100.00	0.00	3.06	0.00	100.00	0.00	0.79			
				56					386.33					4					3.06					0.79



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	75	75	3.93	3.93	28.48	28.48	0.22	0.22	2	2	4.65	4.65	4.08	4.08	0.05	0.05	14.32	14.32			
2	50	100	75	8	83	0.42	4.35	10.74	39.21	0.08	0.31	0	2	0.00	4.65	0.00	4.08	0.00	0.05	0.00	10.40			
3	100	200	150	18	101	0.94	5.30	38.91	78.12	0.31	0.62	1	3	2.33	6.98	0.11	4.19	0.00	0.05	0.28	5.36			
4	200	300	250	28	129	1.47	6.76	112.83	190.95	0.89	1.51	0	3	0.00	6.98	0.00	4.19	0.00	0.05	0.00	2.19			
5	300	500	400	28	157	1.47	8.23	52.55	243.50	0.41	1.92	0	3	0.00	6.98	0.00	4.19	0.00	0.05	0.00	1.72			
6	500	750	625	50	207	2.62	10.85	38.07	281.57	0.30	2.22	0	3	0.00	6.98	0.00	4.19	0.00	0.05	0.00	1.49			
7	750	1,000	875	68	275	3.57	14.42	82.84	364.41	0.65	2.88	2	5	4.65	11.63	107.25	111.44	1.36	1.41	129.48	30.58			
8	1,000	1,500	1,250	57	332	2.99	17.41	45.84	318.56	0.36	2.51	0	5	0.00	11.63	0.00	111.44	0.00	1.41	0.00	34.98			
9	1,500	2,000	1,750	63	395	3.30	20.71	116.73	435.29	0.92	3.44	0	5	0.00	11.63	0.00	111.44	0.00	1.41	0.00	25.60			
10	2,000	2,500	2,250	58	453	3.04	23.75	151.90	587.19	1.20	4.63	0	5	0.00	11.63	0.00	111.44	0.00	1.41	0.00	18.98			
11	2,500	3,000	2,750	56	509	2.94	26.69	160.89	748.08	1.27	5.90	0	5	0.00	11.63	0.00	111.44	0.00	1.41	0.00	14.90			
12	3,000	4,000	3,500	78	587	4.09	30.78	221.65	969.72	1.75	7.65	1	6	2.33	13.95	4.00	115.44	0.05	1.46	1.80	11.90			
13	4,000	5,000	4,500	55	642	2.88	33.67	246.66	1,216.39	1.95	9.60	4	10	9.30	23.26	27.51	142.95	0.35	1.81	11.15	11.75			
14	5,000	7,500	6,250	95	737	4.98	38.65	495.01	1,711.40	3.91	13.51	0	10	0.00	23.26	0.00	142.95	0.00	1.81	0.00	8.35			
15	7,500	10,000	8,750	72	809	3.78	42.42	485.06	2,196.46	3.83	17.33	0	10	0.00	23.26	0.00	142.95	0.00	1.81	0.00	6.51			
16	10,000	20,000	15,000	212	1,021	11.12	53.54	1,871.04	4,067.50	14.77	32.10	0	10	0.00	23.26	0.00	142.95	0.00	1.81	0.00	3.51			
17	20,000	50,000	35,000	338	1,359	17.72	71.26	2,891.67	6,959.17	22.82	54.92	6	16	13.95	37.21	3,961.42	4,104.37	50.22	52.04	136.99	58.98			
18	50,000	100,000	75,000	158	1,517	8.29	79.55	1,669.18	8,628.35	13.17	68.09	5	21	11.63	48.84	820.66	4,925.04	10.40	62.44	49.17	57.08			
19	100,000	500,000	300,000	272	1,789	14.26	93.81	3,379.11	12,007.46	26.67	94.76	13	34	30.23	79.07	1,365.75	6,290.79	17.32	79.76	40.42	52.39			
20	500,000	UP		118	1,907	6.19	100.00	664.18	12,671.65	5.24	100.00	9	43	20.93	100.00	1,596.58	7,887.37	20.24	100.00	240.38	62.24			
				1,907					12,671.65					43					7,887.37					62.24



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	37.71	37.71	274.74	274.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.11	37.82	0.77	275.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.16	37.97	1.13	276.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	4.42	42.39	32.20	308.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.84	44.24	13.44	322.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	17.03	27.21	124.07	198.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	13.48	13.73	98.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	13.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	13.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	13.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	13.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	13.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	13.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	13.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	13.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	13.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	13.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	13.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	13.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				13.73		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	359	359	19.48	19.48	37.99	37.99	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	42	401	2.28	21.76	7.57	45.56	0.12	0.70	2	2	6.25	6.25	25.94	25.94	0.30	0.30	342.67	56.95			
3	100	200	150	31	432	1.68	23.44	29.30	74.86	0.45	1.14	0	2	0.00	6.25	0.00	25.94	0.00	0.30	0.00	34.66			
4	200	300	250	41	473	2.22	25.66	43.58	118.43	0.66	1.81	1	3	3.13	9.38	1.31	27.25	0.02	0.31	3.00	23.01			
5	300	500	400	77	550	4.18	29.84	14.32	132.76	0.22	2.03	0	3	0.00	9.38	0.00	27.25	0.00	0.31	0.00	20.53			
6	500	750	625	81	631	4.40	34.24	16.16	148.91	0.25	2.27	0	3	0.00	9.38	0.00	27.25	0.00	0.31	0.00	18.30			
7	750	1,000	875	54	685	2.93	37.17	30.41	179.32	0.46	2.74	0	3	0.00	9.38	0.00	27.25	0.00	0.31	0.00	15.20			
8	1,000	1,500	1,250	63	748	3.42	40.59	41.04	220.37	0.63	3.36	2	5	6.25	15.63	514.67	541.92	5.93	6.25	1253.99	245.92			
9	1,500	2,000	1,750	62	810	3.36	43.95	75.36	295.72	1.15	4.51	1	6	3.13	18.75	1,164.57	1,706.50	13.43	19.67	1545.42	577.06			
10	2,000	2,500	2,250	50	860	2.71	46.66	55.79	351.51	0.85	5.36	0	6	0.00	18.75	0.00	1,706.50	0.00	19.67	0.00	485.47			
11	2,500	3,000	2,750	21	881	1.14	47.80	35.56	387.07	0.54	5.91	0	6	0.00	18.75	0.00	1,706.50	0.00	19.67	0.00	440.87			
12	3,000	4,000	3,500	41	922	2.22	50.03	82.84	469.91	1.26	7.17	1	7	3.13	21.88	16.06	1,722.56	0.19	19.86	19.39	366.57			
13	4,000	5,000	4,500	32	954	1.74	51.76	95.32	565.23	1.45	8.63	1	8	3.13	25.00	0.31	1,722.87	0.00	19.86	0.33	304.81			
14	5,000	7,500	6,250	65	1,019	3.53	55.29	184.69	749.92	2.82	11.44	2	10	6.25	31.25	2,288.26	4,011.13	26.38	46.24	1239.00	534.88			
15	7,500	10,000	8,750	66	1,085	3.58	58.87	251.82	1,001.73	3.84	15.29	1	11	3.13	34.38	563.01	4,574.14	6.49	52.73	223.58	456.62			
16	10,000	20,000	15,000	140	1,225	7.60	66.47	864.29	1,866.02	13.19	28.48	1	12	3.13	37.50	406.29	4,980.43	4.68	57.42	47.01	266.90			
17	20,000	50,000	35,000	188	1,413	10.20	76.67	1,289.93	3,155.95	19.68	48.16	4	16	12.50	50.00	120.64	5,101.07	1.39	58.81	9.35	161.63			
18	50,000	100,000	75,000	156	1,569	8.46	85.13	1,089.09	4,245.04	16.62	64.78	2	18	6.25	56.25	2,200.78	7,301.86	25.37	84.18	202.08	172.01			
19	100,000	500,000	300,000	201	1,770	10.91	96.04	1,779.07	6,024.11	27.15	91.93	11	29	34.38	90.63	995.65	8,297.51	11.48	95.66	55.96	137.74			
20	500,000	UP		73	1,843	3.96	100.00	528.76	6,552.87	8.07	100.00	3	32	9.38	100.00	376.39	8,673.90	4.34	100.00	71.18	132.37			
				1,843					6,552.87					32					8,673.90					132.37



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.59	6.59	0.18	0.18	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	16	2.99	9.58	5.97	6.15	0.68	0.71	1	1	20.00	20.00	10.27	10.27	11.92	11.92	172.04	166.97			
3	100	200	150	3	19	1.80	11.38	2.11	8.26	0.24	0.95	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	124.26			
4	200	300	250	7	26	4.19	15.57	4.10	12.37	0.47	1.42	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	83.02			
5	300	500	400	9	35	5.39	20.96	6.65	19.02	0.76	2.18	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	53.98			
6	500	750	625	12	47	7.19	28.14	10.11	29.13	1.16	3.34	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	35.25			
7	750	1,000	875	1	48	0.60	28.74	1.39	30.52	0.16	3.50	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	33.65			
8	1,000	1,500	1,250	10	58	5.99	34.73	15.82	46.33	1.81	5.31	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	22.16			
9	1,500	2,000	1,750	6	64	3.59	38.32	18.85	65.19	2.16	7.47	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	15.75			
10	2,000	2,500	2,250	4	68	2.40	40.72	11.43	76.62	1.31	8.78	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	13.40			
11	2,500	3,000	2,750	9	77	5.39	46.11	52.46	129.08	6.02	14.80	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	7.96			
12	3,000	4,000	3,500	2	79	1.20	47.31	8.78	137.86	1.01	15.81	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	7.45			
13	4,000	5,000	4,500	6	85	3.59	50.90	32.68	170.54	3.75	19.55	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	6.02			
14	5,000	7,500	6,250	18	103	10.78	61.68	126.13	296.67	14.46	34.01	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	3.46			
15	7,500	10,000	8,750	10	113	5.99	67.66	67.82	364.49	7.78	41.79	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	2.82			
16	10,000	20,000	15,000	6	119	3.59	71.26	115.47	479.96	13.24	55.03	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	2.14			
17	20,000	50,000	35,000	17	136	10.18	81.44	236.11	716.07	27.07	82.10	1	2	20.00	40.00	44.41	54.68	51.57	63.49	18.81	7.64			
18	50,000	100,000	75,000	8	144	4.79	86.23	28.98	745.05	3.32	85.42	0	2	0.00	40.00	0.00	54.68	0.00	63.49	0.00	7.34			
19	100,000	500,000	300,000	20	164	11.98	98.20	116.76	861.82	13.39	98.81	3	5	60.00	100.00	31.44	86.12	36.51	100.00	26.93	9.99			
20	500,000	UP		3	167	1.80	100.00	10.37	872.18	1.19	100.00	0	5	0.00	100.00	0.00	86.12	0.00	100.00	0.00	9.87			
				167					872.18					5					86.12					9.87



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	52	12.53	12.53	6.54	6.54	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	54	0.48	13.01	0.05	6.49	0.00	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	68	3.37	16.39	28.63	35.12	2.34	2.87	1	1	10.00	10.00	2.20	2.20	0.03	0.03	7.68	6.26			
4	200	300	250	3	71	0.72	17.11	0.63	35.75	0.05	2.92	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	6.15			
5	300	500	400	10	81	2.41	19.52	1.63	37.39	0.13	3.06	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	5.88			
6	500	750	625	7	88	1.69	21.20	3.92	41.30	0.32	3.38	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	5.32			
7	750	1,000	875	8	96	1.93	23.13	6.87	48.17	0.56	3.94	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	4.56			
8	1,000	1,500	1,250	10	106	2.41	25.54	3.99	52.16	0.33	4.26	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	4.21			
9	1,500	2,000	1,750	13	119	3.13	28.67	3.85	56.02	0.32	4.58	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	3.92			
10	2,000	2,500	2,250	17	136	4.10	32.77	21.44	77.46	1.75	6.33	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	2.84			
11	2,500	3,000	2,750	12	148	2.89	35.66	12.44	89.89	1.02	7.35	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	2.45			
12	3,000	4,000	3,500	5	153	1.20	36.87	7.49	97.39	0.61	7.96	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	2.26			
13	4,000	5,000	4,500	7	160	1.69	38.55	36.34	133.73	2.97	10.93	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	1.64			
14	5,000	7,500	6,250	23	183	5.54	44.10	60.63	194.36	4.96	15.89	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	1.13			
15	7,500	10,000	8,750	35	218	8.43	52.53	99.29	293.65	8.12	24.00	2	3	20.00	30.00	6,027.01	6,029.21	92.83	92.86	6070.29	2053.22			
16	10,000	20,000	15,000	49	267	11.81	64.34	301.88	595.53	24.67	48.68	1	4	10.00	40.00	70.04	6,099.25	1.08	93.94	23.20	1024.17			
17	20,000	50,000	35,000	58	325	13.98	78.31	396.78	992.31	32.43	81.11	3	7	30.00	70.00	354.00	6,453.25	5.45	99.39	89.22	650.32			
18	50,000	100,000	75,000	45	370	10.84	89.16	119.44	1,111.75	9.76	90.87	0	7	0.00	70.00	0.00	6,453.25	0.00	99.39	0.00	580.46			
19	100,000	500,000	300,000	38	408	9.16	98.31	116.36	1,228.11	9.51	100.38	3	10	30.00	100.00	39.43	6,492.69	0.61	100.00	33.89	528.67			
20	500,000	UP		7	415	1.69	100.00	4.66	1,223.45	0.38	100.00	0	10	0.00	100.00	0.00	6,492.69	0.00	100.00	0.00	530.69			
				415					1,223.45					10					6,492.69					530.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	182	182	15.46	15.46	89.02	89.02	0.84	0.84	6	6	20.69	20.69	218.88	218.88	1.12	1.12	245.89	245.89			
2	50	100	75	15	197	1.27	16.74	30.20	119.22	0.29	1.13	0	6	0.00	20.69	0.00	218.88	0.00	1.12	0.00	183.60			
3	100	200	150	22	219	1.87	18.61	55.61	174.82	0.53	1.66	0	6	0.00	20.69	0.00	218.88	0.00	1.12	0.00	125.20			
4	200	300	250	15	234	1.27	19.88	19.23	194.05	0.18	1.84	1	7	3.45	24.14	209.91	428.79	1.08	2.20	1091.76	220.97			
5	300	500	400	35	269	2.97	22.85	30.59	224.64	0.29	2.13	0	7	0.00	24.14	0.00	428.79	0.00	2.20	0.00	190.88			
6	500	750	625	44	313	3.74	26.59	154.40	379.04	1.46	3.59	0	7	0.00	24.14	0.00	428.79	0.00	2.20	0.00	113.13			
7	750	1,000	875	39	352	3.31	29.91	106.86	485.90	1.01	4.61	0	7	0.00	24.14	0.00	428.79	0.00	2.20	0.00	88.25			
8	1,000	1,500	1,250	81	433	6.88	36.79	216.92	702.82	2.06	6.67	0	7	0.00	24.14	0.00	428.79	0.00	2.20	0.00	61.01			
9	1,500	2,000	1,750	63	496	5.35	42.14	309.08	1,011.90	2.93	9.60	1	8	3.45	27.59	1.38	430.17	0.01	2.21	0.45	42.51			
10	2,000	2,500	2,250	45	541	3.82	45.96	251.45	1,263.35	2.38	11.98	0	8	0.00	27.59	0.00	430.17	0.00	2.21	0.00	34.05			
11	2,500	3,000	2,750	36	577	3.06	49.02	241.34	1,504.68	2.29	14.27	1	9	3.45	31.03	19.27	449.44	0.10	2.31	7.99	29.87			
12	3,000	4,000	3,500	80	657	6.80	55.82	468.70	1,973.39	4.45	18.72	1	10	3.45	34.48	352.01	801.45	1.81	4.11	75.10	40.61			
13	4,000	5,000	4,500	53	710	4.50	60.32	464.32	2,437.71	4.40	23.12	0	10	0.00	34.48	0.00	801.45	0.00	4.11	0.00	32.88			
14	5,000	7,500	6,250	93	803	7.90	68.22	755.87	3,193.58	7.17	30.29	1	11	3.45	37.93	1,001.74	1,803.19	5.14	9.25	132.53	56.46			
15	7,500	10,000	8,750	54	857	4.59	72.81	856.04	4,049.61	8.12	38.41	1	12	3.45	41.38	37.50	1,840.69	0.19	9.44	4.38	45.45			
16	10,000	20,000	15,000	110	967	9.35	82.16	2,129.06	6,178.67	20.19	58.60	3	15	10.34	51.72	8,314.73	10,155.42	42.65	52.09	390.54	164.36			
17	20,000	50,000	35,000	90	1,057	7.65	89.80	2,528.03	8,706.71	23.98	82.58	2	17	6.90	58.62	3,660.39	13,815.81	18.77	70.86	144.79	158.68			
18	50,000	100,000	75,000	46	1,103	3.91	93.71	976.98	9,683.69	9.27	91.84	3	20	10.34	68.97	5,285.99	19,101.80	27.11	97.98	541.05	197.26			
19	100,000	500,000	300,000	63	1,166	5.35	99.07	597.14	10,280.82	5.66	97.51	9	29	31.03	100.00	394.38	19,496.18	2.02	100.00	66.04	189.64			
20	500,000	UP		11	1,177	0.93	100.00	263.05	10,543.87	2.49	100.00	0	29	0.00	100.00	0.00	19,496.18	0.00	100.00	0.00	184.91			
				1,177					10,543.87					29					19,496.18					184.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	9.52	9.52	0.20	0.20	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	6	4.76	14.29	0.33	0.53	2.91	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	8	4.76	19.05	0.00	0.53	0.00	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	10	4.76	23.81	0.00	0.53	0.00	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	12	4.76	28.57	1.09	1.61	9.74	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	14	4.76	33.33	0.10	1.72	0.93	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	20	14.29	47.62	1.77	3.49	15.86	31.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	30	23.81	71.43	0.68	4.17	6.13	37.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	32	4.76	76.19	0.99	5.16	8.84	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	2.38	78.57	0.00	5.16	0.00	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	34	2.38	80.95	0.03	5.19	0.26	46.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	36	4.76	85.71	0.00	5.19	0.00	46.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	37	2.38	88.10	0.18	5.36	1.57	48.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	38	2.38	90.48	0.92	6.28	8.21	56.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	40	4.76	95.24	1.42	7.70	12.69	68.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	41	2.38	97.62	9.99	17.69	89.50	158.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	42	2.38	100.00	6.53	11.16	58.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	42	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	42	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				42					11.16					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	7.14	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	7.14	14.29	0.58	0.58	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	7.14	21.43	1.08	1.66	3.42	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	7.14	28.57	2.66	4.32	8.45	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	7.14	35.71	1.05	3.28	3.32	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	7.14	42.86	1.13	4.41	3.59	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	7.14	50.00	3.34	7.75	10.60	24.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	7.14	57.14	4.67	12.42	14.83	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	7.14	64.29	3.40	15.82	10.77	50.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	7.14	71.43	3.34	19.16	10.60	60.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	7.14	78.57	3.34	22.50	10.60	71.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	7.14	85.71	3.52	26.02	11.18	82.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	7.14	92.86	1.97	27.99	6.26	88.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	7.14	100.00	3.52	31.51	11.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					31.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	4.65	4.65	0.51	0.51	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.33	6.98	1.56	2.07	0.35	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.33	9.30	1.85	3.91	0.42	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.33	11.63	2.66	6.58	0.60	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.33	13.95	1.58	8.15	0.35	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.33	16.28	2.91	11.06	0.65	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	9	4.65	20.93	1.04	12.10	0.23	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	13	9.30	30.23	6.58	18.68	1.48	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.33	32.56	1.44	20.13	0.32	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.33	34.88	1.93	22.06	0.43	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.33	37.21	3.83	25.89	0.86	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.33	39.53	7.32	33.20	1.65	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	21	9.30	48.84	15.44	48.64	3.47	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	23	4.65	53.49	38.64	87.28	8.69	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	30	16.28	69.77	66.22	153.50	14.89	34.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	31	2.33	72.09	51.33	204.84	11.54	46.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	37	13.95	86.05	112.81	317.65	25.37	71.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	43	13.95	100.00	127.10	444.74	28.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	43	0.00	100.00	0.00	444.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43				444.74		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	2.80	2.80	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					2.80					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	10.34	10.34	16.02	16.02	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	43	1.06	11.41	0.66	16.68	0.04	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	49	1.59	13.00	0.70	17.38	0.04	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	52	0.80	13.79	1.06	18.44	0.06	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	61	2.39	16.18	7.46	25.90	0.44	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	69	2.12	18.30	6.94	32.84	0.41	1.93	1	1	5.56	5.56	4.50	4.50	0.85	0.85	64.95	13.72			
7	750	1,000	875	11	80	2.92	21.22	8.64	41.48	0.51	2.44	0	1	0.00	5.56	0.00	4.50	0.00	0.85	0.00	10.86			
8	1,000	1,500	1,250	22	102	5.84	27.06	37.23	78.71	2.19	4.63	1	2	5.56	11.11	9.18	13.69	1.73	2.57	24.67	17.39			
9	1,500	2,000	1,750	27	129	7.16	34.22	15.84	94.56	0.93	5.57	0	2	0.00	11.11	0.00	13.69	0.00	2.57	0.00	14.48			
10	2,000	2,500	2,250	11	140	2.92	37.14	35.96	130.51	2.12	7.68	1	3	5.56	16.67	6.88	20.57	1.29	3.87	19.15	15.76			
11	2,500	3,000	2,750	14	154	3.71	40.85	44.98	175.49	2.65	10.33	1	4	5.56	22.22	29.37	49.94	5.52	9.39	65.30	28.46			
12	3,000	4,000	3,500	10	164	2.65	43.50	39.21	214.70	2.31	12.64	0	4	0.00	22.22	0.00	49.94	0.00	9.39	0.00	23.26			
13	4,000	5,000	4,500	14	178	3.71	47.21	65.54	280.24	3.86	16.50	0	4	0.00	22.22	0.00	49.94	0.00	9.39	0.00	17.82			
14	5,000	7,500	6,250	17	195	4.51	51.72	71.70	351.94	4.22	20.72	0	4	0.00	22.22	0.00	49.94	0.00	9.39	0.00	14.19			
15	7,500	10,000	8,750	9	204	2.39	54.11	82.76	434.70	4.87	25.59	0	4	0.00	22.22	0.00	49.94	0.00	9.39	0.00	11.49			
16	10,000	20,000	15,000	45	249	11.94	66.05	430.82	865.52	25.36	50.95	8	12	44.44	66.67	387.03	436.97	72.76	82.15	89.83	50.49			
17	20,000	50,000	35,000	41	290	10.88	76.92	284.25	1,149.77	16.73	67.69	0	12	0.00	66.67	0.00	436.97	0.00	82.15	0.00	38.00			
18	50,000	100,000	75,000	17	307	4.51	81.43	134.69	1,284.46	7.93	75.62	0	12	0.00	66.67	0.00	436.97	0.00	82.15	0.00	34.02			
19	100,000	500,000	300,000	55	362	14.59	96.02	288.23	1,572.69	16.97	92.58	6	18	33.33	100.00	94.96	531.93	17.85	100.00	32.95	33.82			
20	500,000	UP		15	377	3.98	100.00	125.99	1,698.68	7.42	100.00	0	18	0.00	100.00	0.00	531.93	0.00	100.00	0.00	31.31			
				377					1,698.68					18					531.93					31.31



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	68	68	15.96	15.96	3.17	3.17	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	69	0.23	16.20	0.19	3.37	0.01	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	72	0.70	16.90	0.42	3.78	0.03	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	83	2.58	19.48	0.50	4.28	0.04	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	104	4.93	24.41	1.17	5.45	0.08	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	119	3.52	27.93	10.86	16.31	0.77	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	139	4.69	32.63	14.43	30.74	1.02	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	158	4.46	37.09	20.50	51.24	1.45	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	182	5.63	42.72	31.61	82.85	2.23	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	203	4.93	47.65	17.53	100.38	1.24	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	44	247	10.33	57.98	36.54	136.93	2.58	9.66	1	1	50.00	50.00	16.80	16.80	24.13	24.13	45.98	12.27			
12	3,000	4,000	3,500	16	263	3.76	61.74	62.60	199.53	4.42	14.07	0	1	0.00	50.00	0.00	16.80	0.00	24.13	0.00	8.42			
13	4,000	5,000	4,500	8	271	1.88	63.62	38.46	237.99	2.71	16.79	0	1	0.00	50.00	2.71	16.80	0.00	24.13	0.00	7.06			
14	5,000	7,500	6,250	36	307	8.45	72.07	131.19	369.18	9.25	26.04	0	1	0.00	50.00	0.00	16.80	0.00	24.13	0.00	4.55			
15	7,500	10,000	8,750	17	324	3.99	76.06	131.34	500.52	9.26	35.30	0	1	0.00	50.00	0.00	16.80	0.00	24.13	0.00	3.36			
16	10,000	20,000	15,000	20	344	4.69	80.75	206.54	707.06	14.57	49.87	0	1	0.00	50.00	0.00	16.80	0.00	24.13	0.00	2.38			
17	20,000	50,000	35,000	15	359	3.52	84.27	216.03	923.09	15.24	65.11	1	2	50.00	100.00	52.83	69.63	75.87	100.00	24.46	7.54			
18	50,000	100,000	75,000	18	377	4.23	88.50	206.49	1,129.57	14.56	79.67	0	2	0.00	100.00	0.00	69.63	0.00	100.00	0.00	6.16			
19	100,000	500,000	300,000	44	421	10.33	98.83	300.49	1,430.06	21.19	100.87	0	2	0.00	100.00	0.00	69.63	0.00	100.00	0.00	4.87			
20	500,000	UP		5	426	1.17	100.00	12.33	1,417.73	0.87	100.00	0	2	0.00	100.00	0.00	69.63	0.00	100.00	0.00	4.91			
				426					1,417.73					2					69.63					4.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	0.13	0.13	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.26	10.53	0.09	0.22	1.54	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.26	15.79	0.13	0.34	2.21	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.26	21.05	0.13	0.47	2.21	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.26	26.32	0.09	0.56	1.54	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.26	31.58	0.09	0.65	1.54	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.26	36.84	0.09	0.74	1.54	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.26	42.11	0.09	0.83	1.54	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.26	47.37	0.09	0.91	1.54	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	13	21.05	68.42	0.35	1.27	6.15	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	5.26	73.68	2.25	3.52	39.13	61.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	5.26	78.95	0.65	4.18	11.35	72.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	5.26	84.21	0.24	4.41	4.13	76.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	5.26	89.47	0.34	4.75	5.87	82.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	5.26	94.74	0.41	5.16	7.12	89.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	5.26	100.00	0.60	5.76	10.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	5.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	5.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	5.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					5.76					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23013 STENCIL AND PRINTING INK FACTORIES USING IGNITABLE/MATERIALS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	35.29	35.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	5.88	41.18	3.79	3.79	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	5.88	47.06	4.42	8.21	2.86	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	5.88	52.94	1.27	9.48	0.82	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	5.88	58.82	10.73	20.20	6.94	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	5.88	64.71	16.80	37.00	10.88	23.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	5.88	70.59	29.65	66.65	19.20	43.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	5.88	76.47	25.42	92.07	16.46	59.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	5.88	82.35	25.42	117.50	16.46	76.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	5.88	88.24	29.65	147.15	19.20	95.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	5.88	94.12	4.00	151.15	2.59	97.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	5.88	100.00	3.30	154.45	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					154.45					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	13.06	13.06	7.18	7.18	0.47	0.47	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	30	0.45	13.51	0.04	7.22	0.00	0.47	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	32	0.90	14.41	0.08	7.29	0.00	0.47	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	35	1.35	15.77	4.40	11.69	0.29	0.76	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	41	2.70	18.47	7.72	19.41	0.50	1.26	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	50	4.05	22.52	88.23	107.63	5.73	6.99	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	51	0.45	22.97	1.40	109.04	0.09	7.08	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	60	4.05	27.03	16.05	125.09	1.04	8.12	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	69	4.05	31.08	10.34	135.43	0.67	8.79	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	76	3.15	34.23	13.59	149.02	0.88	9.67	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	77	0.45	34.68	0.78	149.80	0.05	9.72	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	86	4.05	38.74	54.06	203.86	3.51	13.23	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	95	4.05	42.79	24.89	228.75	1.62	14.85	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	99	1.80	44.59	50.89	279.64	3.30	18.15	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	116	7.66	52.25	104.93	384.57	6.81	24.96	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	139	10.36	62.61	149.64	534.21	9.71	34.67	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	162	10.36	72.97	395.89	930.10	25.69	60.36	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	185	10.36	83.33	415.10	1,345.20	26.94	87.30	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	23	208	10.36	93.69	163.75	1,508.95	10.63	97.93	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		14	222	6.31	100.00	31.95	1,540.90	2.07	100.00	2	3	66.67	100.00	1,112.97	1,112.97	100.00	100.00	3483.90	72.23			
				222					1,540.90					3					1,112.97					72.23



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	5.50	5.50	22.91	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	9.14	14.64	38.08	60.99	1	1	50.00	50.00	470.76	470.76	37.74	37.74	5148.39	3214.75			
4	200	300	250	1	3	14.29	42.86	2.00	16.64	8.33	69.32	0	1	0.00	50.00	0.00	470.76	0.00	37.74	0.00	0.00	2828.56		
5	300	500	400	1	4	14.29	57.14	0.00	16.64	0.00	69.32	0	1	0.00	50.00	0.00	470.76	0.00	37.74	0.00	0.00	2828.56		
6	500	750	625	1	5	14.29	71.43	2.43	19.07	10.13	79.45	1	2	50.00	100.00	776.78	1,247.54	62.26	100.00	31948.21	6540.31			
7	750	1,000	875	1	6	14.29	85.71	2.43	16.64	10.13	69.32	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	7495.76		
8	1,000	1,500	1,250	1	7	14.29	100.00	7.37	24.01	30.68	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
20	500,000	UP		0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,247.54	0.00	100.00	0.00	0.00	5196.06		
				7					24.01					2					1,247.54					5196.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	12.50	12.50	0.10	0.10	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	7	9.38	21.88	0.59	0.69	0.31	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	3.13	25.00	0.27	0.96	0.14	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	3.13	28.13	0.69	1.65	0.37	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	13	12.50	40.63	3.57	5.22	1.90	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	15	6.25	46.88	2.05	7.27	1.09	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	16	3.13	50.00	0.71	7.97	0.38	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	17	3.13	53.13	22.88	30.85	12.16	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	18	3.13	56.25	4.52	35.38	2.41	18.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	19	3.13	59.38	3.57	38.95	1.90	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	20	3.13	62.50	2.23	41.17	1.18	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	21	3.13	65.63	17.20	58.38	9.15	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	22	3.13	68.75	18.90	77.28	10.05	41.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	23	3.13	71.88	4.77	82.04	2.53	43.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	24	3.13	75.00	67.95	149.99	36.13	79.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	25	3.13	78.13	3.41	153.40	1.81	81.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	26	3.13	81.25	8.17	161.57	4.34	85.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	27	3.13	84.38	6.42	168.00	3.42	89.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	30	9.38	93.75	8.47	176.47	4.50	93.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	32	6.25	100.00	11.59	188.06	6.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				32				188.06					0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 23105 DEHYDROGENATION OF PARAFFINES INTO BASIC PETROCHEMICAL MATER

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.71	0.71	16.78	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.16	0.86	3.74	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	1.11	1.98	26.49	47.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	2.23	4.20	52.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					4.20					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 231051 DEHYDROGENATION OF PARAFFINES AT PRESSURES BELOW 50 ATM/500C

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	50.00	50.00	0.38	0.38	14.29	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	2.10	2.47	79.67	93.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	0.16	2.63	6.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				2.63		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 231061 ALKYLATION AT PRESSURES BELOW 50 ATM / 500 C

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	0.22	0.22	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.22					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23108

TREATING PROCESSES INCLUDING AIR BLOWING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.14	1.14	44.52	44.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.43	2.57	55.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				2.57		0								0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23109 SEPERATION PROCESSES. E.G DESULPHURIZATIONEXTRACTION

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	6.36	6.36	42.55	42.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	8.58	14.94	57.45	100.00	1	1	100.00	100.00	4,659.67	4,659.67	100.00	100.00	54279.90	31183.78			
4	200	300	250	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
5	300	500	400	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
6	500	750	625	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
7	750	1,000	875	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
20	500,000	UP		0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	4,659.67	0.00	100.00	0.00	31183.78			
				2					14.94					1					4,659.67					31183.78



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.67	6.67	1.75	1.75	4.93	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.67	13.33	0.01	1.74	0.03	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.67	20.00	1.17	0.57	3.31	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.67	26.67	2.95	2.38	8.31	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.67	33.33	2.22	4.60	6.24	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.67	40.00	0.02	4.62	0.06	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	6.67	46.67	5.38	0.76	15.15	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	6.67	53.33	13.21	12.45	37.21	35.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	6.67	60.00	0.68	13.13	1.92	36.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	6.67	66.67	0.36	13.49	1.01	38.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	6.67	73.33	0.36	13.85	1.01	39.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	6.67	80.00	17.58	31.43	49.53	88.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	6.67	86.67	1.99	33.42	5.60	94.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	6.67	93.33	1.04	34.46	2.93	97.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	6.67	100.00	1.04	35.50	2.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	35.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	35.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	35.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	35.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					35.50					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 23110 OTHER CHEMICAL AND PHYSICAL TREATMENTS (E.G WASHING ETC)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	14.00	14.00	8.76	8.76	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	1.00	15.00	0.30	9.06	0.06	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	16	1.00	16.00	0.02	9.08	0.00	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	1.00	17.00	0.11	9.19	0.02	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	18	1.00	18.00	1.19	10.38	0.23	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	1.00	19.00	1.92	12.30	0.37	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	20	1.00	20.00	1.10	13.40	0.21	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	22	2.00	22.00	5.19	18.60	1.00	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	25	3.00	25.00	4.74	23.34	0.91	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	31	6.00	31.00	25.15	48.49	4.82	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	37	6.00	37.00	26.81	75.30	5.14	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	40	3.00	40.00	14.75	90.05	2.83	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	44	4.00	44.00	8.76	98.81	1.68	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	53	9.00	53.00	87.23	186.04	16.72	35.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	61	8.00	61.00	57.56	243.59	11.03	46.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	72	11.00	72.00	61.63	305.22	11.81	58.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	89	17.00	89.00	151.44	456.66	29.02	87.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	92	3.00	92.00	7.91	464.57	1.52	89.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	98	6.00	98.00	51.15	515.72	9.80	98.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	100	2.00	100.00	6.05	521.77	1.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				100					521.77					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.45	3.45	0.56	0.56	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	4	10.34	13.79	0.34	0.90	0.35	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	6	6.90	20.69	0.24	1.14	0.25	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	3.45	24.14	0.53	1.66	0.55	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	11	13.79	37.93	1.95	3.61	2.03	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	19	27.59	65.52	10.01	13.62	10.44	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	21	6.90	72.41	1.49	15.11	1.56	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	22	3.45	75.86	2.89	18.00	3.02	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	23	3.45	79.31	5.62	23.62	5.86	24.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	24	3.45	82.76	9.20	32.82	9.60	34.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	25	3.45	86.21	10.56	43.38	11.01	45.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	26	3.45	89.66	5.54	48.91	5.78	51.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	27	3.45	93.10	3.51	52.43	3.66	54.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	28	3.45	96.55	14.95	67.38	15.60	70.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	29	3.45	100.00	28.50	95.88	29.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	95.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	95.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	95.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	29	0.00	100.00	0.00	95.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				29					95.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23113 SULPHUR EXTRACTION FROM HYDRO GEN SULFIDE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	2.63	2.63	15.76	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	5.85	8.48	35.04	50.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	8.21	16.69	49.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				16.69		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.00	4.00	0.81	0.81	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	0.80	1.61	0.46	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.00	12.00	1.40	3.01	0.81	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.00	16.00	2.80	5.81	1.63	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.00	20.00	3.10	8.91	1.80	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.00	24.00	3.25	12.16	1.89	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.00	28.00	5.62	17.78	3.26	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.00	32.00	5.10	22.88	2.96	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	12	16.00	48.00	7.14	30.02	4.14	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	4.00	52.00	0.89	30.90	0.52	17.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	4.00	56.00	0.93	31.83	0.54	18.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	4.00	60.00	2.28	34.11	1.32	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	4.00	64.00	2.98	37.10	1.73	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	4.00	68.00	3.69	40.79	2.14	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	4.00	72.00	2.82	43.61	1.64	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	4.00	76.00	30.88	74.49	17.93	43.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	25	24.00	100.00	97.74	172.23	56.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	172.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	172.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					172.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	0.34	0.34	0.74	0.74	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	0.68	1.02	0.01	0.75	0.02	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	11	2.72	3.74	1.30	2.05	1.69	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	38	49	12.93	16.67	4.87	6.92	6.34	9.01	1	1	25.00	25.00	2.55	2.55	43.02	43.02	52.32	36.82	
5	300	500	400	83	132	28.23	44.90	2.59	9.51	3.37	12.38	0	1	0.00	25.00	0.00	2.55	0.00	43.02	0.00	26.79	
6	500	750	625	86	218	29.25	74.15	12.05	21.56	15.68	28.06	1	2	25.00	50.00	1.77	4.31	29.82	72.84	14.67	20.02	
7	750	1,000	875	34	252	11.56	85.71	20.90	42.45	27.20	55.26	1	3	25.00	75.00	0.80	5.12	13.58	86.42	3.85	12.06	
8	1,000	1,500	1,250	31	283	10.54	96.26	8.07	50.52	10.50	65.75	1	4	25.00	100.00	0.80	5.92	13.58	100.00	9.97	11.72	
9	1,500	2,000	1,750	5	288	1.70	97.96	6.10	56.62	7.94	73.69	0	4	0.00	100.00	0.00	5.92	0.00	100.00	0.00	10.46	
10	2,000	2,500	2,250	2	290	0.68	98.64	0.05	56.67	0.07	73.76	0	4	0.00	100.00	0.00	5.92	0.00	100.00	0.00	10.45	
11	2,500	3,000	2,750	1	291	0.34	98.98	4.91	61.58	6.40	80.15	0	4	0.00	100.00	0.00	5.92	0.00	100.00	0.00	9.62	
12	3,000	4,000	3,500	1	292	0.34	99.32	0.05	61.63	0.07	80.22	0	4	0.00	100.00	0.00	5.92	0.00	100.00	0.00	9.61	
13	4,000	5,000	4,500	1	293	0.34	99.66	15.14	76.77	19.71	99.92	0	4	0.00	100.00	0.00	5.92	0.00	100.00	0.00	7.72	
14	5,000	7,500	6,250	1	294	0.34	100.00	0.06	76.83	0.08	100.00	0	4	0.00	100.00	0.00	5.92	0.00	100.00	0.00	7.71	
15	7,500	10,000	8,750	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	4	0.00	100.00	0.00	5.92	0.00	100.00	0.00	7.71	
16	10,000	20,000	15,000	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	4	0.00	100.00	0.00	5.92	0.00	100.00	0.00	7.71	
17	20,000	50,000	35,000	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	4	0.00	100.00	0.00	5.92	0.00	100.00	0.00	7.71	
18	50,000	100,000	75,000	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	4	0.00	100.00	0.00	5.92	0.00	100.00	0.00	7.71	
19	100,000	500,000	300,000	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	4	0.00	100.00	0.00	5.92	0.00	100.00	0.00	7.71	
20	500,000	UP		0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	4	0.00	100.00	0.00	5.92	0.00	100.00	0.00	7.71	
				294					76.83					4					5.92			7.71



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	9	3.13	28.13	0.42	0.42	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	10	3.13	31.25	0.98	1.40	0.90	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	11	3.13	34.38	1.40	2.81	1.28	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	12	3.13	37.50	1.90	4.71	1.74	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	13	3.13	40.63	2.05	6.75	1.87	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	14	3.13	43.75	0.05	6.80	0.05	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	15	3.13	46.88	0.01	6.82	0.01	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	16	3.13	50.00	3.16	9.98	2.89	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	17	3.13	53.13	6.15	16.13	5.62	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	18	3.13	56.25	5.70	21.83	5.22	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	19	3.13	59.38	0.08	21.91	0.08	20.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	20	3.13	62.50	0.23	22.14	0.21	20.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	21	3.13	65.63	10.59	32.73	9.69	29.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	22	3.13	68.75	18.90	51.63	17.30	47.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	27	15.63	84.38	40.39	92.02	36.96	84.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	31	12.50	96.88	0.92	92.95	0.84	85.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	32	3.13	100.00	16.34	109.29	14.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	109.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	32	0.00	100.00	0.00	109.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				32					109.29					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23115 OIL REFINERY PLANTS (PABRIK PENGOLAHAN/DAUR ULANG OLI BEKAS)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	42.31	42.31	4.39	4.39	2.53	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	3.85	46.15	5.57	9.96	3.21	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	3.85	50.00	13.27	23.23	7.66	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	3.85	53.85	0.79	24.02	0.46	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	3.85	57.69	3.01	27.02	1.74	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	3.85	61.54	4.76	31.78	2.75	18.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	3.85	65.38	4.76	36.54	2.75	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	3.85	69.23	37.44	73.98	21.62	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	3.85	73.08	17.10	91.08	9.88	52.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	3.85	76.92	12.87	103.95	7.43	60.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	3.85	80.77	10.72	114.67	6.19	66.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	3.85	84.62	9.25	123.92	5.34	71.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	3.85	88.46	24.48	148.40	14.14	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	24	3.85	92.31	24.48	172.88	14.14	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	3.85	96.15	0.17	173.04	0.10	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	26	3.85	100.00	0.11	173.15	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	173.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	173.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	173.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	173.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					173.15					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.05	3.05	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.05				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2321

PETROCHEMICAL WORK WITH BASIC MATERIALS SUCH AS ETHYLENE ETC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	86	86	16.51	16.51	9.12	9.12	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	97	2.11	18.62	8.85	17.97	0.69	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	118	4.03	22.65	18.76	36.72	1.46	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	128	1.92	24.57	1.00	37.73	0.08	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	129	0.19	24.76	0.07	37.80	0.01	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	141	2.30	27.06	1.92	39.71	0.15	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	159	3.45	30.52	7.93	47.64	0.62	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	179	3.84	34.36	9.57	57.21	0.75	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	44	223	8.45	42.80	29.11	86.32	2.27	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	248	4.80	47.60	19.07	105.39	1.49	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	257	1.73	49.33	7.97	113.37	0.62	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	39	296	7.49	56.81	42.93	156.29	3.35	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	303	1.34	58.16	10.02	166.32	0.78	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	317	2.69	60.84	22.47	188.78	1.75	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	320	0.58	61.42	4.66	193.44	0.36	15.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	37	357	7.10	68.52	157.54	350.99	12.29	27.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	376	3.65	72.17	161.70	512.69	12.62	40.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	25	401	4.80	76.97	166.51	679.20	12.99	53.00	1	1	100.00	100.00	697.25	697.25	100.00	100.00	418.74	102.66			
19	100,000	500,000	300,000	59	460	11.32	88.29	274.88	954.08	21.45	74.46	0	1	0.00	100.00	0.00	697.25	0.00	100.00	0.00	73.08			
20	500,000	UP		61	521	11.71	100.00	327.34	1,281.42	25.54	100.00	0	1	0.00	100.00	0.00	697.25	0.00	100.00	0.00	54.41			
				521					1,281.42					1					697.25					54.41



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2322 PERTROCHEMICAL INTERMEDIATE PRODUCT(VINYL CHLORIDE & OTHERS)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	16.22	16.22	0.34	0.34	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	1.35	17.57	15.34	15.68	2.15	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	14	1.35	18.92	15.98	31.65	2.24	4.43	1	1	25.00	25.00	69.35	69.35	11.58	11.58	434.06	219.08			
4	200	300	250	1	15	1.35	20.27	1.98	33.63	0.28	4.71	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	206.18			
5	300	500	400	1	16	1.35	21.62	2.15	35.79	0.30	5.01	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	193.77			
6	500	750	625	1	17	1.35	22.97	0.25	36.04	0.04	5.04	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	192.42			
7	750	1,000	875	1	18	1.35	24.32	9.09	45.13	1.27	6.32	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	153.65			
8	1,000	1,500	1,250	1	19	1.35	25.68	10.37	55.50	1.45	7.77	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	124.95			
9	1,500	2,000	1,750	1	20	1.35	27.03	12.44	67.94	1.74	9.51	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	102.07			
10	2,000	2,500	2,250	1	21	1.35	28.38	2.14	70.08	0.30	9.81	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	98.95			
11	2,500	3,000	2,750	1	22	1.35	29.73	3.64	73.72	0.51	10.32	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	94.07			
12	3,000	4,000	3,500	1	23	1.35	31.08	1.21	74.93	0.17	10.49	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	92.55			
13	4,000	5,000	4,500	1	24	1.35	32.43	10.90	85.83	1.53	12.01	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	80.80			
14	5,000	7,500	6,250	1	25	1.35	33.78	7.79	93.62	1.09	13.10	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	74.07			
15	7,500	10,000	8,750	1	26	1.35	35.14	9.26	102.88	1.30	14.40	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	67.41			
16	10,000	20,000	15,000	6	32	8.11	43.24	75.43	178.31	10.56	24.96	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	38.89			
17	20,000	50,000	35,000	8	40	10.81	54.05	101.27	279.58	14.17	39.13	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	24.80			
18	50,000	100,000	75,000	8	48	10.81	64.86	79.17	358.75	11.08	50.21	0	1	0.00	25.00	0.00	69.35	0.00	11.58	0.00	19.33			
19	100,000	500,000	300,000	22	70	29.73	94.59	193.73	552.48	27.12	77.33	2	3	50.00	75.00	529.59	598.94	88.42	100.00	273.37	108.41			
20	500,000	UP		4	74	5.41	100.00	161.98	714.45	22.67	100.00	1	4	25.00	100.00	0.00	598.94	0.00	100.00	0.00	83.83			
				74					714.45					4					598.94					83.83



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2323

POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.10	4.10	14.15	14.15	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.41	4.51	0.05	14.20	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	0.41	4.92	0.07	14.27	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.41	5.33	0.10	14.36	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	0.41	5.74	0.14	14.51	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	0.41	6.15	0.10	14.61	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	0.41	6.56	0.08	14.68	0.00	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	19	1.23	7.79	3.92	18.60	0.10	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	22	1.23	9.02	4.45	23.06	0.11	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	28	2.46	11.48	15.08	38.13	0.39	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	30	0.82	12.30	2.14	35.99	0.05	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	43	5.33	17.62	43.66	79.65	1.12	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	45	0.82	18.44	11.54	91.19	0.30	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	60	6.15	24.59	69.73	160.92	1.79	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	82	9.02	33.61	171.94	332.86	4.40	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	99	6.97	40.57	208.82	541.68	5.35	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	138	15.98	56.56	497.51	1,039.19	12.74	26.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	157	7.79	64.34	53.03	1,092.23	1.36	27.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	30	187	12.30	76.64	293.68	1,385.90	7.52	35.49	2	2	25.00	25.00	495.53	495.53	21.60	21.60	168.73	35.76			
20	500,000	UP		57	244	23.36	100.00	2,519.20	3,905.10	64.51	100.00	6	8	75.00	100.00	1,798.16	2,293.69	78.40	100.00	71.38	58.74			
				244					3,905.10					8					2,293.69					58.74



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23231 POLYMERIZATION ON A LARGE SCALE:MANUFACTURE OF POLYETYLENE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.70	3.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.70	7.41	5.55	5.55	9.14	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.70	11.11	0.86	6.41	1.41	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.70	14.81	4.29	10.70	7.07	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.70	18.52	27.76	38.46	45.72	63.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.70	22.22	1.25	39.71	2.06	65.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.70	25.93	1.79	41.50	2.95	68.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.70	29.63	3.53	45.03	5.81	74.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.70	33.33	0.58	45.60	0.95	75.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.70	37.04	2.88	48.49	4.75	79.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.70	40.74	4.76	53.25	7.85	87.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.70	44.44	2.41	55.66	3.98	91.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.70	48.15	4.76	60.43	7.85	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.70	51.85	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.70	55.56	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.70	59.26	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	3.70	62.96	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	3.70	66.67	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	19	3.70	70.37	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	27	29.63	100.00	0.29	60.71	0.47	100.00	2	2	100.00	100.00	1,766.88	1,766.88	100.00	100.00	618563.60	2910.29			
				27					60.71					2					1,766.88					2910.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	10.52	10.52	4.66	4.66	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	64	1.72	12.24	0.02	4.68	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	72	1.53	13.77	0.44	5.12	0.03	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	77	0.96	14.72	1.20	6.31	0.07	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	91	2.68	17.40	3.90	10.21	0.22	0.59	2	2	8.00	8.00	3.05	3.05	0.08	0.08	78.09	29.82			
6	500	750	625	4	95	0.76	18.16	1.77	11.98	0.10	0.69	0	2	0.00	8.00	0.00	3.05	0.00	0.08	0.00	25.42			
7	750	1,000	875	9	104	1.72	19.89	5.83	17.81	0.34	1.02	0	2	0.00	8.00	0.00	3.05	0.00	0.08	0.00	17.09			
8	1,000	1,500	1,250	19	123	3.63	23.52	13.97	31.78	0.80	1.83	2	4	8.00	16.00	2.95	6.00	0.07	0.15	21.13	18.87			
9	1,500	2,000	1,750	15	138	2.87	26.39	31.37	63.15	1.80	3.63	0	4	0.00	16.00	0.00	6.00	0.00	0.15	0.00	9.49			
10	2,000	2,500	2,250	5	143	0.96	27.34	9.66	72.81	0.56	4.19	0	4	0.00	16.00	0.00	6.00	0.00	0.15	0.00	8.23			
11	2,500	3,000	2,750	5	148	0.96	28.30	13.60	86.40	0.78	4.97	0	4	0.00	16.00	0.00	6.00	0.00	0.15	0.00	6.94			
12	3,000	4,000	3,500	12	160	2.29	30.59	30.77	117.17	1.77	6.74	0	4	0.00	16.00	0.00	6.00	0.00	0.15	0.00	5.12			
13	4,000	5,000	4,500	12	172	2.29	32.89	27.83	145.01	1.60	8.34	4	8	16.00	32.00	19.48	25.48	0.50	0.65	70.00	17.57			
14	5,000	7,500	6,250	16	188	3.06	35.95	68.50	213.50	3.94	12.28	0	8	0.00	32.00	0.00	25.48	0.00	0.65	0.00	11.93			
15	7,500	10,000	8,750	8	196	1.53	37.48	79.53	293.03	4.57	16.85	0	8	0.00	32.00	0.00	25.48	0.00	0.65	0.00	8.70			
16	10,000	20,000	15,000	35	231	6.69	44.17	242.58	535.61	13.95	30.80	5	13	20.00	52.00	121.89	147.37	3.10	3.75	50.25	27.51			
17	20,000	50,000	35,000	46	277	8.80	52.96	190.21	725.82	10.94	41.74	0	13	0.00	52.00	0.00	147.37	0.00	3.75	0.00	20.30			
18	50,000	100,000	75,000	51	328	9.75	62.72	223.32	949.14	12.84	54.58	0	13	0.00	52.00	0.00	147.37	0.00	3.75	0.00	15.53			
19	100,000	500,000	300,000	88	416	16.83	79.54	344.62	1,293.76	19.82	74.40	2	15	8.00	60.00	5.22	152.58	0.13	3.88	1.51	11.79			
20	500,000	UP		107	523	20.46	100.00	445.11	1,738.87	25.60	100.00	10	25	40.00	100.00	3,782.11	3,934.69	96.12	100.00	849.71	226.28			
				523					1,738.87					25					3,934.69					226.28



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.89	0.89	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	0.89	1.79	0.98	0.98	0.19	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	0.89	2.68	0.88	1.86	0.17	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	0.89	3.57	1.15	3.01	0.23	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	0.89	4.46	0.32	3.32	0.06	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	7	1.79	6.25	2.42	5.74	0.48	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	0.89	7.14	0.03	5.77	0.01	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	0.89	8.04	0.08	5.85	0.02	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	0.89	8.93	6.06	11.91	1.21	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	0.89	9.82	0.22	12.13	0.04	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	0.89	10.71	2.86	14.99	0.57	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	15	2.68	13.39	8.00	22.99	1.59	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	0.89	14.29	0.23	23.22	0.05	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	18	1.79	16.07	10.99	34.21	2.19	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	23	4.46	20.54	49.87	84.08	9.93	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	35	10.71	31.25	167.88	251.96	33.44	50.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	11	46	9.82	41.07	16.95	268.91	3.38	53.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	29	75	25.89	66.96	66.88	335.79	13.32	66.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		37	112	33.04	100.00	166.21	502.00	33.11	100.00	2	2	100.00	100.00	116.45	116.45	100.00	100.00	70.06	23.20			
				112					502.00					2					116.45					23.20



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23242 PRODUCTION OF MELAMINE POWDER/MELAMINE CRYSTALS USING UREA

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.17	2.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.17	4.35	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.17	6.52	0.00	0.02	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.17	8.70	0.23	0.25	0.22	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.17	10.87	0.39	0.64	0.38	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.17	13.04	0.04	0.69	0.04	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.17	15.22	0.02	0.70	0.02	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.17	17.39	0.01	0.72	0.01	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.17	19.57	0.17	0.89	0.17	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	2.17	21.74	0.10	0.99	0.09	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	2.17	23.91	0.04	1.03	0.04	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	2.17	26.09	0.09	1.12	0.09	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	2.17	28.26	0.22	1.34	0.21	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	2.17	30.43	0.16	1.50	0.15	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	2.17	32.61	0.18	1.68	0.17	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	2.17	34.78	0.74	2.42	0.72	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	22	13.04	47.83	1.74	4.16	1.68	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	32	21.74	69.57	67.22	71.38	64.95	68.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	40	17.39	86.96	15.24	86.63	14.73	83.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	46	13.04	100.00	16.88	103.50	16.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				46					103.50					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	1.41	1.41	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	7.11	8.52	1.94	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	5.80	14.32	1.58	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	5.39	19.71	1.47	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	6.18	25.89	1.68	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	3.61	29.50	0.98	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.56	38.89	7.42	36.92	2.02	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.56	44.44	7.81	44.73	2.13	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.56	50.00	12.40	57.14	3.38	15.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.56	55.56	16.53	73.67	4.50	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.56	61.11	27.83	101.50	7.58	27.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.56	66.67	1.87	103.36	0.51	28.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.56	72.22	0.74	104.10	0.20	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.56	77.78	163.68	267.78	44.56	72.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.56	83.33	25.33	293.11	6.90	79.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.56	88.89	10.02	303.13	2.73	82.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.56	94.44	45.97	349.10	12.52	95.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	5.56	100.00	18.21	367.31	4.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	367.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18				367.31					0				0.00						0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	4.04	4.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.01	5.05	0.67	0.67	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.01	6.06	1.07	1.74	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.01	7.07	1.17	2.90	0.11	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.01	8.08	1.79	4.70	0.17	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.01	9.09	1.60	6.30	0.15	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.01	10.10	3.14	9.43	0.29	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	12	2.02	12.12	3.22	12.65	0.30	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	17	5.05	17.17	1.99	14.63	0.18	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	1.01	18.18	3.87	18.50	0.36	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	20	2.02	20.20	11.02	29.53	1.02	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	1.01	21.21	7.89	37.41	0.73	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	26	5.05	26.26	30.38	67.80	2.81	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	33	7.07	33.33	81.23	149.03	7.51	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	41	8.08	41.41	78.40	227.43	7.24	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	62	21.21	62.63	405.07	632.50	37.43	58.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	71	9.09	71.72	221.02	853.52	20.42	78.87	1	1	100.00	100.00	47.20	47.20	100.00	100.00	21.36	5.53			
18	50,000	100,000	75,000	11	82	11.11	82.83	73.70	927.22	6.81	85.68	0	1	0.00	100.00	0.00	47.20	0.00	100.00	0.00	5.09			
19	100,000	500,000	300,000	14	96	14.14	96.97	154.92	1,082.15	14.32	100.00	0	1	0.00	100.00	0.00	47.20	0.00	100.00	0.00	4.36			
20	500,000	UP		3	99	3.03	100.00	0.01	1,082.14	0.00	100.00	0	1	0.00	100.00	0.00	47.20	0.00	100.00	0.00	4.36			
				99					1,082.14					1					47.20					4.36



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	4.13	4.13	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.83	4.96	0.09	0.16	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	9	2.48	7.44	1.47	1.64	0.14	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	11	1.65	9.09	1.24	2.88	0.12	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	14	2.48	11.57	2.23	5.12	0.22	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	0.83	12.40	0.92	6.03	0.09	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	0.83	13.22	0.94	6.97	0.09	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	18	1.65	14.88	4.84	11.81	0.47	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	21	2.48	17.36	10.41	22.22	1.01	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	22	0.83	18.18	4.00	26.22	0.39	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	25	2.48	20.66	15.59	41.81	1.52	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	27	1.65	22.31	11.93	53.74	1.16	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	32	4.13	26.45	45.57	99.31	4.44	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	34	1.65	28.10	11.15	110.46	1.09	10.76	1	1	100.00	100.00	3.45	3.45	100.00	100.00	30.93	3.12			
15	7,500	10,000	8,750	6	40	4.96	33.06	66.19	176.65	6.45	17.21	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	1.95			
16	10,000	20,000	15,000	19	59	15.70	48.76	282.02	458.67	27.48	44.70	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.75			
17	20,000	50,000	35,000	4	63	3.31	52.07	78.26	536.93	7.63	52.32	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.64			
18	50,000	100,000	75,000	9	72	7.44	59.50	118.42	655.35	11.54	63.86	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.53			
19	100,000	500,000	300,000	27	99	22.31	81.82	277.72	933.07	27.06	90.93	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.37			
20	500,000	UP		22	121	18.18	100.00	93.11	1,026.18	9.07	100.00	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.34			
				121					1,026.18					1					3.45					0.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2328 PETROL COKE SOOT GRAPHITE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	14.22	14.22	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					14.22					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2329

LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	3.00	3.00	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	4.88	7.88	3.85	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	29.05	36.92	22.97	29.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	0.00	36.92	0.00	29.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	19.80	56.72	15.66	44.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	37.12	93.84	29.35	74.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	0.58	94.42	0.46	74.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	1.39	95.81	1.10	75.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	0.65	96.47	0.52	76.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	1.25	97.72	0.99	77.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	28.75	126.47	22.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11					126.47					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	0.76	0.76	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	4.75	5.52	3.93	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	3.95	9.46	3.26	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	12.49	21.96	10.32	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	3.49	25.44	2.88	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	10.37	35.81	8.57	29.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	24.12	59.93	19.92	49.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	6.80	66.73	5.62	55.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.17	41.67	24.12	90.85	19.92	75.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.17	45.83	0.05	90.90	0.04	75.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.17	50.00	0.04	90.94	0.03	75.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.17	54.17	0.02	90.96	0.02	75.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.17	58.33	0.02	90.98	0.01	75.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.17	62.50	0.00	90.98	0.00	75.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.17	66.67	0.00	90.98	0.00	75.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	21	20.83	87.50	24.18	115.17	19.98	95.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	24	12.50	100.00	5.89	121.06	4.86	100.00	1	1	100.00	100.00	3.69	3.69	100.00	100.00	62.69	62.69	3.05	3.05	
20	500,000	UP		0	24	0.00	100.00	0.00	121.06	0.00	100.00	0	0	0.00	100.00	0.00	3.69	0.00	100.00	0.00	0.00	0.00	3.05	
				24					121.06					1					3.69					3.05



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	16	16	18.18	18.18	11.54	11.54	1.90	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	18	2.27	20.45	5.70	17.24	0.94	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	19	1.14	21.59	0.06	17.29	0.01	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	20	1.14	22.73	0.07	17.36	0.01	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	21	1.14	23.86	0.00	17.36	0.00	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	22	1.14	25.00	0.00	17.36	0.00	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	23	1.14	26.14	1.31	18.67	0.22	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	24	1.14	27.27	1.23	19.90	0.20	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	25	1.14	28.41	4.67	24.57	0.77	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	26	1.14	29.55	0.11	24.46	0.02	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	27	1.14	30.68	0.29	24.75	0.05	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	28	1.14	31.82	3.98	28.73	0.66	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	29	1.14	32.95	1.99	30.73	0.33	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	31	2.27	35.23	17.79	48.51	2.93	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	34	3.41	38.64	26.98	75.49	4.45	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	46	13.64	52.27	86.48	161.98	14.25	26.69	1	1	33.33	33.33	4.67	4.67	55.34	55.34	5.41	2.89	
17	20,000	50,000	35,000	17	63	19.32	71.59	213.68	375.66	35.21	61.89	0	1	0.00	33.33	0.00	4.67	0.00	55.34	0.00	1.24	
18	50,000	100,000	75,000	5	68	5.68	77.27	46.52	422.18	7.66	69.56	1	2	33.33	66.67	1.44	6.11	16.99	72.33	3.09	1.45	
19	100,000	500,000	300,000	7	75	7.95	85.23	95.53	517.71	15.74	85.30	1	3	33.33	100.00	2.34	8.45	27.67	100.00	2.45	1.63	
20	500,000	UP		13	88	14.77	100.00	89.24	606.95	14.70	100.00	0	3	0.00	100.00	0.00	8.45	0.00	100.00	0.00	1.39	
				88					606.95					3					8.45			1.39



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	7.80	7.80	10.11	10.11	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	33	1.39	9.19	19.20	29.31	0.99	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	34	0.28	9.47	1.05	30.36	0.05	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	35	0.28	9.75	0.76	31.12	0.04	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	39	1.11	10.86	4.27	35.38	0.22	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	46	1.95	12.81	8.16	43.54	0.42	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	48	0.56	13.37	3.40	46.94	0.17	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	74	7.24	20.61	26.25	73.19	1.35	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	81	1.95	22.56	9.66	82.85	0.50	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	89	2.23	24.79	10.17	93.01	0.52	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	92	0.84	25.63	13.86	106.88	0.71	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	98	1.67	27.30	19.50	126.38	1.00	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	108	2.79	30.08	27.26	153.64	1.40	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	122	3.90	33.98	112.22	265.86	5.77	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	142	5.57	39.55	111.31	377.17	5.73	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	47	189	13.09	52.65	335.91	713.08	17.28	36.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	75	264	20.89	73.54	451.96	1,165.04	23.25	59.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	46	310	12.81	86.35	413.65	1,578.69	21.28	81.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	30	340	8.36	94.71	234.73	1,813.42	12.08	93.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		19	359	5.29	100.00	130.43	1,943.86	6.71	100.00	2	2	100.00	100.00	14.49	14.49	100.00	100.00	11.11	0.75			
				359					1,943.86					2					14.49					0.75



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	58	58	16.52	16.52	2.57	2.57	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	66	2.28	18.80	0.96	3.54	0.04	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	69	0.85	19.66	0.52	4.06	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	77	2.28	21.94	23.24	27.30	0.89	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	87	2.85	24.79	6.66	33.96	0.25	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	100	3.70	28.49	14.59	48.55	0.56	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	17	117	4.84	33.33	24.46	73.01	0.94	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	19	136	5.41	38.75	20.84	93.84	0.80	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	147	3.13	41.88	48.00	141.85	1.84	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	152	1.42	43.30	22.73	164.58	0.87	6.30	1	1	33.33	33.33	24.89	24.89	12.88	12.88	109.51	15.13	
11	2,500	3,000	2,750	11	163	3.13	46.44	48.15	212.73	1.84	8.14	0	1	0.00	33.33	0.00	24.89	0.00	12.88	0.00	11.70	
12	3,000	4,000	3,500	13	176	3.70	50.14	63.11	275.85	2.42	10.56	0	1	0.00	33.33	0.00	24.89	0.00	12.88	0.00	9.02	
13	4,000	5,000	4,500	12	188	3.42	53.56	106.38	382.23	4.07	14.63	0	1	0.00	33.33	0.00	24.89	0.00	12.88	0.00	6.51	
14	5,000	7,500	6,250	33	221	9.40	62.96	448.27	830.50	17.16	31.79	0	1	0.00	33.33	0.00	24.89	0.00	12.88	0.00	3.00	
15	7,500	10,000	8,750	34	255	9.69	72.65	548.05	1,378.55	20.98	52.76	1	2	33.33	66.67	14.39	39.29	7.45	20.33	2.63	2.85	
16	10,000	20,000	15,000	33	288	9.40	82.05	520.66	1,899.22	19.93	72.69	1	3	33.33	100.00	154.01	193.30	79.67	100.00	29.58	10.18	
17	20,000	50,000	35,000	16	304	4.56	86.61	126.56	2,025.78	4.84	77.54	0	3	0.00	100.00	0.00	193.30	0.00	100.00	0.00	9.54	
18	50,000	100,000	75,000	11	315	3.13	89.74	23.74	2,049.52	0.91	78.45	0	3	0.00	100.00	0.00	193.30	0.00	100.00	0.00	9.43	
19	100,000	500,000	300,000	23	338	6.55	96.30	303.34	2,352.86	11.61	90.06	0	3	0.00	100.00	0.00	193.30	0.00	100.00	0.00	8.22	
20	500,000	UP		13	351	3.70	100.00	259.78	2,612.64	9.94	100.00	0	3	0.00	100.00	0.00	193.30	0.00	100.00	0.00	7.40	
				351					2,612.64					3					193.30			7.40



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.41	4.41	3.44	3.44	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.47	5.88	0.69	4.12	0.10	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.47	7.35	1.52	5.64	0.22	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.47	8.82	4.69	10.33	0.68	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.47	10.29	2.10	12.43	0.30	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.47	11.76	0.00	12.43	0.00	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.47	13.24	4.03	16.46	0.58	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	1.47	14.71	5.73	22.19	0.83	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	1.47	16.18	11.19	33.38	1.62	4.83	1	1	33.33	33.33	64.40	64.40	6.78	6.78	575.35	192.92			
10	2,000	2,500	2,250	1	12	1.47	17.65	4.23	37.61	0.61	5.45	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	171.24			
11	2,500	3,000	2,750	1	13	1.47	19.12	9.20	46.80	1.33	6.78	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	137.59			
12	3,000	4,000	3,500	1	14	1.47	20.59	13.57	60.37	1.96	8.74	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	106.67			
13	4,000	5,000	4,500	1	15	1.47	22.06	0.00	60.37	0.00	8.74	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	106.67			
14	5,000	7,500	6,250	3	18	4.41	26.47	20.96	81.33	3.03	11.78	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	79.18			
15	7,500	10,000	8,750	4	22	5.88	32.35	21.70	103.03	3.14	14.92	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	62.51			
16	10,000	20,000	15,000	5	27	7.35	39.71	78.01	181.04	11.30	26.22	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	35.57			
17	20,000	50,000	35,000	19	46	27.94	67.65	301.70	482.74	43.69	69.90	1	2	33.33	66.67	644.00	708.39	67.80	74.58	213.46	146.74			
18	50,000	100,000	75,000	4	50	5.88	73.53	83.00	565.74	12.02	81.92	1	3	33.33	100.00	241.50	949.89	25.42	100.00	290.97	167.90			
19	100,000	500,000	300,000	18	68	26.47	100.00	124.86	690.60	18.08	100.00	0	3	0.00	100.00	0.00	949.89	0.00	100.00	0.00	137.55			
20	500,000	UP		0	68	0.00	100.00	0.00	690.60	0.00	100.00	0	3	0.00	100.00	0.00	949.89	0.00	100.00	0.00	137.55			
				68					690.60					3					949.89					137.55



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2335 OTHER LIQUID CHEMICALS (E.G AMMONIA)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	10.87	10.87	1.58	1.58	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	0.72	11.59	0.14	1.72	0.01	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	17	0.72	12.32	0.28	2.00	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	0.72	13.04	5.56	7.56	0.43	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	19	0.72	13.77	1.80	9.36	0.14	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	21	1.45	15.22	1.08	10.44	0.08	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	0.72	15.94	1.40	11.85	0.11	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	25	2.17	18.12	14.96	26.81	1.16	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	29	2.90	21.01	6.97	33.78	0.54	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	30	0.72	21.74	2.38	36.16	0.18	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	34	2.90	24.64	10.85	47.00	0.84	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	35	0.72	25.36	7.87	54.87	0.61	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	36	0.72	26.09	10.44	65.31	0.81	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	48	8.70	34.78	62.32	127.62	4.83	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	53	3.62	38.41	79.73	207.35	6.19	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	67	10.14	48.55	56.53	263.88	4.39	20.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	91	17.39	65.94	191.25	455.13	14.84	35.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	108	12.32	78.26	291.40	746.53	22.61	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	25	133	18.12	96.38	441.10	1,187.63	34.22	92.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	138	3.62	100.00	101.35	1,288.98	7.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				138					1,288.98					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	4.83	4.83	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.69	5.52	0.72	0.72	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	0.69	6.21	0.47	1.19	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	0.69	6.90	1.46	2.66	0.08	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	0.69	7.59	0.02	2.68	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	0.69	8.28	0.01	2.68	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	18	4.14	12.41	18.97	21.66	1.01	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	21	2.07	14.48	5.95	27.60	0.32	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	33	8.28	22.76	44.27	71.88	2.35	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	40	4.83	27.59	22.81	94.68	1.21	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	45	3.45	31.03	17.58	112.26	0.93	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	52	4.83	35.86	19.67	131.94	1.05	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	61	6.21	42.07	53.16	185.10	2.83	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	74	8.97	51.03	114.09	299.19	6.06	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	83	6.21	57.24	45.24	344.43	2.40	18.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	103	13.79	71.03	207.39	551.82	11.02	29.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	125	15.17	86.21	456.98	1,008.79	24.29	53.61	2	2	100.00	100.00	69.61	69.61	100.00	100.00	15.23	6.90			
18	50,000	100,000	75,000	10	135	6.90	93.10	177.28	1,186.07	9.42	63.04	0	2	0.00	100.00	0.00	69.61	0.00	100.00	0.00	5.87			
19	100,000	500,000	300,000	9	144	6.21	99.31	112.82	1,298.89	6.00	69.03	0	2	0.00	100.00	0.00	69.61	0.00	100.00	0.00	5.36			
20	500,000	UP		1	145	0.69	100.00	582.70	1,881.60	30.97	100.00	0	2	0.00	100.00	0.00	69.61	0.00	100.00	0.00	3.70			
				145					1,881.60					2					69.61					3.70



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,591	1,591	8.91	8.91	227.45	227.45	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	103	1,694	0.58	9.48	212.05	439.50	0.20	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	246	1,940	1.38	10.86	397.00	836.49	0.37	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	253	2,193	1.42	12.27	328.31	1,164.81	0.30	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	579	2,772	3.24	15.52	585.44	1,750.25	0.54	1.62	3	3	1.19	1.19	648.44	648.44	0.26	0.26	110.76	37.05			
6	500	750	625	543	3,315	3.04	18.55	1,032.23	2,782.48	0.96	2.58	8	11	3.16	4.35	1,800.24	2,448.68	0.71	0.97	174.40	88.00			
7	750	1,000	875	645	3,960	3.61	22.17	1,100.81	3,883.28	1.02	3.59	3	14	1.19	5.53	11.86	2,460.54	0.00	0.97	1.08	63.36			
8	1,000	1,500	1,250	860	4,820	4.81	26.98	2,028.73	5,912.01	1.88	5.47	4	18	1.58	7.11	2,285.10	4,745.64	0.90	1.87	112.64	80.27			
9	1,500	2,000	1,750	826	5,646	4.62	31.60	2,548.56	8,460.57	2.36	7.83	3	21	1.19	8.30	1,114.01	5,859.65	0.44	2.31	43.71	69.26			
10	2,000	2,500	2,250	766	6,412	4.29	35.89	2,794.11	11,254.69	2.59	10.42	9	30	3.56	11.86	5,377.07	11,236.71	2.12	4.44	192.44	99.84			
11	2,500	3,000	2,750	778	7,190	4.35	40.24	3,048.80	14,303.49	2.82	13.24	13	43	5.14	17.00	5,884.61	17,121.32	2.32	6.76	193.01	119.70			
12	3,000	4,000	3,500	914	8,104	5.12	45.36	4,389.18	18,692.67	4.06	17.30	3	46	1.19	18.18	91.34	17,212.67	0.04	6.80	2.08	92.08			
13	4,000	5,000	4,500	822	8,926	4.60	49.96	4,598.41	23,291.07	4.26	21.56	8	54	3.16	21.34	7,184.29	24,396.96	2.84	9.63	156.23	104.75			
14	5,000	7,500	6,250	1,447	10,373	8.10	58.06	9,753.07	33,044.14	9.03	30.59	10	64	3.95	25.30	3,966.77	28,363.73	1.57	11.20	40.67	85.84			
15	7,500	10,000	8,750	1,082	11,455	6.06	64.12	9,243.83	42,287.97	8.56	39.14	15	79	5.93	31.23	8,615.93	36,979.66	3.40	14.60	93.21	87.45			
16	10,000	20,000	15,000	2,217	13,672	12.41	76.53	22,531.33	64,819.29	20.86	60.00	45	124	17.79	49.01	33,376.52	70,356.18	13.18	27.78	148.13	108.54			
17	20,000	50,000	35,000	2,043	15,715	11.44	87.96	24,343.57	89,162.86	22.53	82.53	50	174	19.76	68.77	23,567.89	93,924.07	9.31	37.08	96.81	105.34			
18	50,000	100,000	75,000	1,175	16,890	6.58	94.54	10,579.05	99,741.92	9.79	92.33	43	217	17.00	85.77	98,745.23	192,669.30	38.99	76.07	933.40	193.17			
19	100,000	500,000	300,000	784	17,674	4.39	98.93	7,518.64	107,260.55	6.96	99.29	27	244	10.67	96.44	57,953.21	250,622.51	22.88	98.95	770.79	233.66			
20	500,000	UP		192	17,866	1.07	100.00	770.94	108,031.49	0.71	100.00	9	253	3.56	100.00	2,656.90	253,279.41	1.05	100.00	344.63	234.45			
				17,866					108,031.49					253					253,279.41					234.45



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	71	71	5.39	5.39	53.05	53.05	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	78	0.53	5.92	38.82	14.23	0.19	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	92	1.06	6.98	67.22	52.98	0.34	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	101	0.68	7.66	27.07	80.05	0.14	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	44	145	3.34	11.00	155.87	235.92	0.78	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	179	2.58	13.58	183.28	419.20	0.92	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	199	1.52	15.10	186.74	605.94	0.93	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	38	237	2.88	17.98	248.84	854.78	1.24	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	59	296	4.48	22.46	528.67	1,383.44	2.64	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	52	348	3.95	26.40	453.49	1,836.93	2.27	9.18	1	1	33.33	33.33	550.73	550.73	52.36	52.36	121.44	29.98			
11	2,500	3,000	2,750	55	403	4.17	30.58	527.62	2,364.55	2.64	11.82	0	1	0.00	33.33	0.00	550.73	0.00	52.36	0.00	23.29			
12	3,000	4,000	3,500	69	472	5.24	35.81	1,076.31	3,440.86	5.38	17.19	0	1	0.00	33.33	0.00	550.73	0.00	52.36	0.00	16.01			
13	4,000	5,000	4,500	79	551	5.99	41.81	639.69	4,080.55	3.20	20.39	0	1	0.00	33.33	0.00	550.73	0.00	52.36	0.00	13.50			
14	5,000	7,500	6,250	153	704	11.61	53.41	1,972.54	6,053.09	9.86	30.25	0	1	0.00	33.33	0.00	550.73	0.00	52.36	0.00	9.10			
15	7,500	10,000	8,750	144	848	10.93	64.34	2,346.94	8,400.03	11.73	41.97	0	1	0.00	33.33	0.00	550.73	0.00	52.36	0.00	6.56			
16	10,000	20,000	15,000	226	1,074	17.15	81.49	4,824.24	13,224.27	24.11	66.08	2	3	66.67	100.00	501.07	1,051.80	47.64	100.00	10.39	7.95			
17	20,000	50,000	35,000	198	1,272	15.02	96.51	5,168.33	18,392.60	25.83	91.91	0	3	0.00	100.00	0.00	1,051.80	0.00	100.00	0.00	5.72			
18	50,000	100,000	75,000	17	1,289	1.29	97.80	688.44	19,081.04	3.44	95.35	0	3	0.00	100.00	0.00	1,051.80	0.00	100.00	0.00	5.51			
19	100,000	500,000	300,000	23	1,312	1.75	99.54	866.83	19,947.87	4.33	99.68	0	3	0.00	100.00	0.00	1,051.80	0.00	100.00	0.00	5.27			
20	500,000	UP		6	1,318	0.46	100.00	64.66	20,012.53	0.32	100.00	0	3	0.00	100.00	0.00	1,051.80	0.00	100.00	0.00	5.26			
				1,318					20,012.53					3					1,051.80					5.26



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2343

MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	11.48	11.48	923.33	923.33	30.14	30.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	22	0.55	12.02	3.50	919.82	0.11	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	23	0.55	12.57	26.09	893.73	0.85	29.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	25	1.09	13.66	3.38	890.35	0.11	29.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	30	2.73	16.39	11.96	878.40	0.39	28.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	33	1.64	18.03	6.32	872.08	0.21	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	43	5.46	23.50	2.11	874.19	0.07	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	44	0.55	24.04	6.66	867.54	0.22	28.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	60	8.74	32.79	44.03	823.50	1.44	26.88	0	0	0.00	0.00	1.44	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	61	0.55	33.33	16.41	807.10	0.54	26.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	70	4.92	38.25	29.63	777.46	0.97	25.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	71	0.55	38.80	23.40	754.06	0.76	24.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	76	2.73	41.53	5.66	748.40	0.18	24.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	80	2.19	43.72	183.61	564.79	5.99	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	84	2.19	45.90	133.73	431.06	4.36	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	108	13.11	59.02	692.69	261.63	22.61	8.54	3	3	37.50	37.50	161.24	161.24	52.63	52.63	23.28	61.63			
17	20,000	50,000	35,000	20	128	10.93	69.95	718.30	979.93	23.44	31.98	3	6	37.50	75.00	75.52	236.75	24.65	77.28	10.51	24.16			
18	50,000	100,000	75,000	30	158	16.39	86.34	1,094.40	2,074.34	35.72	67.70	2	8	25.00	100.00	69.61	306.36	22.72	100.00	6.36	14.77			
19	100,000	500,000	300,000	25	183	13.66	100.00	989.58	3,063.91	32.30	100.00	0	8	0.00	100.00	0.00	306.36	0.00	100.00	0.00	10.00			
20	500,000	UP		0	183	0.00	100.00	0.00	3,063.91	0.00	100.00	0	8	0.00	100.00	0.00	306.36	0.00	100.00	0.00	10.00			
				183					3,063.91					8					306.36					10.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	4.87	4.87	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	14.51	19.38	4.65	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	14.51	33.89	4.65	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	3.76	37.65	1.21	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	0.60	38.25	0.19	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	17.61	55.86	5.64	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.56	38.89	4.77	60.62	1.53	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.56	44.44	4.29	64.91	1.37	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.56	50.00	30.23	95.14	9.69	30.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.56	55.56	30.22	125.36	9.69	40.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.56	61.11	2.79	128.15	0.90	41.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.56	66.67	1.74	129.90	0.56	41.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.56	72.22	127.00	256.90	40.70	82.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.56	77.78	1.07	257.97	0.34	82.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.56	83.33	13.14	271.12	4.21	86.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.56	88.89	21.08	292.20	6.76	93.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	18	11.11	100.00	19.83	312.03	6.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	312.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	312.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					312.03					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.37	0.37	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	41.23	41.60	31.79	32.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	23.76	65.36	18.32	50.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	64.32	129.68	49.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					129.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	7.52	7.52	7.39	7.39	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	22	0.75	8.27	14.87	22.26	0.65	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	29	2.63	10.90	35.52	57.77	1.55	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	35	2.26	13.16	26.15	83.93	1.14	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	39	1.50	14.66	5.86	89.78	0.26	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	41	0.75	15.41	1.37	91.15	0.06	3.98	1	1	7.69	7.69	582.50	582.50	5.70	5.70	42580.57	639.03			
7	750	1,000	875	11	52	4.14	19.55	15.78	106.94	0.69	4.67	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	544.72			
8	1,000	1,500	1,250	7	59	2.63	22.18	24.24	131.17	1.06	5.73	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	444.07			
9	1,500	2,000	1,750	6	65	2.26	24.44	7.48	138.65	0.33	6.06	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	420.12			
10	2,000	2,500	2,250	17	82	6.39	30.83	88.03	226.68	3.84	9.90	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	256.97			
11	2,500	3,000	2,750	5	87	1.88	32.71	13.73	240.41	0.60	10.50	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	242.29			
12	3,000	4,000	3,500	5	92	1.88	34.59	22.82	263.24	1.00	11.50	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	221.28			
13	4,000	5,000	4,500	4	96	1.50	36.09	36.01	299.25	1.57	13.07	1	2	7.69	15.38	3,570.69	4,153.19	34.94	40.64	9916.51	1387.89			
14	5,000	7,500	6,250	19	115	7.14	43.23	146.81	446.05	6.41	19.48	0	2	0.00	15.38	0.00	4,153.19	0.00	40.64	0.00	931.10			
15	7,500	10,000	8,750	13	128	4.89	48.12	87.23	533.28	3.81	23.29	0	2	0.00	15.38	0.00	4,153.19	0.00	40.64	0.00	778.80			
16	10,000	20,000	15,000	42	170	15.79	63.91	586.66	1,119.94	25.62	48.91	0	2	0.00	15.38	0.00	4,153.19	0.00	40.64	0.00	370.84			
17	20,000	50,000	35,000	32	202	12.03	75.94	569.70	1,689.64	24.88	73.80	1	3	7.69	23.08	900.49	5,053.68	8.81	49.45	158.06	299.10			
18	50,000	100,000	75,000	13	215	4.89	80.83	172.41	1,862.05	7.53	81.33	3	6	23.08	46.15	1,200.66	6,254.34	11.75	61.20	696.40	335.88			
19	100,000	500,000	300,000	20	235	7.52	88.35	216.54	2,078.59	9.46	90.78	2	8	15.38	61.54	492.90	6,747.24	4.82	66.03	227.63	324.61			
20	500,000	UP		31	266	11.65	100.00	211.00	2,289.59	9.22	100.00	5	13	38.46	100.00	3,471.59	10,218.83	33.97	100.00	1645.29	446.32			
				266					2,289.59					13					10,218.83					446.32



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 236

MANUFACTURE OF FILM PHOTO GRAFIC PAPER AND MAGNETIC TAPE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	13.13	13.13	0.45	0.45	0.02	0.02	5	5	15.63	15.63	277.89	277.89	8.10	8.10	62119.54	62119.54			
2	50	100	75	3	47	0.90	14.03	7.51	7.95	0.41	0.43	2	7	6.25	21.88	123.21	401.10	3.59	11.69	1641.47	5043.00			
3	100	200	150	5	52	1.49	15.52	2.09	10.05	0.11	0.55	2	9	6.25	28.13	251.96	653.07	7.34	19.04	12039.43	6500.45			
4	200	300	250	5	57	1.49	17.01	3.37	13.42	0.18	0.73	4	13	12.50	40.63	671.63	1,324.70	19.58	38.62	19932.97	9874.08			
5	300	500	400	4	61	1.19	18.21	1.72	15.13	0.09	0.83	0	13	0.00	40.63	0.00	1,324.70	0.00	38.62	0.00	8753.45			
6	500	750	625	2	63	0.60	18.81	0.07	15.20	0.00	0.83	0	13	0.00	40.63	0.00	1,324.70	0.00	38.62	0.00	8713.63			
7	750	1,000	875	3	66	0.90	19.70	2.42	17.62	0.13	0.96	0	13	0.00	40.63	0.00	1,324.70	0.00	38.62	0.00	7518.33			
8	1,000	1,500	1,250	8	74	2.39	22.09	4.15	21.77	0.23	1.19	2	15	6.25	46.88	1,530.63	2,855.33	44.62	83.23	36876.11	13115.66			
9	1,500	2,000	1,750	3	77	0.90	22.99	1.62	23.39	0.09	1.28	0	15	0.00	46.88	0.00	2,855.33	0.00	83.23	0.00	12205.19			
10	2,000	2,500	2,250	5	82	1.49	24.48	5.58	28.97	0.30	1.58	0	15	0.00	46.88	0.00	2,855.33	0.00	83.23	0.00	9855.68			
11	2,500	3,000	2,750	3	85	0.90	25.37	4.25	33.22	0.23	1.81	0	15	0.00	46.88	0.00	2,855.33	0.00	83.23	0.00	8595.58			
12	3,000	4,000	3,500	8	93	2.39	27.76	18.14	51.35	0.99	2.80	0	15	0.00	46.88	0.00	2,855.33	0.00	83.23	0.00	5560.11			
13	4,000	5,000	4,500	6	99	1.79	29.55	13.20	64.55	0.72	3.52	0	15	0.00	46.88	0.00	2,855.33	0.00	83.23	0.00	4423.19			
14	5,000	7,500	6,250	20	119	5.97	35.52	68.50	133.06	3.74	7.27	0	15	0.00	46.88	0.00	2,855.33	0.00	83.23	0.00	2145.93			
15	7,500	10,000	8,750	18	137	5.37	40.90	56.15	189.20	3.07	10.33	0	15	0.00	46.88	0.00	2,855.33	0.00	83.23	0.00	1509.12			
16	10,000	20,000	15,000	32	169	9.55	50.45	266.46	455.66	14.55	24.88	2	17	6.25	53.13	0.80	2,856.12	0.02	83.26	0.30	626.81			
17	20,000	50,000	35,000	38	207	11.34	61.79	260.17	715.83	14.21	39.09	1	18	3.13	56.25	5.31	2,861.43	0.15	83.41	2.04	399.74			
18	50,000	100,000	75,000	36	243	10.75	72.54	136.81	852.63	7.47	46.55	0	18	0.00	56.25	0.00	2,861.43	0.00	83.41	0.00	335.60			
19	100,000	500,000	300,000	37	280	11.04	83.58	225.99	1,078.62	12.34	58.89	7	25	21.88	78.13	19.27	2,880.70	0.56	83.97	8.53	267.07			
20	500,000	UP		55	335	16.42	100.00	752.83	1,831.46	41.11	100.00	7	32	21.88	100.00	549.81	3,430.52	16.03	100.00	73.03	187.31			
				335					1,831.46					32					3,430.52					187.31



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 237

MANUFACTURE OF TOOTH PASTE SOAP DETERGENTS POLISHES ETHERIC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	7.66	7.66	29.56	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	18.26	25.92	70.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					25.92					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	72	72	13.19	13.19	1.46	1.46	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	84	2.20	15.38	2.11	3.57	0.10	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	101	3.11	18.50	4.33	7.90	0.21	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	13	114	2.38	20.88	5.15	13.05	0.25	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	127	2.38	23.26	8.96	22.01	0.44	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12	139	2.20	25.46	11.18	33.19	0.55	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	22	161	4.03	29.49	26.59	59.78	1.30	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	19	180	3.48	32.97	22.74	82.52	1.11	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	31	211	5.68	38.64	48.92	131.44	2.38	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	222	2.01	40.66	29.98	161.42	1.46	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	229	1.28	41.94	27.66	189.08	1.35	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	27	256	4.95	46.89	43.36	232.44	2.11	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	270	2.56	49.45	24.13	256.58	1.18	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	27	297	4.95	54.40	163.63	420.20	7.98	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	20	317	3.66	58.06	129.54	549.74	6.31	26.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	38	355	6.96	65.02	272.37	822.11	13.28	40.08	1	1	100.00	100.00	4.06	4.06	100.00	100.00	1.49	0.49	
17	20,000	50,000	35,000	43	398	7.88	72.89	402.21	1,224.32	19.61	59.69	0	1	0.00	100.00	0.00	4.06	4.06	0.00	100.00	0.00	0.33
18	50,000	100,000	75,000	36	434	6.59	79.49	393.28	1,617.59	19.17	78.86	0	1	0.00	100.00	0.00	4.06	0.00	100.00	0.00	0.25	
19	100,000	500,000	300,000	55	489	10.07	89.56	279.71	1,897.30	13.64	92.49	0	1	0.00	100.00	0.00	4.06	0.00	100.00	0.00	0.21	
20	500,000	UP		57	546	10.44	100.00	153.99	2,051.29	7.51	100.00	0	1	0.00	100.00	0.00	4.06	0.00	100.00	0.00	0.20	
				546					2,051.29					1					4.06			0.20



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2372

MANUFACTURE OF ETHERIC OILSSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	4.62	4.62	5.99	5.99	0.15	0.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	37	0.72	5.34	6.08	0.09	0.15	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	18	55	2.60	7.94	52.95	53.04	1.32	1.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	20	75	2.89	10.82	50.71	103.76	1.26	2.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	29	104	4.18	15.01	70.38	174.14	1.75	4.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	37	141	5.34	20.35	14.37	188.51	0.36	4.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	19	160	2.74	23.09	42.46	230.96	1.06	5.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	21	181	3.03	26.12	36.35	267.32	0.90	6.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	43	224	6.20	32.32	53.37	320.69	1.33	7.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	26	250	3.75	36.08	62.63	383.32	1.56	9.54	1	1	9.09	9.09	107.33	107.33	3.85	3.85	171.36	171.36	28.00	28.00	
11	2,500	3,000	2,750	19	269	2.74	38.82	85.88	469.20	2.14	11.67	1	2	9.09	18.18	2,578.42	2,685.75	92.43	96.28	3002.34	3002.34	572.41	572.41	
12	3,000	4,000	3,500	21	290	3.03	41.85	102.06	571.26	2.54	14.21	1	3	9.09	27.27	38.72	2,724.47	1.39	97.66	37.93	37.93	476.92	476.92	
13	4,000	5,000	4,500	18	308	2.60	44.44	103.61	674.87	2.58	16.79	0	3	0.00	27.27	0.00	2,724.47	0.00	97.66	0.00	0.00	0.00	403.70	403.70
14	5,000	7,500	6,250	40	348	5.77	50.22	363.54	1,038.42	9.04	25.83	0	3	0.00	27.27	0.00	2,724.47	0.00	97.66	0.00	0.00	0.00	262.37	262.37
15	7,500	10,000	8,750	18	366	2.60	52.81	241.43	1,279.84	6.01	31.84	0	3	0.00	27.27	0.00	2,724.47	0.00	97.66	0.00	0.00	0.00	212.88	212.88
16	10,000	20,000	15,000	54	420	7.79	60.61	589.84	1,869.68	14.67	46.51	0	3	0.00	27.27	0.00	2,724.47	0.00	97.66	0.00	0.00	0.00	145.72	145.72
17	20,000	50,000	35,000	86	506	12.41	73.02	849.13	2,718.81	21.12	67.64	4	7	36.36	63.64	52.33	2,776.80	1.88	99.54	6.16	6.16	102.13	102.13	
18	50,000	100,000	75,000	90	596	12.99	86.00	583.02	3,301.83	14.50	82.14	0	7	0.00	63.64	0.00	2,776.80	0.00	99.54	0.00	0.00	0.00	84.10	84.10
19	100,000	500,000	300,000	80	676	11.54	97.55	486.04	3,787.87	12.09	94.23	4	11	36.36	100.00	12.82	2,789.62	0.46	100.00	2.64	2.64	73.65	73.65	
20	500,000	UP		17	693	2.45	100.00	231.85	4,019.72	5.77	100.00	0	11	0.00	100.00	0.00	2,789.62	0.00	100.00	0.00	0.00	0.00	69.40	69.40
				693				4,019.72				11				2,789.62				69.40				



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2373

MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.85	5.85	7.05	7.05	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	15	1.46	7.32	0.66	7.71	0.04	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	27	5.85	13.17	32.02	39.73	1.95	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	33	2.93	16.10	4.15	43.88	0.25	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	45	5.85	21.95	19.48	63.36	1.19	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	49	1.95	23.90	8.39	71.75	0.51	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	65	7.80	31.71	11.16	82.91	0.68	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	85	9.76	41.46	79.69	162.59	4.86	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	106	10.24	51.71	58.49	221.08	3.57	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	122	7.80	59.51	67.58	288.66	4.12	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	136	6.83	66.34	37.57	326.23	2.29	19.91	1	1	100.00	100.00	139.85	139.85	100.00	100.00	372.28	42.87			
12	3,000	4,000	3,500	5	141	2.44	68.78	52.02	378.24	3.17	23.09	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	36.97			
13	4,000	5,000	4,500	6	147	2.93	71.71	12.00	390.24	0.73	23.82	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	35.84			
14	5,000	7,500	6,250	6	153	2.93	74.63	83.87	474.11	5.12	28.94	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	29.50			
15	7,500	10,000	8,750	14	167	6.83	81.46	95.07	569.18	5.80	34.74	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	24.57			
16	10,000	20,000	15,000	9	176	4.39	85.85	142.55	711.73	8.70	43.44	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	19.65			
17	20,000	50,000	35,000	9	185	4.39	90.24	288.52	1,000.26	17.61	61.05	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	13.98			
18	50,000	100,000	75,000	6	191	2.93	93.17	290.10	1,290.36	17.71	78.76	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	10.84			
19	100,000	500,000	300,000	10	201	4.88	98.05	348.07	1,638.43	21.24	100.00	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	8.54			
20	500,000	UP		4	205	1.95	100.00	0.00	1,638.43	0.00	100.00	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	8.54			
				205					1,638.43					1					139.85					8.54



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2374

MANUFACTURE OF NATURAL ADHESIVE (GLUE) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	7.87	7.87	4.32	4.32	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	23	0.75	8.61	11.16	15.49	0.83	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	26	1.12	9.74	19.34	34.82	1.44	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	31	1.87	11.61	1.54	36.36	0.11	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	36	1.87	13.48	6.68	43.04	0.50	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	42	2.25	15.73	29.17	72.21	2.18	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	51	3.37	19.10	14.73	86.95	1.10	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	71	7.49	26.59	46.74	133.69	3.49	9.99	1	1	11.11	11.11	14.02	14.02	3.54	3.54	30.00	10.49			
9	1,500	2,000	1,750	14	85	5.24	31.84	47.61	181.30	3.56	13.55	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	7.73			
10	2,000	2,500	2,250	14	99	5.24	37.08	47.10	228.40	3.52	17.07	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	6.14			
11	2,500	3,000	2,750	3	102	1.12	38.20	21.05	249.45	1.57	18.64	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	5.62			
12	3,000	4,000	3,500	7	109	2.62	40.82	26.98	276.43	2.02	20.65	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	5.07			
13	4,000	5,000	4,500	9	118	3.37	44.19	37.29	313.72	2.79	23.44	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	4.47			
14	5,000	7,500	6,250	16	134	5.99	50.19	78.30	392.02	5.85	29.29	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	3.58			
15	7,500	10,000	8,750	13	147	4.87	55.06	36.50	428.52	2.73	32.02	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	3.27			
16	10,000	20,000	15,000	11	158	4.12	59.18	145.20	573.72	10.85	42.87	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	2.44			
17	20,000	50,000	35,000	58	216	21.72	80.90	458.54	1,032.25	34.26	77.13	7	8	77.78	88.89	315.50	329.53	79.59	83.13	68.81	31.92			
18	50,000	100,000	75,000	25	241	9.36	90.26	239.21	1,271.46	17.87	95.00	0	8	0.00	88.89	0.00	329.53	0.00	83.13	0.00	25.92			
19	100,000	500,000	300,000	25	266	9.36	99.63	42.53	1,313.99	3.18	98.18	1	9	11.11	100.00	66.88	396.40	16.87	100.00	157.26	30.17			
20	500,000	UP		1	267	0.37	100.00	24.35	1,338.34	1.82	100.00	0	9	0.00	100.00	0.00	396.40	0.00	100.00	0.00	29.62			
				267					1,338.34					9					396.40					29.62



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23741 USING WATER OR OTHER NON COMBUSTIBLE SOLVENT(S) AS THE SOLE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.01	0.01	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	0.03	0.05	0.14	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	0.18	0.22	0.68	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	0.06	0.28	0.23	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	0.09	0.37	0.33	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	0.26	0.62	1.00	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	9.14	9.76	35.51	37.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	4.57	14.33	17.76	55.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	11.40	25.73	44.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					25.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	14.29	14.29	5.34	5.34	7.29	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	4.76	19.05	0.00	5.34	0.00	7.29	1	1	50.00	50.00	69.23	69.23	69.19	69.19	0.00	1295.34	
3	100	200	150	1	5	4.76	23.81	0.51	4.83	0.70	6.59	0	1	0.00	50.00	0.00	69.23	0.00	69.19	0.00	1432.87	
4	200	300	250	2	7	9.52	33.33	0.07	4.76	0.09	6.50	0	1	0.00	50.00	0.00	69.23	0.00	69.19	0.00	1453.39	
5	300	500	400	1	8	4.76	38.10	5.34	0.58	7.29	0.79	0	1	0.00	50.00	0.00	69.23	0.00	69.19	0.00	11911.50	
6	500	750	625	1	9	4.76	42.86	4.36	4.94	5.95	6.74	1	2	50.00	100.00	30.83	100.06	30.81	100.00	707.35	2025.56	
7	750	1,000	875	1	10	4.76	47.62	9.40	14.34	12.84	19.58	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	697.58	
8	1,000	1,500	1,250	1	11	4.76	52.38	2.21	16.55	3.02	22.59	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	604.46	
9	1,500	2,000	1,750	1	12	4.76	57.14	24.56	8.00	33.52	10.92	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	1250.25	
10	2,000	2,500	2,250	1	13	4.76	61.90	2.28	5.72	3.11	7.81	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	1748.86	
11	2,500	3,000	2,750	1	14	4.76	66.67	15.15	9.43	20.68	12.87	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	1060.92	
12	3,000	4,000	3,500	3	17	14.29	80.95	19.19	28.62	26.18	39.06	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	349.66	
13	4,000	5,000	4,500	1	18	4.76	85.71	18.05	46.67	24.64	63.69	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	214.42	
14	5,000	7,500	6,250	1	19	4.76	90.48	8.87	55.53	12.10	75.80	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	180.18	
15	7,500	10,000	8,750	2	21	9.52	100.00	17.73	73.27	24.20	100.00	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	136.57	
16	10,000	20,000	15,000	0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	136.57	
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	136.57	
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	136.57	
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	136.57	
20	500,000	UP		0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	136.57	
				21					73.27					2					100.06			136.57



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2378 MIXED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	8.00	8.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3	4.00	12.00	3.03	3.03	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.00	16.00	22.25	25.28	6.89	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.00	20.00	13.60	38.88	4.21	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.00	24.00	24.48	63.36	7.58	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.00	28.00	24.48	87.84	7.58	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.00	32.00	24.48	63.36	7.58	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.00	36.00	0.00	63.36	0.00	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.00	40.00	24.48	87.84	7.58	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.00	44.00	24.48	112.32	7.58	34.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.00	48.00	63.04	175.36	19.52	54.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	4.00	52.00	12.47	162.89	3.86	50.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	4.00	56.00	27.18	190.07	8.42	58.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	4.00	60.00	37.96	228.03	11.75	70.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	4.00	64.00	48.80	276.83	15.11	85.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	4.00	68.00	3.03	279.86	0.94	86.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	4.00	72.00	4.38	284.23	1.35	88.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	20	8.00	80.00	22.63	306.86	7.01	95.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	25	20.00	100.00	16.07	322.93	4.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	25	0.00	100.00	0.00	322.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				25					322.93					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	9.75	9.75	1.98	1.98	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	31	1.44	11.19	0.75	2.73	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	38	2.53	13.72	1.38	4.12	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	40	0.72	14.44	1.96	6.08	0.08	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	55	5.42	19.86	6.89	12.97	0.27	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	61	2.17	22.02	4.35	17.32	0.17	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	70	3.25	25.27	12.32	29.64	0.49	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	86	5.78	31.05	40.08	69.72	1.59	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	99	4.69	35.74	32.87	102.59	1.31	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	108	3.25	38.99	32.64	135.23	1.30	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	112	1.44	40.43	21.79	157.02	0.87	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	116	1.44	41.88	21.32	178.34	0.85	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	130	5.05	46.93	72.58	250.92	2.88	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	150	7.22	54.15	137.24	388.16	5.45	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	165	5.42	59.57	124.10	512.26	4.93	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	180	5.42	64.98	172.77	685.03	6.87	27.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	32	212	11.55	76.53	177.77	862.81	7.07	34.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	226	5.05	81.59	134.72	997.52	5.35	39.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	26	252	9.39	90.97	169.87	1,167.39	6.75	46.40	4	4	100.00	100.00	83.30	83.30	100.00	100.00	49.04	7.14			
20	500,000	UP		25	277	9.03	100.00	1,348.75	2,516.14	53.60	100.00	0	0	0.00	100.00	0.00	83.30	0.00	100.00	0.00	3.31			
				277					2,516.14					4					83.30					3.31



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	4.44	4.44	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.22	6.67	1.31	1.31	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.22	8.89	0.70	2.01	0.07	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.22	11.11	1.38	3.38	0.13	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.22	13.33	1.52	4.90	0.14	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.22	15.56	1.43	6.33	0.13	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.22	17.78	1.20	7.53	0.11	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	13	11.11	28.89	10.14	17.67	0.95	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	15	4.44	33.33	22.69	40.36	2.12	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	2.22	35.56	19.90	60.27	1.86	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	20	8.89	44.44	91.33	151.60	8.54	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	2.22	46.67	28.19	179.79	2.64	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	23	4.44	51.11	25.02	204.81	2.34	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	27	8.89	60.00	19.21	224.02	1.80	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	30	6.67	66.67	94.91	318.94	8.88	29.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	34	8.89	75.56	301.39	620.32	28.19	58.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	42	17.78	93.33	267.46	887.78	25.02	83.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	45	6.67	100.00	181.27	1,069.04	16.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	1,069.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	45	0.00	100.00	0.00	1,069.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					1,069.04					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	14.75	14.75	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	21	2.46	17.21	0.87	0.87	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	26	4.10	21.31	10.78	11.65	0.76	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	27	0.82	22.13	4.90	16.56	0.34	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	30	2.46	24.59	8.31	24.87	0.58	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	36	4.92	29.51	14.18	39.05	0.99	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	41	4.10	33.61	26.24	65.29	1.84	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	50	7.38	40.98	23.90	89.19	1.67	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	58	6.56	47.54	39.26	128.45	2.75	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	63	4.10	51.64	39.77	168.22	2.79	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	77	11.48	63.11	80.25	248.47	5.62	17.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	89	9.84	72.95	83.20	331.67	5.83	23.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	95	4.92	77.87	7.11	338.78	0.50	23.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	98	2.46	80.33	90.15	428.93	6.31	30.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	99	0.82	81.15	15.50	444.43	1.09	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	106	5.74	86.89	356.22	800.66	24.95	56.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	115	7.38	94.26	421.37	1,222.02	29.51	85.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	116	0.82	95.08	0.66	1,222.68	0.05	85.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	122	4.92	100.00	205.12	1,427.80	14.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	122	0.00	100.00	0.00	1,427.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				122					1,427.80					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.24	4.24	0.53	0.53	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	12	0.85	5.08	0.66	0.12	0.05	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	0.42	5.51	0.10	0.22	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.42	5.93	0.75	0.96	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	19	2.12	8.05	6.12	7.08	0.42	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	23	1.69	9.75	6.70	13.78	0.46	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	37	5.93	15.68	16.80	30.58	1.16	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	42	2.12	17.80	20.94	51.52	1.45	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	56	5.93	23.73	38.18	89.70	2.64	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	62	2.54	26.27	25.53	115.22	1.77	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	70	3.39	29.66	22.40	137.62	1.55	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	82	5.08	34.75	55.09	192.71	3.81	13.34	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0.01	0.00			
13	4,000	5,000	4,500	13	95	5.51	40.25	39.35	232.07	2.72	16.06	0	1	0.00	14.29	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	120	10.59	50.85	95.03	327.10	6.58	22.64	1	2	14.29	28.57	0.13	0.14	0.06	0.06	0.14	0.04			
15	7,500	10,000	8,750	13	133	5.51	56.36	95.02	422.12	6.58	29.21	1	3	14.29	42.86	186.00	186.14	83.29	83.35	195.74	44.10			
16	10,000	20,000	15,000	28	161	11.86	68.22	338.48	760.61	23.43	52.64	3	6	42.86	85.71	35.37	221.51	15.84	99.19	10.45	29.12			
17	20,000	50,000	35,000	43	204	18.22	86.44	269.03	1,029.63	18.62	71.26	0	6	0.00	85.71	0.00	221.51	0.00	99.19	0.00	21.51			
18	50,000	100,000	75,000	7	211	2.97	89.41	70.93	1,100.56	4.91	76.17	0	6	0.00	85.71	0.00	221.51	0.00	99.19	0.00	20.13			
19	100,000	500,000	300,000	13	224	5.51	94.92	270.31	1,370.88	18.71	94.88	1	7	14.29	100.00	1.81	223.31	0.81	100.00	0.67	16.29			
20	500,000	UP		12	236	5.08	100.00	74.02	1,444.90	5.12	100.00	0	7	0.00	100.00	0.00	223.31	0.00	100.00	0.00	15.46			
				236					1,444.90					7					223.31					15.46



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	1.58	1.58	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	0.12	1.45	0.15	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	3.53	4.98	4.28	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	3.86	8.84	4.68	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	1.70	10.55	2.07	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	3.18	13.73	3.86	16.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.69	53.85	15.91	29.64	19.28	35.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.69	61.54	40.76	70.40	49.41	85.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.69	69.23	1.42	71.82	1.72	87.06	1	1	100.00	100.00	2.58	2.58	100.00	100.00	182.13	182.13	3.60	3.60	
11	2,500	3,000	2,750	1	10	7.69	76.92	0.80	72.62	0.97	88.02	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.56	3.56
12	3,000	4,000	3,500	1	11	7.69	84.62	2.99	75.60	3.62	91.64	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.42	3.42
13	4,000	5,000	4,500	1	12	7.69	92.31	2.46	78.06	2.98	94.62	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.31	3.31
14	5,000	7,500	6,250	1	13	7.69	100.00	4.44	82.50	5.38	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
20	500,000	UP		0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
				13					82.50					1					2.58			3.13		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	2.85	2.85	5.67	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	0.64	3.49	1.27	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	1.84	5.34	3.67	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	1.43	3.91	2.84	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	0.00	3.91	0.00	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	4.29	8.20	8.53	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	1.43	9.63	2.84	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	2.17	11.79	4.31	23.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	7.50	19.29	14.91	38.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	19.12	38.41	38.03	76.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	11.87	50.28	23.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					50.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2402 SPINNING MILLSPRE SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	7.18	7.18	2.85	2.85	0.12	0.12	1	1	3.13	3.13	1.63	1.63	0.20	0.20	57.21	57.21			
2	50	100	75	10	59	1.47	8.65	0.94	3.79	0.04	0.15	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	43.04	43.04		
3	100	200	150	16	75	2.35	11.00	1.39	5.17	0.06	0.21	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	31.50	31.50		
4	200	300	250	2	77	0.29	11.29	0.42	5.59	0.02	0.23	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	29.15	29.15		
5	300	500	400	11	88	1.61	12.90	6.85	12.44	0.28	0.51	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	13.10	13.10		
6	500	750	625	20	108	2.93	15.84	12.45	24.89	0.51	1.01	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	6.55	6.55		
7	750	1,000	875	13	121	1.91	17.74	8.18	33.07	0.33	1.34	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	4.93	4.93		
8	1,000	1,500	1,250	16	137	2.35	20.09	15.33	48.40	0.62	1.97	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	3.37	3.37		
9	1,500	2,000	1,750	4	141	0.59	20.67	10.92	59.32	0.44	2.41	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	2.75	2.75		
10	2,000	2,500	2,250	2	143	0.29	20.97	5.81	65.13	0.24	2.65	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	2.50	2.50		
11	2,500	3,000	2,750	9	152	1.32	22.29	26.54	91.67	1.08	3.73	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	1.78	1.78		
12	3,000	4,000	3,500	8	160	1.17	23.46	15.12	106.79	0.61	4.34	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	1.53	1.53		
13	4,000	5,000	4,500	8	168	1.17	24.63	16.85	123.64	0.68	5.03	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	1.32	1.32		
14	5,000	7,500	6,250	19	187	2.79	27.42	109.64	233.27	4.46	9.48	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	0.70	0.70		
15	7,500	10,000	8,750	34	221	4.99	32.40	109.85	343.13	4.47	13.95	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	0.47	0.47		
16	10,000	20,000	15,000	58	279	8.50	40.91	154.11	497.24	6.27	20.22	0	1	0.00	3.13	0.00	1.63	0.00	0.20	0.00	0.33	0.33		
17	20,000	50,000	35,000	75	354	11.00	51.91	519.44	1,016.68	21.12	41.33	9	10	28.13	31.25	174.44	176.07	21.34	21.54	33.58	17.32			
18	50,000	100,000	75,000	72	426	10.56	62.46	450.39	1,467.08	18.31	59.64	6	16	18.75	50.00	47.69	223.76	5.83	27.37	10.59	15.25			
19	100,000	500,000	300,000	161	587	23.61	86.07	766.59	2,233.67	31.17	90.81	16	32	50.00	100.00	593.63	817.39	72.63	100.00	77.44	36.59			
20	500,000	UP		95	682	13.93	100.00	226.03	2,459.70	9.19	100.00	0	32	0.00	100.00	0.00	817.39	0.00	100.00	0.00	33.23	33.23		
				682					2,459.70					32					817.39					33.23



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2403 SPINNING MILLSPRE SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	75	75	6.37	6.37	34.51	34.51	0.73	0.73	1	1	3.13	3.13	7.88	7.88	0.28	0.28	22.83	22.83			
2	50	100	75	6	81	0.51	6.88	0.96	35.47	0.02	0.75	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	22.21	22.21		
3	100	200	150	6	87	0.51	7.39	14.87	50.34	0.32	1.07	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	15.65	15.65		
4	200	300	250	18	105	1.53	8.91	0.84	51.18	0.02	1.08	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	15.39	15.39		
5	300	500	400	30	135	2.55	11.46	26.80	77.98	0.57	1.65	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	10.10	10.10		
6	500	750	625	27	162	2.29	13.75	12.40	90.38	0.26	1.92	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	8.72	8.72		
7	750	1,000	875	6	168	0.51	14.26	82.80	173.18	1.75	3.67	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	4.55	4.55		
8	1,000	1,500	1,250	33	201	2.80	17.06	34.90	208.08	0.74	4.41	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	3.79	3.79		
9	1,500	2,000	1,750	32	233	2.72	19.78	226.03	434.11	4.79	9.20	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	1.81	1.81		
10	2,000	2,500	2,250	20	253	1.70	21.48	32.65	466.75	0.69	9.89	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	1.69	1.69		
11	2,500	3,000	2,750	20	273	1.70	23.17	41.56	508.31	0.88	10.77	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	1.55	1.55		
12	3,000	4,000	3,500	17	290	1.44	24.62	11.88	520.19	0.25	11.02	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	1.51	1.51		
13	4,000	5,000	4,500	25	315	2.12	26.74	44.42	564.61	0.94	11.96	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	1.40	1.40		
14	5,000	7,500	6,250	26	341	2.21	28.95	54.19	618.80	1.15	13.11	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	1.27	1.27		
15	7,500	10,000	8,750	41	382	3.48	32.43	94.56	713.36	2.00	15.12	0	1	0.00	3.13	0.00	7.88	0.00	0.28	0.00	1.10	1.10		
16	10,000	20,000	15,000	120	502	10.19	42.61	582.54	1,295.91	12.34	27.46	2	3	6.25	9.38	11.42	19.30	0.41	0.70	1.96	1.49			
17	20,000	50,000	35,000	187	689	15.87	58.49	996.41	2,292.31	21.11	48.57	2	5	6.25	15.63	0.00	19.30	0.00	0.70	0.00	0.84	0.84		
18	50,000	100,000	75,000	126	815	10.70	69.19	601.87	2,894.18	12.75	61.33	14	19	43.75	59.38	2,568.47	2,587.76	92.73	93.43	426.75	89.41			
19	100,000	500,000	300,000	249	1,064	21.14	90.32	1,340.19	4,234.38	28.40	89.72	10	29	31.25	90.63	167.62	2,755.38	6.05	99.48	12.51	65.07			
20	500,000	UP		114	1,178	9.68	100.00	484.96	4,719.34	10.28	100.00	3	32	9.38	100.00	14.42	2,769.80	0.52	100.00	2.97	58.69			
				1,178					4,719.34					32					2,769.80					58.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2408 SPINNING MILLSPRE SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	77	77	7.01	7.01	0.21	0.21	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	78	0.09	7.10	3.38	3.17	0.14	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	83	0.46	7.56	0.87	4.04	0.04	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	86	0.27	7.83	1.24	5.28	0.05	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	95	0.82	8.65	3.61	8.89	0.15	0.37	1	1	1.69	1.69	30.05	30.05	0.01	0.01	832.06	338.12			
6	500	750	625	8	103	0.73	9.38	4.02	12.91	0.17	0.53	0	1	0.00	1.69	0.00	30.05	0.00	0.01	0.00	232.74			
7	750	1,000	875	11	114	1.00	10.38	4.06	16.97	0.17	0.70	0	1	0.00	1.69	0.00	30.05	0.00	0.01	0.00	177.10			
8	1,000	1,500	1,250	15	129	1.37	11.75	15.64	32.60	0.65	1.35	0	1	0.00	1.69	0.00	30.05	0.00	0.01	0.00	92.16			
9	1,500	2,000	1,750	6	135	0.55	12.30	9.09	41.69	0.38	1.73	0	1	0.00	1.69	0.00	30.05	0.00	0.01	0.00	72.07			
10	2,000	2,500	2,250	8	143	0.73	13.02	3.39	45.08	0.14	1.87	0	1	0.00	1.69	0.00	30.05	0.00	0.01	0.00	66.65			
11	2,500	3,000	2,750	7	150	0.64	13.66	18.39	63.47	0.76	2.63	0	1	0.00	1.69	0.00	30.05	0.00	0.01	0.00	47.34			
12	3,000	4,000	3,500	5	155	0.46	14.12	9.07	72.54	0.38	3.01	0	1	0.00	1.69	0.00	30.05	0.00	0.01	0.00	41.42			
13	4,000	5,000	4,500	12	167	1.09	15.21	6.29	78.84	0.26	3.27	1	2	1.69	3.39	16.43	46.48	0.01	0.02	261.08	58.96			
14	5,000	7,500	6,250	21	188	1.91	17.12	49.76	128.59	2.06	5.33	1	3	1.69	5.08	25.40	71.87	0.01	0.03	51.04	55.89			
15	7,500	10,000	8,750	36	224	3.28	20.40	89.80	218.40	3.72	9.05	0	3	0.00	5.08	0.00	71.87	0.00	0.03	0.00	32.91			
16	10,000	20,000	15,000	69	293	6.28	26.68	202.74	421.14	8.40	17.45	1	4	1.69	6.78	2.74	74.61	0.00	0.03	1.35	17.72			
17	20,000	50,000	35,000	145	438	13.21	39.89	450.01	871.15	18.65	36.10	6	10	10.17	16.95	278.12	352.73	0.13	0.16	61.80	40.49			
18	50,000	100,000	75,000	88	526	8.01	47.91	247.65	1,118.80	10.26	46.36	4	14	6.78	23.73	4,802.16	5,154.90	2.25	2.41	1939.08	460.75			
19	100,000	500,000	300,000	208	734	18.94	66.85	513.39	1,632.19	21.27	67.63	15	29	25.42	49.15	3,767.70	8,922.59	1.76	4.17	733.88	546.66			
20	500,000	UP		364	1,098	33.15	100.00	781.17	2,413.36	32.37	100.00	30	59	50.85	100.00	204,918.45	213,841.05	95.83	100.00	26232.33	8860.73			
				1,098					2,413.36					59					213,841.05					8860.73



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.01	0.01	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.74	0.75	4.48	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	0.14	0.89	0.88	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	0.58	1.47	3.54	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	3.23	4.70	19.67	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	2.15	6.85	13.06	41.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	4.98	11.83	30.35	72.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	2.41	14.25	14.70	86.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	0.84	15.09	5.14	91.90	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	0.79	15.88	4.82	96.73	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	0.54	16.42	3.27	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11					16.42					1					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2411 WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.17	8.33	0.59	0.59	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.17	12.50	1.35	1.94	1.45	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.17	16.67	1.39	3.33	1.49	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.17	20.83	1.94	5.27	2.08	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.17	25.00	1.39	6.66	1.49	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.17	29.17	3.72	10.38	3.99	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.17	33.33	0.72	11.10	0.77	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.17	37.50	1.14	12.24	1.23	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.17	41.67	1.44	13.69	1.55	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.17	45.83	2.86	16.55	3.07	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.17	50.00	0.44	16.99	0.47	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.17	54.17	5.15	22.14	5.52	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.17	58.33	2.50	24.63	2.68	26.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.17	62.50	10.57	35.21	11.34	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	4.17	66.67	10.57	45.78	11.34	49.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	23	29.17	95.83	39.83	85.61	42.72	91.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	24	4.17	100.00	7.63	93.24	8.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	93.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	93.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					93.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2412

WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	2.47	2.47	6.93	6.93	0.24	0.24	1	1	2.27	2.27	84.02	84.02	0.40	0.40	1211.52	1211.52			
2	50	100	75	8	25	1.16	3.63	24.06	31.00	0.83	1.07	0	1	0.00	2.27	0.00	84.02	0.00	0.40	0.00	271.02			
3	100	200	150	7	32	1.02	4.64	2.34	33.34	0.08	1.15	0	1	0.00	2.27	0.00	84.02	0.00	0.40	0.00	251.99			
4	200	300	250	1	33	0.15	4.79	28.60	61.94	0.98	2.13	0	1	0.00	2.27	0.00	84.02	0.00	0.40	0.00	135.64			
5	300	500	400	5	38	0.73	5.52	1.96	63.90	0.07	2.20	1	2	2.27	4.55	67.21	151.23	0.32	0.72	3430.89	236.66			
6	500	750	625	18	56	2.61	8.13	8.26	72.16	0.28	2.49	0	2	0.00	4.55	0.00	151.23	0.00	0.72	0.00	209.56			
7	750	1,000	875	21	77	3.05	11.18	13.91	86.07	0.48	2.96	2	4	4.55	9.09	184.83	336.06	0.87	1.59	1329.23	390.45			
8	1,000	1,500	1,250	25	102	3.63	14.80	18.96	105.03	0.65	3.62	1	5	2.27	11.36	270.00	606.06	1.28	2.87	1424.30	577.06			
9	1,500	2,000	1,750	29	131	4.21	19.01	59.79	164.82	2.06	5.68	0	5	0.00	11.36	0.00	606.06	0.00	2.87	0.00	367.71			
10	2,000	2,500	2,250	28	159	4.06	23.08	39.61	204.43	1.36	7.04	1	6	2.27	13.64	11.78	617.84	0.06	2.92	29.74	302.23			
11	2,500	3,000	2,750	13	172	1.89	24.96	33.66	238.08	1.16	8.20	0	6	0.00	13.64	0.00	617.84	0.00	2.92	0.00	259.51			
12	3,000	4,000	3,500	24	196	3.48	28.45	83.33	321.41	2.87	11.07	1	7	2.27	15.91	0.00	617.84	0.00	2.92	0.00	192.23			
13	4,000	5,000	4,500	12	208	1.74	30.19	63.35	384.76	2.18	13.25	0	7	0.00	15.91	0.00	617.84	0.00	2.92	0.00	160.58			
14	5,000	7,500	6,250	51	259	7.40	37.59	133.20	517.96	4.59	17.84	2	9	4.55	20.45	966.89	1,584.73	4.57	7.49	725.92	305.96			
15	7,500	10,000	8,750	66	325	9.58	47.17	330.98	848.94	11.40	29.24	5	14	11.36	31.82	2,007.97	3,592.70	9.49	16.99	606.67	423.20			
16	10,000	20,000	15,000	98	423	14.22	61.39	785.56	1,634.50	27.05	56.29	10	24	22.73	54.55	3,011.96	6,604.66	14.24	31.23	383.42	404.08			
17	20,000	50,000	35,000	74	497	10.74	72.13	453.54	2,088.04	15.62	71.91	7	31	15.91	70.45	8,918.21	15,522.87	42.17	73.40	1966.36	743.42			
18	50,000	100,000	75,000	81	578	11.76	83.89	329.70	2,417.74	11.35	83.26	5	36	11.36	81.82	5,345.78	20,868.65	25.28	98.68	1621.39	863.15			
19	100,000	500,000	300,000	97	675	14.08	97.97	451.67	2,869.42	15.55	98.82	8	44	18.18	100.00	279.36	21,148.01	1.32	100.00	61.85	737.01			
20	500,000	UP		14	689	2.03	100.00	34.33	2,903.75	1.18	100.00	0	44	0.00	100.00	0.00	21,148.01	0.00	100.00	0.00	728.30			
				689					2,903.75					44					21,148.01					728.30



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2413 WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	62	62	5.84	5.84	10.25	10.25	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	64	0.19	6.03	15.57	25.82	0.38	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	67	0.28	6.31	27.20	53.03	0.66	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	74	0.66	6.97	1.84	54.87	0.04	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	94	1.89	8.86	10.04	64.90	0.24	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	110	1.51	10.37	114.95	50.05	2.80	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	121	1.04	11.40	15.52	34.52	0.38	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	139	1.70	13.10	35.16	0.64	0.86	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	28	167	2.64	15.74	49.41	50.05	1.20	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	186	1.79	17.53	99.57	149.63	2.43	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	203	1.60	19.13	60.51	210.14	1.47	5.12	1	1	2.78	2.78	92.29	92.29	1.82	1.82	152.52	43.92			
12	3,000	4,000	3,500	55	258	5.18	24.32	146.14	356.28	3.56	8.68	1	2	2.78	5.56	27.93	120.22	0.55	2.37	19.11	33.74			
13	4,000	5,000	4,500	62	320	5.84	30.16	148.28	504.56	3.61	12.29	3	5	8.33	13.89	80.33	200.55	1.58	3.95	54.18	39.75			
14	5,000	7,500	6,250	45	365	4.24	34.40	174.39	678.95	4.25	16.54	1	6	2.78	16.67	0.04	200.59	0.00	3.95	0.02	29.54			
15	7,500	10,000	8,750	50	415	4.71	39.11	115.03	793.98	2.80	19.35	6	12	16.67	33.33	2,806.83	3,007.42	55.32	59.27	2440.08	378.78			
16	10,000	20,000	15,000	144	559	13.57	52.69	632.93	1,426.91	15.42	34.77	2	14	5.56	38.89	2.90	3,010.32	0.06	59.33	0.46	210.97			
17	20,000	50,000	35,000	210	769	19.79	72.48	1,207.94	2,634.86	29.43	64.20	7	21	19.44	58.33	1,011.75	4,022.07	19.94	79.27	83.76	152.65			
18	50,000	100,000	75,000	107	876	10.08	82.56	518.07	3,152.93	12.62	76.83	6	27	16.67	75.00	15.46	4,037.54	0.30	79.58	2.98	128.06			
19	100,000	500,000	300,000	153	1,029	14.42	96.98	744.73	3,897.66	18.15	94.98	9	36	25.00	100.00	1,036.31	5,073.85	20.42	100.00	139.15	130.18			
20	500,000	UP		32	1,061	3.02	100.00	206.17	4,103.83	5.02	100.00	0	36	0.00	100.00	0.00	5,073.85	0.00	100.00	0.00	123.64			
				1,061					4,103.83					36					5,073.85					123.64



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2418 WEAVINGPRE WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	3.98	3.98	1.46	1.46	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	28	0.15	4.13	6.88	8.33	0.28	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	30	0.29	4.42	1.13	9.46	0.05	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	36	0.88	5.31	2.50	11.96	0.10	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	40	0.59	5.90	2.72	14.67	0.11	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	46	0.88	6.78	7.72	22.39	0.31	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	56	1.47	8.26	11.62	34.01	0.47	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	75	2.80	11.06	35.77	69.78	1.45	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	76	0.15	11.21	9.53	79.31	0.39	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	89	1.92	13.13	27.29	106.60	1.10	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	96	1.03	14.16	23.89	130.49	0.97	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	107	1.62	15.78	45.09	175.58	1.82	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	119	1.77	17.55	41.61	217.19	1.68	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	29	148	4.28	21.83	146.11	363.30	5.91	14.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	164	2.36	24.19	167.57	530.88	6.78	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	56	220	8.26	32.45	523.14	1,054.02	21.15	42.62	4	4	13.33	13.33	6,878.72	6,878.72	4.06	4.06	1314.89	652.62
17	20,000	50,000	35,000	85	305	12.54	44.99	389.48	1,443.50	15.75	58.36	3	7	10.00	23.33	3,697.47	10,576.19	2.18	6.25	949.32	732.67
18	50,000	100,000	75,000	58	363	8.55	53.54	475.08	1,918.58	19.21	77.57	4	11	13.33	36.67	16,681.56	27,257.75	9.85	16.10	3511.32	1420.72
19	100,000	500,000	300,000	146	509	21.53	75.07	358.46	2,277.04	14.49	92.06	1	12	3.33	40.00	20.00	27,277.75	0.01	16.11	5.58	1197.95
20	500,000	UP		169	678	24.93	100.00	196.28	2,473.32	7.94	100.00	18	30	60.00	100.00	141,998.37	169,276.12	83.89	100.00	72343.77	6844.07
				678				2,473.32				30				169,276.12				6844.07	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 242 DRESSING (INCLUDING BUT NOT LIMITED TO PRINTING) AND FINIS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	0.15	0.15	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	0.57	0.72	1.66	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	2.97	3.69	8.59	10.68	1	1	100.00	100.00	29.58	29.58	100.00	100.00	996.70	801.66
5	300	500	400	1	5	10.00	50.00	17.99	21.68	52.07	62.74	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	136.40
6	500	750	625	1	6	10.00	60.00	2.34	24.03	6.78	69.52	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	123.11
7	750	1,000	875	1	7	10.00	70.00	2.55	26.57	7.37	76.89	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	111.31
8	1,000	1,500	1,250	1	8	10.00	80.00	5.17	31.74	14.96	91.85	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	93.18
9	1,500	2,000	1,750	1	9	10.00	90.00	2.47	34.22	7.16	99.01	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	86.44
10	2,000	2,500	2,500	1	10	10.00	100.00	0.34	34.56	0.99	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
20	500,000	UP		0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
				10				34.56		1						29.58					85.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2421 ANIMAL FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	10.00	10.00	0.05	0.05	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	3.33	13.33	0.02	0.07	0.04	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	7	10.00	23.33	0.06	0.13	0.15	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	9	6.67	30.00	0.07	0.20	0.18	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	3.33	33.33	4.11	4.30	10.50	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	15	16.67	50.00	1.34	5.65	3.43	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	3.33	53.33	2.46	8.10	6.28	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	18	6.67	60.00	5.50	13.60	14.07	34.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	20	6.67	66.67	6.53	20.13	16.69	51.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	3.33	70.00	0.40	20.53	1.03	52.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	3.33	73.33	0.42	20.95	1.08	53.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	3.33	76.67	0.65	21.60	1.66	55.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	3.33	80.00	0.45	22.06	1.15	56.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	3.33	83.33	3.31	25.37	8.47	64.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	3.33	86.67	2.80	28.16	7.15	72.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	27	3.33	90.00	2.41	30.57	6.15	78.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	28	3.33	93.33	2.90	33.46	7.41	85.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	29	3.33	96.67	2.43	35.90	6.22	91.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	30	3.33	100.00	3.21	39.10	8.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	30	0.00	100.00	0.00	39.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				30					39.10					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2422 VEGETABLE AND CELLULOSE FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.28	2.28	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.46	2.74	0.39	0.43	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.46	3.20	0.35	0.78	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	15	3.65	6.85	3.18	3.96	0.29	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	19	1.83	8.68	1.92	5.87	0.17	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	0.46	9.13	1.39	7.26	0.13	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	28	3.65	12.79	1.57	8.83	0.14	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	36	3.65	16.44	8.26	17.09	0.75	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	39	1.37	17.81	4.31	21.40	0.39	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	40	0.46	18.26	0.11	21.51	0.01	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	53	5.94	24.20	32.42	53.93	2.95	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	55	0.91	25.11	19.73	73.67	1.80	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	64	4.11	29.22	1.39	75.06	0.13	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	98	15.53	44.75	139.96	215.02	12.74	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	102	1.83	46.58	34.45	249.47	3.14	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	121	8.68	55.25	142.62	392.09	12.98	35.69	1	1	50.00	50.00	10.70	10.70	100.00	100.00	7.50	2.73
17	20,000	50,000	35,000	30	151	13.70	68.95	235.92	628.01	21.48	57.17	0	1	0.00	50.00	0.00	10.70	0.00	100.00	0.00	1.70
18	50,000	100,000	75,000	39	190	17.81	86.76	283.42	911.43	25.80	82.97	1	2	50.00	100.00	0.00	10.70	0.00	100.00	0.00	1.17
19	100,000	500,000	300,000	28	218	12.79	99.54	173.42	1,084.85	15.79	98.75	0	2	0.00	100.00	0.00	10.70	0.00	100.00	0.00	0.99
20	500,000	UP		1	219	0.46	100.00	13.70	1,098.55	1.25	100.00	0	2	0.00	100.00	0.00	10.70	0.00	100.00	0.00	0.97
				219				1,098.55		2						10.70					0.97



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2423 SYNTHETIC FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	8.28	8.28	16.61	16.61	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	48	1.41	9.70	22.11	38.71	1.14	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	52	0.81	10.51	1.23	39.94	0.06	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	53	0.20	10.71	0.44	40.39	0.02	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	59	1.21	11.92	3.12	43.50	0.16	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	62	0.61	12.53	2.79	46.29	0.14	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	68	1.21	13.74	5.52	51.81	0.29	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	83	3.03	16.77	9.56	61.37	0.49	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	97	2.83	19.60	8.44	69.80	0.44	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	116	3.84	23.43	37.16	106.96	1.92	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	123	1.41	24.85	17.08	124.04	0.88	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	143	4.04	28.89	44.27	168.31	2.29	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	161	3.64	32.53	38.34	206.65	1.99	10.70	3	3	10.71	10.71	23.69	23.69	1.21	1.21	61.79	11.46			
14	5,000	7,500	6,250	33	194	6.67	39.19	89.31	295.96	4.62	15.32	1	4	3.57	14.29	67.39	91.08	3.45	4.66	75.45	30.77			
15	7,500	10,000	8,750	13	207	2.63	41.82	76.91	372.87	3.98	19.30	0	4	0.00	14.29	0.00	91.08	0.00	4.66	0.00	24.43			
16	10,000	20,000	15,000	44	251	8.89	50.71	228.49	601.36	11.83	31.13	2	6	7.14	21.43	79.02	170.10	4.05	8.71	34.58	28.28			
17	20,000	50,000	35,000	68	319	13.74	64.44	452.62	1,053.98	23.43	54.57	3	9	10.71	32.14	2.46	172.56	0.13	8.83	0.54	16.37			
18	50,000	100,000	75,000	53	372	10.71	75.15	362.44	1,416.42	18.76	73.33	7	16	25.00	57.14	139.37	311.93	7.14	15.97	38.45	22.02			
19	100,000	500,000	300,000	75	447	15.15	90.30	476.34	1,892.77	24.66	97.99	8	24	28.57	85.71	1,606.43	1,918.36	82.24	98.21	337.24	101.35			
20	500,000	UP		48	495	9.70	100.00	38.81	1,931.58	2.01	100.00	4	28	14.29	100.00	34.98	1,953.33	1.79	100.00	90.12	101.13			
				495					1,931.58					28					1,953.33					101.13



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2428 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	6.94	6.94	0.95	0.95	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	21	0.35	7.29	15.40	16.35	0.70	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	22	0.35	7.64	0.49	16.83	0.02	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	24	0.69	8.33	0.70	17.53	0.03	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	29	1.74	10.07	7.90	25.44	0.36	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	32	1.04	11.11	4.12	29.56	0.19	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	35	1.04	12.15	12.33	17.22	0.56	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	46	3.82	15.97	21.43	38.65	0.97	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	53	2.43	18.40	23.26	61.91	1.05	2.81	0	0	0.00	0.00	1.05	2.81	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	57	1.39	19.79	21.32	83.23	0.97	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	69	4.17	23.96	25.63	108.85	1.16	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	76	2.43	26.39	61.10	169.95	2.77	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	80	1.39	27.78	28.59	198.54	1.30	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	98	6.25	34.03	177.46	376.00	8.04	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	113	5.21	39.24	241.04	617.04	10.93	27.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	36	149	12.50	51.74	400.90	1,017.94	18.17	46.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	53	202	18.40	70.14	790.71	1,808.65	35.84	81.98	2	2	100.00	100.00	107.31	107.31	100.00	100.00	13.57	5.93			
18	50,000	100,000	75,000	34	236	11.81	81.94	225.28	2,033.93	10.21	92.19	0	2	0.00	100.00	0.00	107.31	0.00	100.00	0.00	5.28			
19	100,000	500,000	300,000	37	273	12.85	94.79	145.28	2,179.21	6.58	98.77	0	2	0.00	100.00	0.00	107.31	0.00	100.00	0.00	4.92			
20	500,000	UP		15	288	5.21	100.00	27.03	2,206.24	1.23	100.00	0	2	0.00	100.00	0.00	107.31	0.00	100.00	0.00	4.86			
				288					2,206.24					2					107.31					4.86



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 243 MIXED PROCESS (SPINNING WEAVING DRESSING AND FINISHING)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.78	2.78	0.42	0.42	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.78	5.56	0.04	0.47	0.03	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.78	8.33	0.06	0.52	0.04	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.78	11.11	1.46	1.98	1.00	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.78	13.89	0.34	2.32	0.24	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.78	16.67	0.33	2.65	0.23	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.78	19.44	0.38	3.03	0.26	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.78	22.22	0.39	3.42	0.27	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.78	25.00	1.46	4.88	1.00	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.78	27.78	0.71	5.59	0.49	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.78	30.56	1.22	6.81	0.84	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.78	33.33	1.16	7.97	0.80	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	15	8.33	41.67	7.22	15.19	4.97	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	17	5.56	47.22	8.76	23.95	6.03	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	21	11.11	58.33	18.69	42.64	12.88	29.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	25	11.11	69.44	8.51	51.15	5.86	35.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	29	11.11	80.56	41.90	93.05	28.87	64.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	36	19.44	100.00	52.10	145.16	35.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	36	0.00	100.00	0.00	145.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				36				145.16					0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2431 MIXED PROCESSES (SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	9.09	9.09	0.55	0.55	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.55	13.64	0.04	0.58	0.10	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.55	18.18	0.05	0.63	0.13	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.55	22.73	2.00	2.63	5.55	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.55	27.27	0.50	3.13	1.39	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.55	31.82	0.48	3.61	1.32	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.55	36.36	0.01	3.62	0.02	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.55	40.91	0.51	4.12	1.40	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.55	45.45	0.66	4.78	1.83	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.55	50.00	0.00	4.78	0.00	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.55	54.55	7.76	12.54	21.50	34.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	14	9.09	63.64	2.14	14.68	5.92	40.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	4.55	68.18	1.37	16.05	3.79	44.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	17	9.09	77.27	2.40	18.45	6.65	51.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	4.55	81.82	1.87	20.32	5.18	56.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	4.55	86.36	3.93	24.25	10.89	67.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	22	13.64	100.00	11.84	36.08	32.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	36.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	36.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	36.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					36.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2432 MIXED PROCESSES (SPINNINGWEAVING) : VEGETABLE AND CELLULOSE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	6.57	6.57	4.92	4.92	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	31	0.70	7.28	0.06	4.98	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	37	1.41	8.69	1.66	6.64	0.12	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	40	0.70	9.39	6.07	12.71	0.43	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	44	0.94	10.33	4.03	16.74	0.28	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	47	0.70	11.03	5.00	21.75	0.35	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	52	1.17	12.21	1.13	22.88	0.08	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	61	2.11	14.32	14.52	37.40	1.02	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	72	2.58	16.90	13.07	50.47	0.92	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	82	2.35	19.25	12.47	62.95	0.88	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	87	1.17	20.42	8.40	71.35	0.59	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	102	3.52	23.94	28.94	100.29	2.03	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	117	3.52	27.46	42.73	143.01	3.00	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	136	4.46	31.92	43.06	186.07	3.03	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	140	0.94	32.86	5.37	191.45	0.38	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	46	186	10.80	43.66	172.81	364.26	12.14	25.59	1	1	8.33	8.33	2,516.14	2,516.14	4.73	4.73	1456.02	690.76			
17	20,000	50,000	35,000	60	246	14.08	57.75	307.44	671.69	21.60	47.19	4	5	33.33	41.67	18,938.30	21,454.44	35.64	40.37	6160.07	3194.09			
18	50,000	100,000	75,000	33	279	7.75	65.49	269.50	941.19	18.93	66.12	3	8	25.00	66.67	31,595.42	53,049.86	59.45	99.83	11723.80	5636.46			
19	100,000	500,000	300,000	103	382	24.18	89.67	324.17	1,265.36	22.77	88.89	3	11	25.00	91.67	89.58	53,139.44	0.17	100.00	27.63	4199.56			
20	500,000	UP		44	426	10.33	100.00	158.09	1,423.45	11.11	100.00	1	12	8.33	100.00	2.50	53,141.94	0.00	100.00	1.58	3733.33			
				426					1,423.45					12					53,141.94					3733.33



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2433 MIXED PROCESSES (SPINNINGWEAVING): SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	197	197	13.04	13.04	95.96	95.96	2.77	2.77	1	1	2.33	2.33	1,315.37	1,315.37	6.46	6.46	1370.72	1370.72			
2	50	100	75	29	226	1.92	14.96	163.27	259.24	4.72	7.50	1	2	2.33	4.65	5.06	1,320.43	0.02	6.49	3.10	509.36			
3	100	200	150	6	232	0.40	15.35	0.42	259.65	0.01	7.51	0	2	0.00	4.65	0.00	1,320.43	0.00	6.49	0.00	508.54			
4	200	300	250	5	237	0.33	15.68	1.03	260.68	0.03	7.54	0	2	0.00	4.65	0.00	1,320.43	0.00	6.49	0.00	506.53			
5	300	500	400	15	252	0.99	16.68	2.20	262.88	0.06	7.60	0	2	0.00	4.65	0.00	1,320.43	0.00	6.49	0.00	502.29			
6	500	750	625	25	277	1.65	18.33	18.61	281.50	0.54	8.14	0	2	0.00	4.65	0.00	1,320.43	0.00	6.49	0.00	469.08			
7	750	1,000	875	7	284	0.46	18.80	1.73	283.23	0.05	8.19	0	2	0.00	4.65	0.00	1,320.43	0.00	6.49	0.00	466.20			
8	1,000	1,500	1,250	42	326	2.78	21.58	13.57	296.80	0.39	8.58	0	2	0.00	4.65	0.00	1,320.43	0.00	6.49	0.00	444.89			
9	1,500	2,000	1,750	21	347	1.39	22.96	13.91	310.71	0.40	8.98	0	2	0.00	4.65	0.00	1,320.43	0.00	6.49	0.00	424.97			
10	2,000	2,500	2,250	18	365	1.19	24.16	23.51	334.22	0.68	9.66	0	2	0.00	4.65	0.00	1,320.43	0.00	6.49	0.00	395.07			
11	2,500	3,000	2,750	18	383	1.19	25.35	25.30	359.52	0.73	10.39	0	2	0.00	4.65	0.00	1,320.43	0.00	6.49	0.00	367.28			
12	3,000	4,000	3,500	36	419	2.38	27.73	37.91	397.43	1.10	11.49	0	2	0.00	4.65	0.00	1,320.43	0.00	6.49	0.00	332.24			
13	4,000	5,000	4,500	32	451	2.12	29.85	23.41	420.84	0.68	12.17	0	2	0.00	4.65	0.00	1,320.43	0.00	6.49	0.00	313.76			
14	5,000	7,500	6,250	62	513	4.10	33.95	85.89	506.73	2.48	14.65	1	3	2.33	6.98	88.88	1,409.31	0.44	6.92	103.48	278.12			
15	7,500	10,000	8,750	56	569	3.71	37.66	74.09	580.81	2.14	16.79	0	3	0.00	6.98	0.00	1,409.31	0.00	6.92	0.00	242.64			
16	10,000	20,000	15,000	177	746	11.71	49.37	428.52	1,009.33	12.39	29.18	2	5	4.65	11.63	219.76	1,629.07	1.08	8.00	51.28	161.40			
17	20,000	50,000	35,000	245	991	16.21	65.59	913.34	1,922.67	26.41	55.59	0	5	0.00	11.63	0.00	1,629.07	0.00	8.00	0.00	84.73			
18	50,000	100,000	75,000	184	1,175	12.18	77.76	804.76	2,727.44	23.27	78.86	8	13	18.60	30.23	101.21	1,730.28	0.50	8.50	12.58	63.44			
19	100,000	500,000	300,000	219	1,394	14.49	92.26	617.61	3,345.04	17.86	96.71	9	22	20.93	51.16	753.18	2,483.46	3.70	12.20	121.95	74.24			
20	500,000	UP		117	1,511	7.74	100.00	113.69	3,458.73	3.29	100.00	21	43	48.84	100.00	17,868.70	20,352.17	87.80	100.00	15717.47	588.43			
				1,511					3,458.73					43					20,352.17					588.43



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2438

MIXED PROCESSES (SPINNINGWEAVING DRES.&FINIS.): MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63	63	6.99	6.99	7.87	7.87	0.23	0.23	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	13	76	1.44	8.44	1.29	9.16	0.04	0.26	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	15	91	1.66	10.10	20.12	29.29	0.58	0.84	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	10	101	1.11	11.21	4.87	34.15	0.14	0.98	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	5	106	0.55	11.76	4.59	38.74	0.13	1.11	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	22	128	2.44	14.21	70.06	108.80	2.01	3.12	1	1	6.67	6.67	248.40	248.40	5.52	5.52	354.58	228.31			
7	750	1,000	875	16	144	1.78	15.98	19.68	128.48	0.56	3.68	0	1	0.00	6.67	0.00	248.40	0.00	5.52	0.00	193.34			
8	1,000	1,500	1,250	23	167	2.55	18.53	46.89	175.37	1.34	5.03	1	2	6.67	13.33	58.04	306.44	1.29	6.81	123.77	174.74			
9	1,500	2,000	1,750	20	187	2.22	20.75	26.63	202.00	0.76	5.79	0	2	0.00	13.33	0.00	306.44	0.00	6.81	0.00	151.70			
10	2,000	2,500	2,250	18	205	2.00	22.75	34.28	236.28	0.98	6.77	0	2	0.00	13.33	0.00	306.44	0.00	6.81	0.00	129.69			
11	2,500	3,000	2,750	12	217	1.33	24.08	78.38	314.66	2.25	9.02	1	3	6.67	20.00	185.39	491.83	4.12	10.93	236.54	156.31			
12	3,000	4,000	3,500	45	262	4.99	29.08	132.46	447.12	3.80	12.81	0	3	0.00	20.00	0.00	491.83	0.00	10.93	0.00	110.00			
13	4,000	5,000	4,500	31	293	3.44	32.52	61.78	508.90	1.77	14.58	0	3	0.00	20.00	0.00	491.83	0.00	10.93	0.00	96.65			
14	5,000	7,500	6,250	40	333	4.44	36.96	182.71	691.61	5.24	19.82	0	3	0.00	20.00	0.00	491.83	0.00	10.93	0.00	71.11			
15	7,500	10,000	8,750	36	369	4.00	40.95	275.54	967.16	7.90	27.71	0	3	0.00	20.00	0.00	491.83	0.00	10.93	0.00	50.85			
16	10,000	20,000	15,000	111	480	12.32	53.27	437.72	1,404.88	12.54	40.26	1	4	6.67	26.67	58.36	550.20	1.30	12.23	13.33	39.16			
17	20,000	50,000	35,000	137	617	15.21	68.48	808.33	2,213.21	23.16	63.42	9	13	60.00	86.67	2,421.25	2,971.45	53.81	66.04	299.54	134.26			
18	50,000	100,000	75,000	82	699	9.10	77.58	374.73	2,587.94	10.74	74.16	1	14	6.67	93.33	1,211.72	4,183.17	26.93	92.97	323.36	161.64			
19	100,000	500,000	300,000	130	829	14.43	92.01	548.78	3,136.72	15.72	89.88	0	14	0.00	93.33	0.00	4,183.17	0.00	92.97	0.00	133.36			
20	500,000	UP		72	901	7.99	100.00	353.19	3,489.91	10.12	100.00	1	15	6.67	100.00	316.11	4,499.28	7.03	100.00	89.50	128.92			
				901					3,489.91					15					4,499.28					128.92



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 244 PROCESSING OF TEXTILE WASTE AND NON WOVEN MATERIAL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	0.16	0.16	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	17.64	17.79	80.62	81.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	4.08	21.88	18.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					21.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	50.00	50.00	0.15	0.15	1.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	50.00	100.00	10.61	10.76	98.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2				10.76		0				0.00				0.00				0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2442

PROCESSING OF TEXTILE WASTE : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	42.86	42.86	9.79	9.79	11.95	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	7.14	50.00	0.00	9.79	0.00	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	7.14	57.14	0.31	10.10	0.38	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	7.14	64.29	0.00	10.10	0.00	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	7.14	71.43	9.50	19.60	11.60	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	7.14	78.57	57.00	76.60	69.60	93.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	7.14	85.71	0.50	77.11	0.62	94.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	7.14	92.86	2.40	79.50	2.93	97.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	7.14	100.00	2.40	81.90	2.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					81.90					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	8	8	3.76	3.76	3.74	3.74	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	10	0.94	4.69	8.24	11.98	1.12	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	13	1.41	6.10	0.99	12.97	0.13	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	17	1.88	7.98	1.07	14.03	0.15	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	18	0.47	8.45	1.48	15.52	0.20	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	0.47	8.92	2.36	17.88	0.32	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	20	0.47	9.39	0.94	18.82	0.13	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	23	1.41	10.80	11.84	30.65	1.61	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	0.47	11.27	0.62	31.27	0.08	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	26	0.94	12.21	10.46	41.74	1.42	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	33	3.29	15.49	13.37	55.10	1.82	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	45	5.63	21.13	38.40	93.50	5.23	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	52	3.29	24.41	22.54	116.04	3.07	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	68	7.51	31.92	133.51	249.55	18.18	33.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	69	0.47	32.39	39.58	289.13	5.39	39.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	75	2.82	35.21	58.77	347.90	8.00	47.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	72	147	33.80	69.01	93.49	441.40	12.73	60.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	36	183	16.90	85.92	70.91	512.31	9.66	69.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	27	210	12.68	98.59	148.36	660.67	20.20	89.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	213	1.41	100.00	73.77	734.44	10.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				213					734.44					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2448

PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	23	23	28.40	28.40	1.16	1.16	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	24	1.23	29.63	1.13	2.29	0.35	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	25	1.23	30.86	1.35	3.64	0.41	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	26	1.23	32.10	0.23	3.86	0.07	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	27	1.23	33.33	0.58	4.44	0.18	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	29	2.47	35.80	2.74	7.19	0.84	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	37	9.88	45.68	26.61	33.80	8.18	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	44	8.64	54.32	26.10	59.90	8.02	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	45	1.23	55.56	9.15	69.04	2.81	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	46	1.23	56.79	12.47	81.51	3.83	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	47	1.23	58.02	3.94	85.45	1.21	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	48	1.23	59.26	3.20	88.65	0.98	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	61	16.05	75.31	75.39	164.04	23.17	50.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	68	8.64	83.95	57.55	221.59	17.69	68.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	69	1.23	85.19	0.11	221.70	0.03	68.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	71	2.47	87.65	1.77	223.47	0.55	68.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	77	7.41	95.06	88.81	312.28	27.30	95.98	1	1	33.33	33.33	38.46	38.46	49.39	49.39	43.31	12.32	12.32	12.32	
18	50,000	100,000	75,000	1	78	1.23	96.30	0.08	312.36	0.02	96.01	0	1	0.00	33.33	0.00	38.46	0.00	49.39	0.00	0.00	12.31	12.31	
19	100,000	500,000	300,000	3	81	3.70	100.00	13.00	325.35	3.99	100.00	2	3	66.67	100.00	39.41	77.87	50.61	100.00	303.24	23.93	23.93	23.93	
20	500,000	UP		0	81	0.00	100.00	0.00	325.35	0.00	100.00	0	3	0.00	100.00	0.00	77.87	0.00	100.00	0.00	0.00	23.93	23.93	
				81					325.35					3					77.87					23.93



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 245 ROPEMAKERS STRINGMAKER SACKMAKERS BLANKETS WEAVING MILLS CAR

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	8.47	8.47	23.23	23.23	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	8.70	17.17	23.87	47.10	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	19.28	36.45	52.90	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					36.45					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	6.20	6.20	0.82	0.82	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.78	6.98	0.06	0.88	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.78	7.75	0.02	0.90	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	14	3.10	10.85	2.21	3.11	0.24	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	18	3.10	13.95	3.55	6.66	0.38	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	24	4.65	18.60	10.46	17.13	1.12	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	26	1.55	20.16	4.37	21.50	0.47	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	40	10.85	31.01	46.02	67.52	4.92	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	44	3.10	34.11	17.96	85.47	1.92	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	46	1.55	35.66	9.86	95.33	1.05	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	49	2.33	37.98	14.09	109.42	1.51	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	52	2.33	40.31	22.69	132.11	2.43	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	55	2.33	42.64	14.20	146.30	1.52	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	58	2.33	44.96	27.49	173.79	2.94	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	67	6.98	51.94	66.72	240.52	7.13	25.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	83	12.40	64.34	130.11	370.62	13.91	39.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	31	114	24.03	88.37	419.36	789.98	44.82	84.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	123	6.98	95.35	87.63	877.62	9.37	93.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	129	4.65	100.00	58.05	935.66	6.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	129	0.00	100.00	0.00	935.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				129					935.66					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63	63	14.89	14.89	55.31	55.31	3.97	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	66	0.71	15.60	0.35	55.66	0.03	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	70	0.95	16.55	1.19	56.85	0.09	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	74	0.95	17.49	1.30	58.16	0.09	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	80	1.42	18.91	8.30	66.46	0.60	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	89	2.13	21.04	4.18	70.63	0.30	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	93	0.95	21.99	4.64	75.27	0.33	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	108	3.55	25.53	15.92	91.19	1.14	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	116	1.89	27.42	9.55	100.74	0.69	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	119	0.71	28.13	6.92	107.66	0.50	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	123	0.95	29.08	1.43	109.10	0.10	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	137	3.31	32.39	35.74	144.84	2.57	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	148	2.60	34.99	27.10	171.94	1.94	12.34	0	0	0.00	0.00	1.94	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	29	177	6.86	41.84	78.28	250.21	5.62	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	182	1.18	43.03	36.38	286.60	2.61	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	66	248	15.60	58.63	245.75	532.35	17.64	38.20	1	1	100.00	100.00	307.90	307.90	100.00	100.00	125.29	57.84			
17	20,000	50,000	35,000	82	330	19.39	78.01	348.49	880.84	25.01	63.21	0	1	0.00	100.00	0.00	307.90	0.00	100.00	0.00	34.96			
18	50,000	100,000	75,000	39	369	9.22	87.23	232.15	1,112.99	16.66	79.87	0	1	0.00	100.00	0.00	307.90	0.00	100.00	0.00	27.66			
19	100,000	500,000	300,000	28	397	6.62	93.85	165.57	1,278.56	11.88	91.75	0	1	0.00	100.00	0.00	307.90	0.00	100.00	0.00	24.08			
20	500,000	UP		26	423	6.15	100.00	114.92	1,393.48	8.25	100.00	0	1	0.00	100.00	0.00	307.90	0.00	100.00	0.00	22.10			
				423					1,393.48					1					307.90					22.10



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	8.33	8.33	0.47	0.47	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	8.33	16.67	0.56	1.03	0.94	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	8.33	25.00	4.45	5.49	7.43	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	8.33	33.33	0.66	6.15	1.10	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	8.33	41.67	0.02	6.17	0.04	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	8.33	50.00	0.02	6.19	0.04	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	8.33	58.33	5.48	11.67	9.14	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	8.33	66.67	8.79	20.46	14.67	34.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	8.33	75.00	6.59	27.05	10.99	45.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	8.33	83.33	0.72	27.76	1.19	46.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	8.33	91.67	0.11	27.87	0.18	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	8.33	100.00	32.07	59.94	53.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					59.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	8.42	8.42	24.84	24.84	7.20	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	9	1.05	9.47	8.46	33.30	2.45	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	10	1.05	10.53	0.28	33.58	0.08	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	11	1.05	11.58	0.13	33.71	0.04	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	12	1.05	12.63	1.21	34.92	0.35	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	13	1.05	13.68	0.02	34.94	0.00	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	14	1.05	14.74	0.02	34.96	0.01	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	18	4.21	18.95	3.25	38.21	0.94	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	20	2.11	21.05	2.79	41.00	0.81	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	21	1.05	22.11	1.75	42.75	0.51	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	22	1.05	23.16	1.65	44.40	0.48	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	27	5.26	28.42	4.06	48.45	1.18	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	34	7.37	35.79	18.29	66.74	5.30	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	40	6.32	42.11	6.52	73.26	1.89	21.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	49	9.47	51.58	58.14	131.40	16.85	38.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	57	8.42	60.00	14.17	145.56	4.10	42.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	20	77	21.05	81.05	127.71	273.28	37.01	79.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	83	6.32	87.37	29.42	302.70	8.53	87.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	85	2.11	89.47	3.59	306.28	1.04	88.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		10	95	10.53	100.00	38.79	345.08	11.24	100.00	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
				95					345.08					1					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2458 MIXED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.50	2.50	81.44	81.44	35.50	35.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.50	5.00	0.56	80.89	0.24	35.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.50	7.50	0.61	80.28	0.27	34.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.50	10.00	1.44	78.84	0.63	34.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.50	12.50	0.70	78.14	0.30	34.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.50	15.00	0.76	77.38	0.33	33.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.50	17.50	3.22	74.16	1.40	32.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.50	20.00	1.30	72.87	0.57	31.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.50	22.50	1.20	71.67	0.52	31.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	2.50	25.00	6.66	65.01	2.90	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	2.50	27.50	4.10	60.91	1.79	26.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	2.50	30.00	3.74	57.18	1.63	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	2.50	32.50	8.58	48.59	3.74	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	19	15.00	47.50	22.66	25.93	9.88	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	28	22.50	70.00	120.09	94.16	52.34	41.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	33	12.50	82.50	94.70	188.87	41.28	82.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	38	12.50	95.00	28.91	217.78	12.60	94.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	40	5.00	100.00	11.66	229.44	5.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	229.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	40	0.00	100.00	0.00	229.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				40					229.44					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 246

KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.26	10.53	1.31	1.31	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.26	15.79	2.09	3.40	1.46	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.26	21.05	1.76	5.16	1.23	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.26	26.32	2.02	7.18	1.41	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.26	31.58	1.03	8.21	0.72	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.26	36.84	1.03	9.25	0.72	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.26	42.11	1.85	11.09	1.29	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.26	47.37	11.21	22.30	7.84	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.26	52.63	20.72	43.02	14.49	30.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.26	57.89	9.26	52.28	6.47	36.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.26	63.16	1.13	53.41	0.79	37.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.26	68.42	33.35	86.76	23.32	60.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.26	73.68	20.39	107.15	14.26	74.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.26	78.95	5.22	112.37	3.65	78.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.26	84.21	0.14	112.52	0.10	78.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	5.26	89.47	1.30	113.82	0.91	79.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	5.26	94.74	20.39	134.21	14.26	93.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	19	5.26	100.00	8.80	143.01	6.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	143.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					143.01					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	163	163	8.22	8.22	20.15	20.15	0.13	0.13	2	2	4.17	4.17	23.66	23.66	1.92	1.92	117.46	117.46			
2	50	100	75	53	216	2.67	10.89	37.12	16.98	0.24	0.11	0	2	0.00	4.17	0.00	23.66	0.00	1.92	0.00	139.39			
3	100	200	150	32	248	1.61	12.51	34.08	51.06	0.22	0.33	0	2	0.00	4.17	0.00	23.66	0.00	1.92	0.00	46.35			
4	200	300	250	21	269	1.06	13.57	19.15	70.21	0.13	0.46	0	2	0.00	4.17	0.00	23.66	0.00	1.92	0.00	33.70			
5	300	500	400	71	340	3.58	17.15	135.75	205.96	0.89	1.35	0	2	0.00	4.17	0.00	23.66	0.00	1.92	0.00	11.49			
6	500	750	625	49	389	2.47	19.62	78.97	284.93	0.52	1.87	0	2	0.00	4.17	0.00	23.66	0.00	1.92	0.00	8.31			
7	750	1,000	875	64	453	3.23	22.84	147.75	432.68	0.97	2.84	0	2	0.00	4.17	0.00	23.66	0.00	1.92	0.00	5.47			
8	1,000	1,500	1,250	91	544	4.59	27.43	274.41	707.08	1.80	4.64	0	2	0.00	4.17	0.00	23.66	0.00	1.92	0.00	3.35			
9	1,500	2,000	1,750	81	625	4.08	31.52	270.83	977.92	1.78	6.41	0	2	0.00	4.17	0.00	23.66	0.00	1.92	0.00	2.42			
10	2,000	2,500	2,250	86	711	4.34	35.85	484.43	1,462.35	3.18	9.59	1	3	2.08	6.25	20.00	43.66	1.62	3.54	4.13	2.99			
11	2,500	3,000	2,750	75	786	3.78	39.64	337.97	1,800.32	2.22	11.80	0	3	0.00	6.25	0.00	43.66	0.00	3.54	0.00	2.43			
12	3,000	4,000	3,500	112	898	5.65	45.28	736.12	2,536.44	4.83	16.63	2	5	4.17	10.42	165.18	208.84	13.38	16.92	22.44	8.23			
13	4,000	5,000	4,500	77	975	3.88	49.17	716.34	3,252.77	4.70	21.33	0	5	0.00	10.42	0.00	208.84	0.00	16.92	0.00	6.42			
14	5,000	7,500	6,250	143	1,118	7.21	56.38	1,231.73	4,484.50	8.08	29.40	0	5	0.00	10.42	0.00	208.84	0.00	16.92	0.00	4.66			
15	7,500	10,000	8,750	128	1,246	6.45	62.83	1,434.40	5,918.90	9.40	38.81	2	7	4.17	14.58	281.55	490.39	22.81	39.73	19.63	8.29			
16	10,000	20,000	15,000	254	1,500	12.81	75.64	3,675.53	9,594.43	24.10	62.90	11	18	22.92	37.50	53.14	543.53	4.31	44.04	1.45	5.67			
17	20,000	50,000	35,000	214	1,714	10.79	86.43	2,749.32	12,343.76	18.03	80.93	6	24	12.50	50.00	305.06	848.59	24.72	68.75	11.10	6.87			
18	50,000	100,000	75,000	93	1,807	4.69	91.12	1,703.77	14,047.53	11.17	92.10	3	27	6.25	56.25	12.03	860.62	0.97	69.73	0.71	6.13			
19	100,000	500,000	300,000	127	1,934	6.40	97.53	1,073.83	15,121.36	7.04	99.14	21	48	43.75	100.00	373.61	1,234.22	30.27	100.00	34.79	8.16			
20	500,000	UP		49	1,983	2.47	100.00	131.20	15,252.56	0.86	100.00	0	48	0.00	100.00	0.00	1,234.22	0.00	100.00	0.00	8.09			
				1,983					15,252.56					48					1,234.22					8.09



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 P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	172	172	8.60	8.60	58.88	58.88	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	48	220	2.40	11.01	26.54	85.42	0.40	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	91	311	4.55	15.56	130.36	215.78	1.95	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	100	411	5.00	20.56	39.76	255.54	0.59	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	104	515	5.20	25.76	75.83	331.38	1.13	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	88	603	4.40	30.17	96.72	428.10	1.44	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	78	681	3.90	34.07	100.98	529.07	1.51	7.90	2	2	6.90	6.90	96.55	96.55	0.80	0.80	95.61	18.25			
8	1,000	1,500	1,250	82	763	4.10	38.17	155.42	684.50	2.32	10.21	0	2	0.00	6.90	0.00	96.55	0.00	0.80	0.00	14.10			
9	1,500	2,000	1,750	55	818	2.75	40.92	142.83	827.33	2.13	12.35	0	2	0.00	6.90	0.00	96.55	0.00	0.80	0.00	11.67			
10	2,000	2,500	2,250	54	872	2.70	43.62	167.34	994.67	2.50	14.84	1	3	3.45	10.34	271.41	367.96	2.23	3.03	162.19	36.99			
11	2,500	3,000	2,750	42	914	2.10	45.72	103.26	1,097.93	1.54	16.38	1	4	3.45	13.79	21.51	389.47	0.18	3.21	20.83	35.47			
12	3,000	4,000	3,500	69	983	3.45	49.17	193.62	1,291.55	2.89	19.27	0	4	0.00	13.79	0.00	389.47	0.00	3.21	0.00	30.16			
13	4,000	5,000	4,500	39	1,022	1.95	51.13	169.39	1,460.95	2.53	21.80	0	4	0.00	13.79	0.00	389.47	0.00	3.21	0.00	26.66			
14	5,000	7,500	6,250	92	1,114	4.60	55.73	334.63	1,795.57	4.99	26.80	1	5	3.45	17.24	1,916.08	2,305.55	15.78	18.99	572.60	128.40			
15	7,500	10,000	8,750	50	1,164	2.50	58.23	217.00	2,012.57	3.24	30.03	1	6	3.45	20.69	5,849.60	8,155.15	48.17	67.15	2695.64	405.21			
16	10,000	20,000	15,000	165	1,329	8.25	66.48	797.50	2,810.08	11.90	41.94	3	9	10.34	31.03	720.98	8,876.13	5.94	73.09	90.40	315.87			
17	20,000	50,000	35,000	301	1,630	15.06	81.54	1,845.56	4,655.63	27.54	69.48	2	11	6.90	37.93	1,371.48	10,247.61	11.29	84.38	74.31	220.11			
18	50,000	100,000	75,000	189	1,819	9.45	91.00	975.37	5,631.01	14.56	84.03	13	24	44.83	82.76	1,438.33	11,685.94	11.84	96.23	147.46	207.53			
19	100,000	500,000	300,000	168	1,987	8.40	99.40	1,045.91	6,676.91	15.61	99.64	5	29	17.24	100.00	457.98	12,143.91	3.77	100.00	43.79	181.88			
20	500,000	UP		12	1,999	0.60	100.00	24.06	6,700.98	0.36	100.00	0	29	0.00	100.00	0.00	12,143.91	0.00	100.00	0.00	181.23			
				1,999					6,700.98					29					12,143.91					181.23



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	4.79	4.79	8.58	8.58	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	43	92	4.20	8.99	12.36	20.94	0.39	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	183	275	17.89	26.88	88.20	109.14	2.81	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	174	449	17.01	43.89	90.78	199.92	2.90	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	101	550	9.87	53.76	85.94	285.86	2.74	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	64	614	6.26	60.02	91.02	376.88	2.90	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	58	672	5.67	65.69	112.44	489.32	3.59	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	59	731	5.77	71.46	147.35	636.67	4.70	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	58	789	5.67	77.13	198.00	834.67	6.31	26.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	809	1.96	79.08	87.07	921.74	2.78	29.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	27	836	2.64	81.72	131.11	1,052.85	4.18	33.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	50	886	4.89	86.61	283.77	1,336.62	9.05	42.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	905	1.86	88.47	134.61	1,471.23	4.29	46.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	932	2.64	91.10	264.05	1,735.28	8.42	55.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	954	2.15	93.26	293.13	2,028.41	9.35	64.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	26	980	2.54	95.80	566.76	2,595.17	18.08	82.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	995	1.47	97.26	268.80	2,863.97	8.57	91.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	1,013	1.76	99.02	209.22	3,073.19	6.67	98.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	1,023	0.98	100.00	62.38	3,135.58	1.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1,023	0.00	100.00	0.00	3,135.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,023					3,135.58					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	9.78	9.78	0.97	0.97	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	32	4.44	14.22	1.60	2.57	0.19	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	41	4.00	18.22	2.38	4.95	0.28	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	52	4.89	23.11	6.83	11.78	0.80	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	72	8.89	32.00	14.06	25.84	1.65	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	88	7.11	39.11	16.76	42.60	1.97	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	103	6.67	45.78	18.50	61.10	2.17	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	109	2.67	48.44	12.18	73.27	1.43	8.61	1	1	50.00	50.00	42.15	42.15	42.10	42.10	346.17	57.52			
9	1,500	2,000	1,750	12	121	5.33	53.78	35.15	108.43	4.13	12.75	0	1	0.00	50.00	0.00	42.15	0.00	42.10	0.00	38.87			
10	2,000	2,500	2,250	9	130	4.00	57.78	26.36	134.79	3.10	15.84	0	1	0.00	50.00	0.00	42.15	0.00	42.10	0.00	31.27			
11	2,500	3,000	2,750	5	135	2.22	60.00	18.51	153.30	2.18	18.02	0	1	0.00	50.00	0.00	42.15	0.00	42.10	0.00	27.50			
12	3,000	4,000	3,500	8	143	3.56	63.56	31.40	184.70	3.69	21.71	0	1	0.00	50.00	0.00	42.15	0.00	42.10	0.00	22.82			
13	4,000	5,000	4,500	9	152	4.00	67.56	61.74	246.44	7.26	28.97	0	1	0.00	50.00	0.00	42.15	0.00	42.10	0.00	17.10			
14	5,000	7,500	6,250	12	164	5.33	72.89	102.57	349.01	12.06	41.02	1	2	50.00	100.00	57.96	100.11	57.90	100.00	56.51	28.68			
15	7,500	10,000	8,750	13	177	5.78	78.67	59.76	408.77	7.02	48.05	0	2	0.00	100.00	0.00	100.11	0.00	100.00	0.00	24.49			
16	10,000	20,000	15,000	25	202	11.11	89.78	264.10	672.87	31.04	79.09	0	2	0.00	100.00	0.00	100.11	0.00	100.00	0.00	14.88			
17	20,000	50,000	35,000	18	220	8.00	97.78	153.57	826.44	18.05	97.14	0	2	0.00	100.00	0.00	100.11	0.00	100.00	0.00	12.11			
18	50,000	100,000	75,000	1	221	0.44	98.22	7.28	833.72	0.86	98.00	0	2	0.00	100.00	0.00	100.11	0.00	100.00	0.00	12.01			
19	100,000	500,000	300,000	4	225	1.78	100.00	17.02	850.74	2.00	100.00	0	2	0.00	100.00	0.00	100.11	0.00	100.00	0.00	11.77			
20	500,000	UP		0	225	0.00	100.00	0.00	850.74	0.00	100.00	0	2	0.00	100.00	0.00	100.11	0.00	100.00	0.00	11.77			
				225					850.74					2					100.11					11.77



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	0.78	0.78	2.75	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	6.86	7.63	24.31	27.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	20.57	28.20	72.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				28.20		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	10.26	10.26	0.26	0.26	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	7	7.69	17.95	3.45	3.71	3.30	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	11	10.26	28.21	0.69	4.39	0.66	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	13	5.13	33.33	0.78	5.18	0.75	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	15	5.13	38.46	1.38	6.55	1.32	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	18	7.69	46.15	2.87	9.42	2.74	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	20	5.13	51.28	1.05	10.47	1.00	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	23	7.69	58.97	6.92	17.38	6.62	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	2.56	61.54	2.92	20.30	2.79	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	28	10.26	71.79	11.50	31.81	11.01	30.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	31	7.69	79.49	12.71	44.51	12.16	42.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	32	2.56	82.05	4.65	49.17	4.45	47.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	37	12.82	94.87	48.70	97.86	46.60	93.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	38	2.56	97.44	0.56	98.42	0.53	94.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	39	2.56	100.00	6.09	104.51	5.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				39					104.51					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 24643 MIXED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	3.70	3.70	16.37	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	37.76	34.06	167.26	150.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	18.88	15.18	83.63	67.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	37.76	22.58	167.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					22.58					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,006	1,006	8.95	8.95	103.40	103.40	0.21	0.21	1	1	1.15	1.15	6.06	6.06	0.01	0.01	5.86	5.86			
2	50	100	75	262	1,268	2.33	11.28	150.39	253.79	0.30	0.51	0	1	0.00	1.15	0.00	6.06	0.00	0.01	0.00	2.39			
3	100	200	150	644	1,912	5.73	17.01	413.35	667.14	0.84	1.35	1	2	1.15	2.30	3.33	9.39	0.01	0.02	0.80	1.41			
4	200	300	250	631	2,543	5.61	22.62	528.36	1,195.51	1.07	2.42	0	2	0.00	2.30	0.00	9.39	0.00	0.02	0.00	0.79			
5	300	500	400	1,039	3,582	9.24	31.86	1,033.36	2,228.87	2.09	4.50	0	2	0.00	2.30	0.00	9.39	0.00	0.02	0.00	0.42			
6	500	750	625	951	4,533	8.46	40.32	1,365.43	3,594.30	2.76	7.26	3	5	3.45	5.75	679.25	688.64	1.37	1.39	49.75	19.16			
7	750	1,000	875	961	5,494	8.55	48.87	1,845.71	5,440.01	3.73	10.99	2	7	2.30	8.05	20.90	709.53	0.04	1.43	1.13	13.04			
8	1,000	1,500	1,250	1,088	6,582	9.68	58.54	2,569.49	8,009.50	5.19	16.18	3	10	3.45	11.49	142.66	852.19	0.29	1.72	5.55	10.64			
9	1,500	2,000	1,750	713	7,295	6.34	64.88	2,382.18	10,391.68	4.81	20.99	4	14	4.60	16.09	533.18	1,385.37	1.07	2.79	22.38	13.33			
10	2,000	2,500	2,250	450	7,745	4.00	68.89	1,673.12	12,064.80	3.38	24.37	2	16	2.30	18.39	59.34	1,444.71	0.12	2.91	3.55	11.97			
11	2,500	3,000	2,750	347	8,092	3.09	71.97	1,633.25	13,698.05	3.30	27.67	0	16	0.00	18.39	0.00	1,444.71	0.00	2.91	0.00	10.55			
12	3,000	4,000	3,500	433	8,525	3.85	75.82	2,250.07	15,948.12	4.55	32.22	2	18	2.30	20.69	16.21	1,460.92	0.03	2.95	0.72	9.16			
13	4,000	5,000	4,500	337	8,862	3.00	78.82	2,064.83	18,012.95	4.17	36.39	2	20	2.30	22.99	2.04	1,462.97	0.00	2.95	0.10	8.12			
14	5,000	7,500	6,250	457	9,319	4.06	82.89	3,746.30	21,759.25	7.57	43.96	9	29	10.34	33.33	3,722.20	5,185.17	7.50	10.45	99.36	23.83			
15	7,500	10,000	8,750	291	9,610	2.59	85.48	2,906.00	24,665.25	5.87	49.83	2	31	2.30	35.63	1,716.18	6,901.36	3.46	13.91	59.06	27.98			
16	10,000	20,000	15,000	490	10,100	4.36	89.83	7,212.40	31,877.65	14.57	64.40	6	37	6.90	42.53	1,564.09	8,465.45	3.15	17.07	21.69	26.56			
17	20,000	50,000	35,000	483	10,583	4.30	94.13	8,242.57	40,120.22	16.65	81.06	11	48	12.64	55.17	5,326.98	13,792.43	10.74	27.81	64.63	34.38			
18	50,000	100,000	75,000	258	10,841	2.29	96.42	4,886.93	45,007.15	9.87	90.93	16	64	18.39	73.56	3,144.68	16,937.11	6.34	34.15	64.35	37.63			
19	100,000	500,000	300,000	345	11,186	3.07	99.49	4,323.03	49,330.18	8.73	99.66	22	86	25.29	98.85	32,474.02	49,411.14	65.47	99.62	751.19	100.16			
20	500,000	UP		57	11,243	0.51	100.00	167.20	49,497.38	0.34	100.00	1	87	1.15	100.00	190.57	49,601.71	0.38	100.00	113.98	100.21			
				11,243					49,497.38					87					49,601.71					100.21



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.56	2.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.28	3.85	0.14	0.14	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	5	2.56	6.41	0.88	1.02	0.19	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.28	7.69	0.44	1.46	0.10	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	3.85	11.54	9.68	11.14	2.12	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.28	12.82	1.88	13.02	0.41	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	12	2.56	15.38	4.55	17.57	1.00	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	32	25.64	41.03	20.19	37.76	4.42	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	33	1.28	42.31	4.60	42.36	1.01	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	34	1.28	43.59	4.31	46.67	0.94	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	35	1.28	44.87	6.28	52.95	1.38	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	40	6.41	51.28	29.61	82.57	6.49	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	41	1.28	52.56	15.40	97.96	3.37	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	42	1.28	53.85	12.57	110.53	2.76	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	43	1.28	55.13	2.77	113.30	0.61	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	47	5.13	60.26	89.25	202.55	19.56	44.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	50	3.85	64.10	107.30	309.85	23.52	67.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	51	1.28	65.38	2.23	312.07	0.49	68.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	54	3.85	69.23	6.68	318.75	1.46	69.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		24	78	30.77	100.00	137.48	456.23	30.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				78					456.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2468 MIXED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	4.68	4.68	0.44	0.44	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	10	1.17	5.85	0.50	0.94	0.10	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	14	2.34	8.19	1.33	2.27	0.26	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	17	1.75	9.94	1.43	3.70	0.28	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	29	7.02	16.96	10.67	14.37	2.08	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	33	2.34	19.30	3.33	17.71	0.65	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	42	5.26	24.56	16.17	33.87	3.15	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	47	2.92	27.49	13.47	47.34	2.63	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	56	5.26	32.75	28.73	76.08	5.60	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	59	1.75	34.50	0.41	76.49	0.08	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	67	4.68	39.18	7.08	83.57	1.38	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	69	1.17	40.35	14.85	98.42	2.90	19.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	76	4.09	44.44	23.70	122.12	4.62	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	86	5.85	50.29	67.29	189.41	13.12	36.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	90	2.34	52.63	20.07	209.47	3.91	40.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	114	14.04	66.67	184.43	393.90	35.97	76.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	31	145	18.13	84.80	56.42	450.32	11.00	87.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	154	5.26	90.06	13.64	463.96	2.66	90.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	170	9.36	99.42	47.70	511.66	9.30	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	171	0.58	100.00	1.05	512.71	0.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				171					512.71					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 247

UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9	9	4.17	4.17	0.39	0.39	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	15	2.78	6.94	3.33	3.72	0.22	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	27	5.56	12.50	3.11	6.83	0.20	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	36	4.17	16.67	32.04	38.87	2.10	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	30	66	13.89	30.56	14.03	52.90	0.92	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	16	82	7.41	37.96	23.15	76.05	1.52	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	91	4.17	42.13	31.23	107.28	2.05	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	19	110	8.80	50.93	28.04	135.32	1.84	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	13	123	6.02	56.94	41.98	177.30	2.75	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	135	5.56	62.50	31.20	208.50	2.04	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	14	149	6.48	68.98	54.93	263.43	3.60	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	154	2.31	71.30	42.72	306.15	2.80	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	12	166	5.56	76.85	101.78	407.93	6.67	26.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	174	3.70	80.56	115.89	523.82	7.59	34.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	179	2.31	82.87	116.53	640.35	7.64	41.96	2	2	100.00	100.00	646.14	646.14	100.00	100.00	554.50	100.90	
16	10,000	20,000	15,000	15	194	6.94	89.81	270.35	910.70	17.72	59.68	0	2	0.00	100.00	0.00	646.14	0.00	100.00	0.00	70.95	
17	20,000	50,000	35,000	19	213	8.80	98.61	456.67	1,367.37	29.93	89.61	0	2	0.00	100.00	0.00	646.14	0.00	100.00	0.00	47.25	
18	50,000	100,000	75,000	3	216	1.39	100.00	158.56	1,525.93	10.39	100.00	0	2	0.00	100.00	0.00	646.14	0.00	100.00	0.00	42.34	
19	100,000	500,000	300,000	0	216	0.00	100.00	0.00	1,525.93	0.00	100.00	0	2	0.00	100.00	0.00	646.14	0.00	100.00	0.00	42.34	
20	500,000	UP		0	216	0.00	100.00	0.00	1,525.93	0.00	100.00	0	2	0.00	100.00	0.00	646.14	0.00	100.00	0.00	42.34	
				216					1,525.93					2					646.14			42.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	31	9.48	9.48	6.88	6.88	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	31	5.21	14.69	9.75	2.87	1.19	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	39	3.79	18.48	5.62	8.49	0.68	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	45	2.84	21.33	4.89	13.38	0.60	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	53	3.79	25.12	10.94	24.32	1.33	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	63	4.74	29.86	12.22	36.53	1.49	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	71	3.79	33.65	19.92	56.45	2.43	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	93	10.43	44.08	60.99	117.44	7.44	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	106	6.16	50.24	44.93	162.37	5.48	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	117	5.21	55.45	13.98	176.35	1.70	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	126	4.27	59.72	33.19	209.54	4.05	25.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	138	5.69	65.40	94.59	304.12	11.54	37.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	146	3.79	69.19	28.59	332.72	3.49	40.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	162	7.58	76.78	119.67	452.39	14.60	55.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	175	6.16	82.94	74.00	526.39	9.03	64.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	184	4.27	87.20	66.17	592.56	8.07	72.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	194	4.74	91.94	170.28	762.84	20.77	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	202	3.79	95.73	34.00	796.84	4.15	97.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	211	4.27	100.00	23.00	819.84	2.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	211	0.00	100.00	0.00	819.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				211					819.84					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 249

LAUNDRIES PRESSERS DRY (CHEMICAL) CLEANING CLEANING OF FEATH

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.67	6.67	0.30	0.30	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.67	13.33	0.34	0.63	0.59	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.67	20.00	1.39	2.02	2.45	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.67	26.67	1.46	3.48	2.57	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.67	33.33	1.84	5.31	3.25	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	7	13.33	46.67	4.47	9.78	7.90	17.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	6.67	53.33	2.53	7.26	4.47	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	6.67	60.00	8.34	15.59	14.73	27.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	6.67	66.67	7.40	22.99	13.08	40.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	6.67	73.33	7.87	30.86	13.90	54.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	6.67	80.00	15.40	46.26	27.21	81.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	6.67	86.67	1.72	47.98	3.04	84.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	6.67	93.33	5.33	53.31	9.42	94.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	6.67	100.00	3.28	56.60	5.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					56.60					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	142	142	13.37	13.37	9.13	9.13	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	66	208	6.21	19.59	39.58	48.71	1.07	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	105	313	9.89	29.47	67.56	116.27	1.83	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	96	409	9.04	38.51	112.31	228.58	3.05	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	139	548	13.09	51.60	184.08	412.66	5.00	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	111	659	10.45	62.05	204.01	616.67	5.54	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	109	768	10.26	72.32	258.86	875.53	7.03	23.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	82	850	7.72	80.04	289.59	1,165.12	7.86	31.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	46	896	4.33	84.37	239.26	1,404.38	6.49	38.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	917	1.98	86.35	128.45	1,532.83	3.49	41.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	939	2.07	88.42	145.41	1,678.24	3.95	45.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	39	978	3.67	92.09	355.80	2,034.04	9.66	55.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	996	1.69	93.79	221.37	2,255.41	6.01	61.21	1	1	100.00	100.00	36.90	36.90	100.00	100.00	16.67	1.64			
14	5,000	7,500	6,250	35	1,031	3.30	97.08	550.37	2,805.78	14.94	76.15	0	1	0.00	100.00	0.00	36.90	0.00	100.00	0.00	1.32			
15	7,500	10,000	8,750	13	1,044	1.22	98.31	319.92	3,125.69	8.68	84.83	0	1	0.00	100.00	0.00	36.90	0.00	100.00	0.00	1.18			
16	10,000	20,000	15,000	12	1,056	1.13	99.44	283.51	3,409.20	7.69	92.52	0	1	0.00	100.00	0.00	36.90	0.00	100.00	0.00	1.08			
17	20,000	50,000	35,000	6	1,062	0.56	100.00	275.49	3,684.69	7.48	100.00	0	1	0.00	100.00	0.00	36.90	0.00	100.00	0.00	1.00			
18	50,000	100,000	75,000	0	1,062	0.00	100.00	0.00	3,684.69	0.00	100.00	0	1	0.00	100.00	0.00	36.90	0.00	100.00	0.00	1.00			
19	100,000	500,000	300,000	0	1,062	0.00	100.00	0.00	3,684.69	0.00	100.00	0	1	0.00	100.00	0.00	36.90	0.00	100.00	0.00	1.00			
20	500,000	UP		0	1,062	0.00	100.00	0.00	3,684.69	0.00	100.00	0	1	0.00	100.00	0.00	36.90	0.00	100.00	0.00	1.00			
				1,062					3,684.69					1					36.90					1.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	13.79	13.79	3.63	3.63	2.67	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	3.45	17.24	0.00	3.63	0.00	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	3.45	20.69	0.82	4.45	0.60	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	8	6.90	27.59	1.03	5.49	0.76	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	13	17.24	44.83	3.85	9.34	2.83	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	16	10.34	55.17	4.29	13.63	3.15	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	19	10.34	65.52	4.60	18.23	3.38	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	20	3.45	68.97	21.29	39.52	15.64	29.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	21	3.45	72.41	4.71	44.23	3.46	32.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	22	3.45	75.86	5.49	49.72	4.03	36.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	25	10.34	86.21	20.84	70.55	15.31	51.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	26	3.45	89.66	7.33	77.88	5.39	57.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	27	3.45	93.10	19.19	97.07	14.10	71.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	29	6.90	100.00	39.03	136.11	28.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				29					136.11					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	11.10	11.10	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				11.10		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2498 MIXED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	18.52	18.52	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	1.23	19.75	0.25	0.26	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	21	6.17	25.93	3.74	4.00	1.20	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	29	9.88	35.80	5.31	9.31	1.71	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	35	7.41	43.21	5.38	14.68	1.73	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	37	2.47	45.68	2.99	17.67	0.96	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	45	9.88	55.56	18.89	36.56	6.08	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	54	11.11	66.67	26.08	62.65	8.40	20.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	57	3.70	70.37	12.55	75.19	4.04	24.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	63	7.41	77.78	34.65	109.84	11.16	35.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	64	1.23	79.01	10.78	120.62	3.47	38.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	65	1.23	80.25	9.55	130.17	3.07	41.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	68	3.70	83.95	13.30	143.47	4.28	46.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	72	4.94	88.89	23.39	166.86	7.53	53.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	76	4.94	93.83	64.24	231.10	20.69	74.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	79	3.70	97.53	68.77	299.87	22.15	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	80	1.23	98.77	6.53	306.39	2.10	98.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	81	1.23	100.00	4.12	310.51	1.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	81	0.00	100.00	0.00	310.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	81	0.00	100.00	0.00	310.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				81					310.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	8.91	8.91	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.99	9.90	0.21	0.21	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.99	10.89	0.72	0.93	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	0.99	11.88	1.17	2.10	0.16	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	18	5.94	17.82	3.90	6.00	0.52	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	22	3.96	21.78	3.21	9.21	0.43	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	25	2.97	24.75	4.68	13.88	0.63	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	29	3.96	28.71	6.50	20.39	0.87	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	31	1.98	30.69	4.11	24.49	0.55	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	34	2.97	33.66	11.18	35.68	1.50	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	36	1.98	35.64	8.97	44.65	1.21	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	46	9.90	45.54	60.03	104.68	8.07	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	52	5.94	51.49	25.37	130.05	3.41	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	61	8.91	60.40	84.11	214.16	11.31	28.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	72	10.89	71.29	161.40	375.55	21.70	50.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	89	16.83	88.12	215.62	591.17	28.98	79.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	98	8.91	97.03	106.55	697.73	14.32	93.79	1	1	100.00	100.00	85.31	85.31	100.00	100.00	80.06	12.23			
18	50,000	100,000	75,000	3	101	2.97	100.00	46.17	743.90	6.21	100.00	0	1	0.00	100.00	0.00	85.31	0.00	100.00	0.00	11.47			
19	100,000	500,000	300,000	0	101	0.00	100.00	0.00	743.90	0.00	100.00	0	1	0.00	100.00	0.00	85.31	0.00	100.00	0.00	11.47			
20	500,000	UP		0	101	0.00	100.00	0.00	743.90	0.00	100.00	0	1	0.00	100.00	0.00	85.31	0.00	100.00	0.00	11.47			
				101					743.90					1					85.31					11.47



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 250 WOOD PULP CELLULOSE BASED ON WOOD PULP AND LINO FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.15	0.15	15.61	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.81	0.96	84.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.96					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.79	1.79	0.60	0.60	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	3.57	5.36	0.84	1.44	0.63	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	6	5.36	10.71	4.56	6.00	3.39	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	1.79	12.50	2.22	8.23	1.65	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	1.79	14.29	2.22	10.45	1.65	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	1.79	16.07	3.14	13.59	2.33	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	1.79	17.86	5.20	18.79	3.87	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	1.79	19.64	6.27	25.07	4.66	18.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	1.79	21.43	5.18	30.25	3.85	22.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	1.79	23.21	0.77	31.02	0.57	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	1.79	25.00	3.49	34.52	2.60	25.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	1.79	26.79	10.37	44.88	7.71	33.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	1.79	28.57	44.36	0.53	32.97	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	1.79	30.36	5.23	5.75	3.89	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	1.79	32.14	1.32	7.07	0.98	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	31	23.21	55.36	80.24	87.32	59.65	64.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	32	1.79	57.14	0.00	87.32	0.00	64.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	38	10.71	67.86	4.39	91.71	3.26	68.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		18	56	32.14	100.00	42.81	134.52	31.83	100.00	5	5	100.00	100.00	3,374.77	3,374.77	100.00	100.00	7882.39	2508.72			
				56					134.52					5					3,374.77					2508.72



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	100.00	100.00	0.27	0.27	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.27					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.33	3.33	0.18	0.18	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.33	6.67	7.12	7.31	3.94	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.33	10.00	36.30	43.60	20.10	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.33	13.33	36.67	80.27	20.31	44.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.33	16.67	42.83	123.10	23.72	68.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.33	20.00	1.80	124.90	1.00	69.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	3.33	23.33	5.52	130.42	3.05	72.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	3.33	26.67	0.77	131.19	0.43	72.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	3.33	30.00	1.13	132.32	0.63	73.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	3.33	33.33	0.99	133.31	0.55	73.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	3.33	36.67	5.52	138.82	3.05	76.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	3.33	40.00	1.13	139.95	0.63	77.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	3.33	43.33	1.11	141.07	0.62	78.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	3.33	46.67	0.58	141.64	0.32	78.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	3.33	50.00	1.13	142.77	0.63	79.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	3.33	53.33	1.09	143.86	0.60	79.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	3.33	56.67	1.07	144.93	0.59	80.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	3.33	60.00	3.27	148.20	1.81	82.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		12	30	40.00	100.00	32.37	180.57	17.93	100.00	1	1	100.00	100.00	289.30	289.30	100.00	100.00	893.75	160.21			
				30					180.57					1					289.30					160.21



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	119	119	9.07	9.07	46.72	46.72	0.90	0.90	2	2	7.14	7.14	0.53	0.53	0.01	0.01	1.13	1.13			
2	50	100	75	14	133	1.07	10.14	38.72	85.43	0.74	1.64	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.62			
3	100	200	150	13	146	0.99	11.13	19.07	104.50	0.37	2.01	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.51			
4	200	300	250	17	163	1.30	12.42	57.62	162.12	1.11	3.12	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.33			
5	300	500	400	11	174	0.84	13.26	49.36	211.48	0.95	4.06	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.25			
6	500	750	625	15	189	1.14	14.41	15.06	226.55	0.29	4.35	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.23			
7	750	1,000	875	22	211	1.68	16.08	21.74	248.29	0.42	4.77	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.21			
8	1,000	1,500	1,250	27	238	2.06	18.14	57.92	306.21	1.11	5.88	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.17			
9	1,500	2,000	1,750	21	259	1.60	19.74	48.43	354.65	0.93	6.81	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.15			
10	2,000	2,500	2,250	16	275	1.22	20.96	51.57	406.21	0.99	7.81	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.13			
11	2,500	3,000	2,750	14	289	1.07	22.03	49.98	456.19	0.96	8.77	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.12			
12	3,000	4,000	3,500	34	323	2.59	24.62	69.69	525.88	1.34	10.11	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.10			
13	4,000	5,000	4,500	36	359	2.74	27.36	109.14	635.03	2.10	12.20	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.08			
14	5,000	7,500	6,250	66	425	5.03	32.39	269.95	904.98	5.19	17.39	0	2	0.00	7.14	0.00	0.53	0.00	0.01	0.00	0.06			
15	7,500	10,000	8,750	50	475	3.81	36.20	237.25	1,142.23	4.56	21.95	4	6	14.29	21.43	171.19	171.72	1.63	1.63	72.16	15.03			
16	10,000	20,000	15,000	128	603	9.76	45.96	732.76	1,874.99	14.08	36.03	2	8	7.14	28.57	126.39	298.11	1.20	2.83	17.25	15.90			
17	20,000	50,000	35,000	135	738	10.29	56.25	979.91	2,854.90	18.83	54.86	1	9	3.57	32.14	19.79	317.90	0.19	3.02	2.02	11.14			
18	50,000	100,000	75,000	140	878	10.67	66.92	503.19	3,358.09	9.67	64.53	0	9	0.00	32.14	0.00	317.90	0.00	3.02	0.00	9.47			
19	100,000	500,000	300,000	255	1,133	19.44	86.36	1,207.67	4,565.76	23.21	87.73	10	19	35.71	67.86	330.27	648.17	3.14	6.16	27.35	14.20			
20	500,000	UP		179	1,312	13.64	100.00	638.33	5,204.10	12.27	100.00	9	28	32.14	100.00	9,879.89	10,528.06	93.84	100.00	1547.76	202.30			
				1,312					5,204.10					28					10,528.06					202.30



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	3.95	3.95	4.06	4.06	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	8	6.58	10.53	21.40	25.46	2.79	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	11	3.95	14.47	17.96	43.42	2.34	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	13	2.63	17.11	4.53	47.96	0.59	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	14	1.32	18.42	1.12	49.07	0.15	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	20	7.89	26.32	18.39	67.46	2.40	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	22	2.63	28.95	3.53	70.99	0.46	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	23	1.32	30.26	3.58	74.56	0.47	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	1.32	31.58	1.61	76.18	0.21	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	28	5.26	36.84	14.43	90.61	1.88	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	32	5.26	42.11	15.56	106.16	2.03	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	35	3.95	46.05	14.59	120.75	1.90	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	36	1.32	47.37	16.74	137.50	2.19	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	39	3.95	51.32	17.33	154.83	2.26	20.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	40	1.32	52.63	25.88	180.71	3.38	23.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	48	10.53	63.16	130.28	310.98	17.00	40.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	60	15.79	78.95	350.44	661.42	45.74	86.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	65	6.58	85.53	25.71	687.14	3.36	89.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	76	14.47	100.00	79.01	766.15	10.31	100.00	10	10	100.00	100.00	522.78	522.78	100.00	100.00	661.67	68.24	
20	500,000	UP		0	76	0.00	100.00	0.00	766.15	0.00	100.00	0	10	0.00	100.00	0.00	522.78	522.78	0.00	100.00	0.00	68.24
				76					766.15					10					522.78			68.24



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2518 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.33	3.33	0.74	0.74	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.33	6.67	0.53	1.26	0.18	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.33	10.00	0.30	1.56	0.11	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.33	13.33	1.62	3.18	0.57	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.33	16.67	3.92	7.10	1.37	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.33	20.00	3.96	11.06	1.39	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	8	6.67	26.67	11.05	22.12	3.87	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.33	30.00	0.68	22.79	0.24	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.33	33.33	0.96	23.75	0.34	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.33	36.67	1.81	25.56	0.63	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.33	40.00	2.16	27.72	0.75	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.33	43.33	11.95	39.67	4.18	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.33	46.67	0.60	40.26	0.21	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.33	50.00	11.96	52.23	4.19	18.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	18	10.00	60.00	15.56	67.78	5.44	23.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	30	40.00	100.00	218.04	285.82	76.29	100.00	5	5	100.00	100.00	82.88	82.88	100.00	100.00	38.01	29.00	29.00	29.00
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	285.82	0.00	100.00	0	5	0.00	100.00	0.00	82.88	0.00	100.00	0.00	29.00	29.00	29.00
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	285.82	0.00	100.00	0	5	0.00	100.00	0.00	82.88	0.00	100.00	0.00	29.00	29.00	29.00
20	500,000	UP		0	30	0.00	100.00	0.00	285.82	0.00	100.00	0	5	0.00	100.00	0.00	82.88	0.00	100.00	0.00	29.00	29.00	29.00
				30					285.82					5					82.88			29.00	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 252 CARTON AND PAPER GOODS FACTORIES BOOKBINDERS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	4.49	4.49	87.87	87.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.62	5.11	12.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					5.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	26	26	6.18	6.18	3.95	3.95	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	29	0.71	6.89	5.83	9.79	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	37	1.90	8.79	12.00	21.79	0.33	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	45	1.90	10.69	12.55	34.34	0.35	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	51	1.43	12.11	4.70	39.03	0.13	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	63	2.85	14.96	24.10	63.14	0.67	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	70	1.66	16.63	17.82	80.95	0.49	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	97	6.41	23.04	101.98	182.93	2.82	5.05	6	6	28.57	28.57	127.48	127.48	20.44	20.44	125.00	69.69			
9	1,500	2,000	1,750	11	108	2.61	25.65	117.32	300.25	3.24	8.29	0	6	0.00	28.57	0.00	127.48	0.00	20.44	0.00	42.46			
10	2,000	2,500	2,250	14	122	3.33	28.98	87.81	388.07	2.42	10.72	0	6	0.00	28.57	0.00	127.48	0.00	20.44	0.00	32.85			
11	2,500	3,000	2,750	16	138	3.80	32.78	86.34	474.41	2.38	13.10	0	6	0.00	28.57	0.00	127.48	0.00	20.44	0.00	26.87			
12	3,000	4,000	3,500	26	164	6.18	38.95	175.50	649.90	4.85	17.95	0	6	0.00	28.57	0.00	127.48	0.00	20.44	0.00	19.61			
13	4,000	5,000	4,500	18	182	4.28	43.23	146.85	796.76	4.06	22.00	0	6	0.00	28.57	0.00	127.48	0.00	20.44	0.00	16.00			
14	5,000	7,500	6,250	14	196	3.33	46.56	241.63	1,038.39	6.67	28.67	0	6	0.00	28.57	0.00	127.48	0.00	20.44	0.00	12.28			
15	7,500	10,000	8,750	13	209	3.09	49.64	239.43	1,277.82	6.61	35.29	0	6	0.00	28.57	0.00	127.48	0.00	20.44	0.00	9.98			
16	10,000	20,000	15,000	30	239	7.13	56.77	672.71	1,950.53	18.58	53.86	0	6	0.00	28.57	0.00	127.48	0.00	20.44	0.00	6.54			
17	20,000	50,000	35,000	54	293	12.83	69.60	579.79	2,530.32	16.01	69.87	5	11	23.81	52.38	165.41	292.89	26.52	46.96	28.53	11.58			
18	50,000	100,000	75,000	60	353	14.25	83.85	682.40	3,212.72	18.84	88.72	7	18	33.33	85.71	201.92	494.80	32.37	79.34	29.59	15.40			
19	100,000	500,000	300,000	32	385	7.60	91.45	209.32	3,422.04	5.78	94.50	1	19	4.76	90.48	96.08	590.88	15.41	94.74	45.90	17.27			
20	500,000	UP		36	421	8.55	100.00	199.25	3,621.29	5.50	100.00	2	21	9.52	100.00	32.80	623.69	5.26	100.00	16.46	17.22			
				421					3,621.29					21					623.69					17.22



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	106	106	5.42	5.42	11.96	11.96	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	124	0.92	6.34	40.53	52.49	0.33	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	156	1.64	7.98	53.46	105.94	0.43	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	183	1.38	9.36	16.85	122.80	0.14	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	54	237	2.76	12.12	92.06	214.86	0.74	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	55	292	2.81	14.94	147.90	362.76	1.19	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	72	364	3.68	18.62	164.42	527.18	1.32	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	83	447	4.25	22.86	237.75	764.93	1.91	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	78	525	3.99	26.85	240.44	1,005.37	1.93	8.08	2	2	3.85	3.85	929.66	929.66	23.38	23.38	386.65	92.47			
10	2,000	2,500	2,250	55	580	2.81	29.67	294.52	1,299.89	2.37	10.45	0	2	0.00	3.85	0.00	929.66	0.00	23.38	0.00	71.52			
11	2,500	3,000	2,750	50	630	2.56	32.23	281.44	1,581.32	2.26	12.71	4	6	7.69	11.54	1,633.35	2,563.00	41.08	64.46	580.36	162.08			
12	3,000	4,000	3,500	80	710	4.09	36.32	589.47	2,170.79	4.74	17.45	0	6	0.00	11.54	0.00	2,563.00	0.00	64.46	0.00	118.07			
13	4,000	5,000	4,500	53	763	2.71	39.03	286.18	2,456.97	2.30	19.75	0	6	0.00	11.54	0.00	2,563.00	0.00	64.46	0.00	104.32			
14	5,000	7,500	6,250	125	888	6.39	45.42	857.79	3,314.77	6.90	26.65	1	7	1.92	13.46	1.26	2,564.26	0.03	64.49	0.15	77.36			
15	7,500	10,000	8,750	91	979	4.65	50.08	705.58	4,020.35	5.67	32.32	1	8	1.92	15.38	107.81	2,672.08	2.71	67.20	15.28	66.46			
16	10,000	20,000	15,000	245	1,224	12.53	62.61	2,579.45	6,599.80	20.73	53.05	7	15	13.46	28.85	268.04	2,940.12	6.74	73.94	10.39	44.55			
17	20,000	50,000	35,000	298	1,522	15.24	77.85	2,853.63	9,453.43	22.94	75.99	2	17	3.85	32.69	250.93	3,191.05	6.31	80.25	8.79	33.76			
18	50,000	100,000	75,000	192	1,714	9.82	87.67	1,473.18	10,926.62	11.84	87.83	22	39	42.31	75.00	454.40	3,645.45	11.43	91.68	30.84	33.36			
19	100,000	500,000	300,000	167	1,881	8.54	96.21	1,140.61	12,067.23	9.17	97.00	3	42	5.77	80.77	72.44	3,717.89	1.82	93.50	6.35	30.81			
20	500,000	UP		74	1,955	3.79	100.00	373.02	12,440.25	3.00	100.00	10	52	19.23	100.00	258.25	3,976.14	6.50	100.00	69.23	31.96			
				1,955					12,440.25					52					3,976.14					31.96



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	5.57	5.57	6.04	6.04	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	29	1.16	6.73	1.03	7.07	0.06	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	38	2.09	8.82	3.80	10.87	0.21	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	46	1.86	10.67	28.32	39.19	1.54	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	58	2.78	13.46	8.94	48.13	0.49	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	68	2.32	15.78	13.79	61.92	0.75	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	73	1.16	16.94	10.64	72.56	0.58	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	102	6.73	23.67	56.17	128.72	3.06	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	111	2.09	25.75	9.38	138.11	0.51	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	119	1.86	27.61	25.35	163.46	1.38	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	126	1.62	29.23	37.67	201.12	2.05	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	148	5.10	34.34	88.56	289.68	4.82	15.76	1	1	33.33	33.33	384.75	384.75	86.23	86.23	434.47	132.82			
13	4,000	5,000	4,500	21	169	4.87	39.21	45.46	335.14	2.47	18.23	0	1	0.00	33.33	0.00	384.75	0.00	86.23	0.00	114.80			
14	5,000	7,500	6,250	82	251	19.03	58.24	202.32	537.46	11.01	29.24	0	1	0.00	33.33	0.00	384.75	0.00	86.23	0.00	71.59			
15	7,500	10,000	8,750	28	279	6.50	64.73	71.96	609.42	3.91	33.15	0	1	0.00	33.33	0.00	384.75	0.00	86.23	0.00	63.13			
16	10,000	20,000	15,000	65	344	15.08	79.81	402.41	1,011.83	21.89	55.05	1	2	33.33	66.67	61.44	446.19	13.77	100.00	15.27	44.10			
17	20,000	50,000	35,000	50	394	11.60	91.42	526.92	1,538.75	28.67	83.71	1	3	33.33	100.00	0.00	446.19	0.00	100.00	0.00	29.00			
18	50,000	100,000	75,000	26	420	6.03	97.45	161.50	1,700.24	8.79	92.50	0	3	0.00	100.00	0.00	446.19	0.00	100.00	0.00	26.24			
19	100,000	500,000	300,000	11	431	2.55	100.00	137.86	1,838.11	7.50	100.00	0	3	0.00	100.00	0.00	446.19	0.00	100.00	0.00	24.27			
20	500,000	UP		0	431	0.00	100.00	0.00	1,838.11	0.00	100.00	0	3	0.00	100.00	0.00	446.19	0.00	100.00	0.00	24.27			
				431					1,838.11					3					446.19					24.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2528 MIXED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.03	3.03	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	3.03	6.06	0.50	0.50	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	7	4.55	10.61	1.32	1.82	0.28	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.52	12.12	1.26	3.08	0.27	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	10	3.03	15.15	3.55	6.63	0.75	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	1.52	16.67	3.02	9.64	0.64	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	1.52	18.18	4.55	14.19	0.96	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	15	4.55	22.73	17.29	31.49	3.65	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	19	6.06	28.79	15.30	46.78	3.23	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	22	4.55	33.33	36.81	83.59	7.77	17.65	1	1	100.00	100.00	2,077.57	2,077.57	100.00	100.00	5644.60	2485.46			
11	2,500	3,000	2,750	1	23	1.52	34.85	11.57	95.16	2.44	20.09	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	2183.15			
12	3,000	4,000	3,500	5	28	7.58	42.42	45.66	140.82	9.64	29.73	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	1475.35			
13	4,000	5,000	4,500	3	31	4.55	46.97	40.84	181.66	8.62	38.35	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	1143.66			
14	5,000	7,500	6,250	2	33	3.03	50.00	58.43	240.09	12.33	50.68	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	865.32			
15	7,500	10,000	8,750	1	34	1.52	51.52	0.17	239.92	0.04	50.65	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	865.95			
16	10,000	20,000	15,000	3	37	4.55	56.06	3.76	243.68	0.79	51.44	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	852.58			
17	20,000	50,000	35,000	1	38	1.52	57.58	47.23	290.91	9.97	61.41	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	714.16			
18	50,000	100,000	75,000	11	49	16.67	74.24	46.60	337.51	9.84	71.25	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	615.56			
19	100,000	500,000	300,000	15	64	22.73	96.97	129.82	467.33	27.40	98.65	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	444.57			
20	500,000	UP		2	66	3.03	100.00	6.38	473.70	1.35	100.00	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	438.58			
				66					473.70					1					2,077.57					438.58



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 253

NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	16.00	16.00	0.24	0.24	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	4.00	20.00	0.05	0.29	0.05	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	4.00	24.00	0.85	1.15	0.78	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	4.00	28.00	0.23	1.38	0.21	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	4.00	32.00	0.00	1.38	0.00	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	10	8.00	40.00	1.11	2.49	1.01	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	4.00	44.00	0.38	2.87	0.35	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	4.00	48.00	3.08	5.95	2.79	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	4.00	52.00	12.25	18.20	11.13	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	4.00	56.00	0.87	19.07	0.79	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	4.00	60.00	3.37	22.44	3.06	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	4.00	64.00	13.02	35.46	11.83	32.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	4.00	68.00	16.91	52.37	15.36	47.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	4.00	72.00	0.00	52.37	0.00	47.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	4.00	76.00	0.00	52.37	0.00	47.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	21	8.00	84.00	8.79	61.15	7.98	55.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	24	12.00	96.00	27.35	88.50	24.84	80.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	25	4.00	100.00	21.60	110.10	19.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	110.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	25	0.00	100.00	0.00	110.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				25					110.10					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	36	3.14	3.14	0.27	0.27	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	36	1.05	4.19	0.04	0.22	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	67	3.61	7.80	7.09	7.32	0.35	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	98	3.61	11.41	5.34	12.66	0.26	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	38	136	4.42	15.83	9.74	22.40	0.48	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	161	2.91	18.74	119.38	141.78	5.91	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	47	208	5.47	24.21	33.34	175.12	1.65	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	58	266	6.75	30.97	34.09	209.21	1.69	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	29	295	3.38	34.34	43.22	252.43	2.14	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	28	323	3.26	37.60	59.76	312.18	2.96	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	345	2.56	40.16	35.78	347.96	1.77	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	99	444	11.53	51.69	174.46	522.42	8.63	25.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	58	502	6.75	58.44	112.76	635.18	5.58	31.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	108	610	12.57	71.01	266.25	901.43	13.17	44.60	2	2	66.67	66.67	516.05	516.05	87.31	87.31	193.82	57.25			
15	7,500	10,000	8,750	71	681	8.27	79.28	309.69	1,211.12	15.32	59.93	1	3	33.33	100.00	75.00	591.05	12.69	100.00	24.22	48.80			
16	10,000	20,000	15,000	69	750	8.03	87.31	351.00	1,562.12	17.37	77.30	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	37.84			
17	20,000	50,000	35,000	70	820	8.15	95.46	142.02	1,704.14	7.03	84.32	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	34.68			
18	50,000	100,000	75,000	23	843	2.68	98.14	154.72	1,858.86	7.66	91.98	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	31.80			
19	100,000	500,000	300,000	16	859	1.86	100.00	162.07	2,020.93	8.02	100.00	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	29.25			
20	500,000	UP		0	859	0.00	100.00	0.00	2,020.93	0.00	100.00	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	29.25			
				859					2,020.93					3					591.05					29.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	609	609	6.52	6.52	114.92	114.92	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	209	818	2.24	8.76	114.10	229.03	0.38	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	451	1,269	4.83	13.60	210.96	439.99	0.71	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	575	1,844	6.16	19.76	279.97	719.96	0.94	2.41	1	1	1.30	1.30	254.48	254.48	1.27	1.27	90.90	35.35			
5	300	500	400	823	2,667	8.82	28.57	657.92	1,377.89	2.20	4.62	2	3	2.60	3.90	407.88	662.36	2.03	3.30	62.00	48.07			
6	500	750	625	671	3,338	7.19	35.76	711.46	2,089.35	2.38	7.00	1	4	1.30	5.19	544.54	1,206.91	2.71	6.01	76.54	57.76			
7	750	1,000	875	662	4,000	7.09	42.85	961.43	3,050.77	3.22	10.22	0	4	0.00	5.19	0.00	1,206.91	0.00	6.01	0.00	39.56			
8	1,000	1,500	1,250	756	4,756	8.10	50.95	1,446.42	4,497.19	4.85	15.07	2	6	2.60	7.79	887.17	2,094.08	4.42	10.42	61.34	46.56			
9	1,500	2,000	1,750	640	5,396	6.86	57.81	1,421.41	5,918.60	4.76	19.83	1	7	1.30	9.09	98.31	2,192.39	0.49	10.91	6.92	37.04			
10	2,000	2,500	2,250	443	5,839	4.75	62.56	1,468.73	7,387.33	4.92	24.75	0	7	0.00	9.09	0.00	2,192.39	0.00	10.91	0.00	29.68			
11	2,500	3,000	2,750	350	6,189	3.75	66.31	1,254.33	8,641.66	4.20	28.95	2	9	2.60	11.69	3.93	2,196.31	0.02	10.93	0.31	25.42			
12	3,000	4,000	3,500	415	6,604	4.45	70.75	1,904.58	10,546.24	6.38	35.33	6	15	7.79	19.48	4,500.50	6,696.81	22.40	33.33	236.30	63.50			
13	4,000	5,000	4,500	329	6,933	3.52	74.28	1,697.71	12,243.95	5.69	41.02	0	15	0.00	19.48	0.00	6,696.81	0.00	33.33	0.00	54.69			
14	5,000	7,500	6,250	520	7,453	5.57	79.85	3,070.24	15,314.19	10.29	51.30	4	19	5.19	24.68	522.62	7,219.43	2.60	35.93	17.02	47.14			
15	7,500	10,000	8,750	352	7,805	3.77	83.62	2,665.07	17,979.26	8.93	60.23	6	25	7.79	32.47	445.45	7,664.88	2.22	38.15	16.71	42.63			
16	10,000	20,000	15,000	574	8,379	6.15	89.77	4,666.77	22,646.03	15.63	75.87	19	44	24.68	57.14	1,782.98	9,447.86	8.87	47.02	38.21	41.72			
17	20,000	50,000	35,000	462	8,841	4.95	94.72	4,069.16	26,715.19	13.63	89.50	14	58	18.18	75.32	1,850.49	11,298.36	9.21	56.23	45.48	42.29			
18	50,000	100,000	75,000	277	9,118	2.97	97.69	1,828.64	28,543.83	6.13	95.62	10	68	12.99	88.31	315.14	11,613.50	1.57	57.80	17.23	40.69			
19	100,000	500,000	300,000	155	9,273	1.66	99.35	955.35	29,499.18	3.20	98.82	8	76	10.39	98.70	8,474.61	20,088.11	42.18	99.98	887.07	68.10			
20	500,000	UP		61	9,334	0.65	100.00	350.94	29,850.12	1.18	100.00	1	77	1.30	100.00	3.22	20,091.32	0.02	100.00	0.92	67.31			
				9,334					29,850.12					77					20,091.32					67.31



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	10.94	10.94	0.18	0.18	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	11	6.25	17.19	1.01	1.19	0.33	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	13	3.13	20.31	0.60	1.79	0.20	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	17	6.25	26.56	1.78	3.56	0.58	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	25	12.50	39.06	5.83	9.39	1.91	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	27	3.13	42.19	2.33	11.72	0.76	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	34	10.94	53.13	17.49	29.20	5.74	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	44	15.63	68.75	26.87	56.07	8.83	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	47	4.69	73.44	12.51	68.58	4.11	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	49	3.13	76.56	11.03	79.62	3.62	26.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	50	1.56	78.13	4.95	84.57	1.63	27.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	53	4.69	82.81	25.65	110.22	8.42	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	54	1.56	84.38	11.34	121.55	3.72	39.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	62	12.50	96.88	88.79	210.35	29.16	69.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	63	1.56	98.44	48.04	258.39	15.78	84.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	64	1.56	100.00	46.07	304.46	15.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	64	0.00	100.00	0.00	304.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	64	0.00	100.00	0.00	304.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	304.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	64	0.00	100.00	0.00	304.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				64				304.46				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	7.77	7.77	1.19	1.19	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	22	2.91	10.68	1.13	2.31	0.14	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	43	10.19	20.87	6.19	8.50	0.75	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	46	1.46	22.33	1.61	10.11	0.20	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	62	7.77	30.10	22.46	32.57	2.73	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	76	6.80	36.89	17.03	49.60	2.07	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	90	6.80	43.69	20.82	70.42	2.53	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	109	9.22	52.91	42.65	113.07	5.18	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	121	5.83	58.74	42.78	155.85	5.20	18.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	127	2.91	61.65	28.29	184.14	3.44	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	140	6.31	67.96	77.38	261.52	9.40	31.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	146	2.91	70.87	42.59	304.11	5.17	36.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	150	1.94	72.82	41.31	345.42	5.02	41.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	164	6.80	79.61	81.57	426.99	9.91	51.86	1	1	100.00	100.00	21.05	21.05	100.00	100.00	25.81	4.93			
15	7,500	10,000	8,750	2	166	0.97	80.58	22.17	449.16	2.69	54.56	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	4.69			
16	10,000	20,000	15,000	10	176	4.85	85.44	135.88	585.04	16.50	71.06	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	3.60			
17	20,000	50,000	35,000	15	191	7.28	92.72	155.90	740.94	18.94	89.99	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	2.84			
18	50,000	100,000	75,000	3	194	1.46	94.17	22.82	763.76	2.77	92.77	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	2.76			
19	100,000	500,000	300,000	9	203	4.37	98.54	48.60	812.36	5.90	98.67	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	2.59			
20	500,000	UP		3	206	1.46	100.00	10.95	823.31	1.33	100.00	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	2.56			
				206					823.31					1					21.05					2.56



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2538 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	3.06	3.06	2.29	2.29	0.12	0.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	17	1.67	4.74	3.66	1.37	0.19	0.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	30	3.62	8.36	14.69	16.06	0.77	0.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	47	4.74	13.09	11.85	27.91	0.62	1.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	42	89	11.70	24.79	47.35	75.26	2.48	3.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	37	126	10.31	35.10	50.40	125.65	2.64	6.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	154	7.80	42.90	47.10	172.75	2.47	9.06	1	1	20.00	20.00	34.17	34.17	26.72	26.72	72.55	19.78			
8	1,000	1,500	1,250	30	184	8.36	51.25	66.85	239.60	3.51	12.57	0	1	0.00	20.00	0.00	34.17	0.00	26.72	0.00	14.26			
9	1,500	2,000	1,750	18	202	5.01	56.27	72.13	311.73	3.78	16.35	0	1	0.00	20.00	0.00	34.17	0.00	26.72	0.00	10.96			
10	2,000	2,500	2,250	20	222	5.57	61.84	92.47	404.20	4.85	21.20	0	1	0.00	20.00	0.00	34.17	0.00	26.72	0.00	8.45			
11	2,500	3,000	2,750	12	234	3.34	65.18	115.93	520.14	6.08	27.28	1	2	20.00	40.00	39.45	73.62	30.84	57.56	34.03	14.15			
12	3,000	4,000	3,500	6	240	1.67	66.85	44.74	564.88	2.35	29.63	0	2	0.00	40.00	0.00	73.62	0.00	57.56	0.00	13.03			
13	4,000	5,000	4,500	14	254	3.90	70.75	75.45	640.33	3.96	33.59	0	2	0.00	40.00	0.00	73.62	0.00	57.56	0.00	11.50			
14	5,000	7,500	6,250	22	276	6.13	76.88	140.98	781.31	7.39	40.98	0	2	0.00	40.00	0.00	73.62	0.00	57.56	0.00	9.42			
15	7,500	10,000	8,750	11	287	3.06	79.94	164.47	945.78	8.63	49.61	1	3	20.00	60.00	5.28	78.89	4.12	61.68	3.21	8.34			
16	10,000	20,000	15,000	30	317	8.36	88.30	353.26	1,299.04	18.53	68.14	2	5	40.00	100.00	49.00	127.90	38.32	100.00	13.87	9.85			
17	20,000	50,000	35,000	25	342	6.96	95.26	302.39	1,601.43	15.86	84.00	0	5	0.00	100.00	0.00	127.90	0.00	100.00	0.00	7.99			
18	50,000	100,000	75,000	9	351	2.51	97.77	161.88	1,763.31	8.49	92.49	0	5	0.00	100.00	0.00	127.90	0.00	100.00	0.00	7.25			
19	100,000	500,000	300,000	7	358	1.95	99.72	144.90	1,908.21	7.60	100.09	0	5	0.00	100.00	0.00	127.90	0.00	100.00	0.00	6.70			
20	500,000	UP		1	359	0.28	100.00	1.69	1,906.53	0.09	100.00	0	5	0.00	100.00	0.00	127.90	0.00	100.00	0.00	6.71			
				359					1,906.53					5					127.90					6.71



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	19.69	19.69	1.01	1.01	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	33	6.30	25.98	1.70	2.71	0.35	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	40	5.51	31.50	2.08	4.79	0.43	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	44	3.15	34.65	1.70	6.49	0.35	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	49	3.94	38.58	4.70	11.19	0.98	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	53	3.15	41.73	5.51	16.70	1.15	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	58	3.94	45.67	8.30	25.00	1.73	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	66	6.30	51.97	19.07	44.07	3.97	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	71	3.94	55.91	24.51	68.58	5.10	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	75	3.15	59.06	22.08	90.66	4.59	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	76	0.79	59.84	9.53	100.19	1.98	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	81	3.94	63.78	39.98	140.17	8.32	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	84	2.36	66.14	32.10	172.26	6.68	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	96	9.45	75.59	68.47	240.73	14.24	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	98	1.57	77.17	39.82	280.55	8.28	58.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	107	7.09	84.25	109.67	390.22	22.82	81.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	121	11.02	95.28	84.89	475.10	17.66	98.84	1	1	50.00	50.00	14.63	14.63	95.85	95.85	17.23	3.08
18	50,000	100,000	75,000	1	122	0.79	96.06	0.18	475.28	0.04	98.88	0	1	0.00	50.00	0.00	14.63	0.00	95.85	0.00	3.08
19	100,000	500,000	300,000	2	124	1.57	97.64	2.05	477.33	0.43	99.30	1	2	50.00	100.00	0.63	15.26	4.15	100.00	30.89	3.20
20	500,000	UP		3	127	2.36	100.00	3.35	480.68	0.70	100.00	0	2	0.00	100.00	0.00	15.26	0.00	100.00	0.00	3.17
				127				480.68				2				15.26				3.17	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	3.28	3.28	34.42	34.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	2.20	5.49	23.09	57.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.04	5.53	0.41	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	4.02	9.54	42.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					9.54					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	7.12	7.12	3.66	3.66	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	27	1.62	8.74	0.78	4.43	0.06	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	28	0.32	9.06	0.27	4.70	0.02	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	39	3.56	12.62	3.35	8.05	0.24	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	53	4.53	17.15	5.58	13.62	0.41	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	61	2.59	19.74	9.90	23.52	0.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	73	3.88	23.62	17.31	40.83	1.26	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	89	5.18	28.80	24.87	65.70	1.82	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	98	2.91	31.72	18.09	83.79	1.32	6.12	0	0	0.00	0.00	1.32	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	113	4.85	36.57	43.20	126.99	3.15	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	123	3.24	39.81	36.84	163.83	2.69	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	138	4.85	44.66	45.87	209.70	3.35	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	157	6.15	50.81	81.85	291.56	5.97	21.28	1	1	12.50	12.50	4.83	4.83	33.96	33.96	5.90	1.66			
14	5,000	7,500	6,250	14	171	4.53	55.34	141.65	433.21	10.34	31.62	1	2	12.50	25.00	0.11	4.95	0.79	34.75	0.08	1.14			
15	7,500	10,000	8,750	44	215	14.24	69.58	129.22	562.43	9.43	41.05	1	3	12.50	37.50	0.15	5.10	1.05	35.80	0.12	0.91			
16	10,000	20,000	15,000	43	258	13.92	83.50	347.85	910.28	25.39	66.43	1	4	12.50	50.00	8.65	13.74	60.77	96.57	2.49	1.51			
17	20,000	50,000	35,000	38	296	12.30	95.79	394.40	1,304.68	28.78	95.22	3	7	37.50	87.50	0.38	14.12	2.63	99.21	0.10	1.08			
18	50,000	100,000	75,000	8	304	2.59	98.38	67.20	1,371.88	4.90	100.12	1	8	12.50	100.00	0.11	14.23	0.79	100.00	0.17	1.04			
19	100,000	500,000	300,000	4	308	1.29	99.68	1.95	1,369.94	0.14	99.98	0	8	0.00	100.00	0.00	14.23	0.00	100.00	0.00	1.04			
20	500,000	UP		1	309	0.32	100.00	0.27	1,370.20	0.02	100.00	0	8	0.00	100.00	0.00	14.23	0.00	100.00	0.00	1.04			
				309					1,370.20					8					14.23					1.04



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	6.52	6.52	4.30	4.30	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.09	7.61	0.00	4.30	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.09	8.70	2.29	6.58	0.26	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.09	9.78	2.44	9.02	0.28	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.09	10.87	2.64	11.66	0.31	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	12	2.17	13.04	2.47	14.13	0.29	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	15	3.26	16.30	6.34	20.47	0.74	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	20	5.43	21.74	25.59	46.06	2.97	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	24	4.35	26.09	23.95	70.01	2.78	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	27	3.26	29.35	7.34	77.34	0.85	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	33	6.52	35.87	29.39	106.73	3.41	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	38	5.43	41.30	19.57	126.30	2.27	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	43	5.43	46.74	89.15	215.46	10.33	24.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	50	7.61	54.35	91.12	306.57	10.56	35.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	53	3.26	57.61	24.46	331.03	2.83	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	63	10.87	68.48	90.01	421.04	10.43	48.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	74	11.96	80.43	330.62	751.66	38.32	87.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	77	3.26	83.70	14.06	765.71	1.63	88.75	1	1	33.33	33.33	0.18	0.18	0.35	0.35	1.25	0.02			
19	100,000	500,000	300,000	10	87	10.87	94.57	51.72	817.43	5.99	94.74	0	1	0.00	33.33	0.00	0.18	0.00	0.35	0.00	0.02			
20	500,000	UP		5	92	5.43	100.00	45.34	862.77	5.26	100.00	2	3	66.67	100.00	49.62	49.79	99.65	100.00	109.43	5.77			
				92					862.77					3					49.79					5.77



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2571 LEATHER

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	10.42	10.42	2.35	2.35	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	48	2.08	12.50	28.06	30.40	0.65	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	59	2.86	15.36	9.82	40.22	0.23	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	72	3.39	18.75	17.57	57.79	0.41	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	92	5.21	23.96	40.84	98.63	0.95	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	24	116	6.25	30.21	72.77	171.40	1.70	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	138	5.73	35.94	112.70	284.11	2.63	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	162	6.25	42.19	139.80	423.90	3.26	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	177	3.91	46.09	112.01	535.91	2.61	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	189	3.13	49.22	111.34	647.25	2.60	15.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	24	213	6.25	55.47	120.87	768.13	2.82	17.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	28	241	7.29	62.76	272.63	1,040.76	6.36	24.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	251	2.60	65.36	122.18	1,162.94	2.85	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	269	4.69	70.05	363.27	1,526.21	8.48	35.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	289	5.21	75.26	235.05	1,761.25	5.48	41.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	45	334	11.72	86.98	1,071.83	2,833.08	25.01	66.10	1	1	100.00	100.00	38.12	38.12	100.00	100.00	3.56	1.35			
17	20,000	50,000	35,000	28	362	7.29	94.27	957.63	3,790.71	22.34	88.44	0	1	0.00	100.00	0.00	38.12	0.00	100.00	0.00	1.01			
18	50,000	100,000	75,000	12	374	3.13	97.40	280.68	4,071.39	6.55	94.99	0	1	0.00	100.00	0.00	38.12	0.00	100.00	0.00	0.94			
19	100,000	500,000	300,000	9	383	2.34	99.74	214.78	4,286.17	5.01	100.00	0	1	0.00	100.00	0.00	38.12	0.00	100.00	0.00	0.89			
20	500,000	UP		1	384	0.26	100.00	0.00	4,286.17	0.00	100.00	0	1	0.00	100.00	0.00	38.12	0.00	100.00	0.00	0.89			
				384					4,286.17					1					38.12					0.89



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	5.60	5.60	10.79	10.79	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	77	1.71	7.31	37.21	26.42	0.36	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	96	1.80	9.12	82.63	109.05	0.79	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	110	1.33	10.45	41.55	150.60	0.40	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	33	143	3.13	13.58	135.78	286.38	1.31	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	47	190	4.46	18.04	358.52	644.90	3.45	6.20	2	2	5.13	5.13	5.95	5.95	0.50	0.50	1.66	0.92			
7	750	1,000	875	16	206	1.52	19.56	60.67	705.57	0.58	6.78	0	2	0.00	5.13	0.00	5.95	0.00	0.50	0.00	0.84			
8	1,000	1,500	1,250	39	245	3.70	23.27	176.11	881.68	1.69	8.48	0	2	0.00	5.13	0.00	5.95	0.00	0.50	0.00	0.68			
9	1,500	2,000	1,750	26	271	2.47	25.74	114.97	996.65	1.11	9.58	1	3	2.56	7.69	19.43	25.39	1.65	2.15	16.90	2.55			
10	2,000	2,500	2,250	22	293	2.09	27.83	129.45	1,126.10	1.24	10.82	2	5	5.13	12.82	112.86	138.25	9.56	11.71	87.19	12.28			
11	2,500	3,000	2,750	28	321	2.66	30.48	148.61	1,274.72	1.43	12.25	0	5	0.00	12.82	0.00	138.25	0.00	11.71	0.00	10.85			
12	3,000	4,000	3,500	47	368	4.46	34.95	318.01	1,592.73	3.06	15.31	0	5	0.00	12.82	0.00	138.25	0.00	11.71	0.00	8.68			
13	4,000	5,000	4,500	45	413	4.27	39.22	357.01	1,949.74	3.43	18.74	0	5	0.00	12.82	0.00	138.25	0.00	11.71	0.00	7.09			
14	5,000	7,500	6,250	77	490	7.31	46.53	659.78	2,609.52	6.34	25.08	2	7	5.13	17.95	35.61	173.86	3.02	14.72	5.40	6.66			
15	7,500	10,000	8,750	34	524	3.23	49.76	376.65	2,986.17	3.62	28.70	0	7	0.00	17.95	0.00	173.86	0.00	14.72	0.00	5.82			
16	10,000	20,000	15,000	126	650	11.97	61.73	1,477.90	4,464.06	14.21	42.91	6	13	15.38	33.33	77.58	251.44	6.57	21.29	5.25	5.63			
17	20,000	50,000	35,000	149	799	14.15	75.88	2,420.38	6,884.44	23.27	66.18	4	17	10.26	43.59	5.35	256.79	0.45	21.74	0.22	3.73			
18	50,000	100,000	75,000	79	878	7.50	83.38	1,090.35	7,974.80	10.48	76.66	11	28	28.21	71.79	523.85	780.64	44.36	66.10	48.04	9.79			
19	100,000	500,000	300,000	127	1,005	12.06	95.44	1,448.98	9,423.78	13.93	90.59	4	32	10.26	82.05	172.84	953.47	14.64	80.74	11.93	10.12			
20	500,000	UP		48	1,053	4.56	100.00	979.25	10,403.03	9.41	100.00	7	39	17.95	100.00	227.48	1,180.95	19.26	100.00	23.23	11.35			
				1,053					10,403.03					39					1,180.95					11.35



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2578

OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	39	39	7.20	7.20	0.65	0.65	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	15	54	2.77	9.96	36.96	37.60	0.68	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	67	2.40	12.36	44.41	82.01	0.82	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	15	82	2.77	15.13	77.44	159.46	1.43	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	27	109	4.98	20.11	129.72	289.17	2.39	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	27	136	4.98	25.09	120.92	410.10	2.23	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	145	1.66	26.75	128.88	538.98	2.37	9.92	1	1	50.00	50.00	113.81	113.81	100.00	100.00	88.30	21.12	
8	1,000	1,500	1,250	52	197	9.59	36.35	450.13	989.11	8.28	18.20	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	11.51	
9	1,500	2,000	1,750	29	226	5.35	41.70	163.52	1,152.63	3.01	21.21	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	9.87	
10	2,000	2,500	2,250	14	240	2.58	44.28	138.46	1,291.09	2.55	23.76	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	8.81	
11	2,500	3,000	2,750	17	257	3.14	47.42	162.93	1,454.02	3.00	26.76	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	7.83	
12	3,000	4,000	3,500	12	269	2.21	49.63	102.58	1,556.60	1.89	28.65	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	7.31	
13	4,000	5,000	4,500	12	281	2.21	51.85	114.95	1,671.55	2.12	30.76	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	6.81	
14	5,000	7,500	6,250	36	317	6.64	58.49	305.56	1,977.12	5.62	36.39	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	5.76	
15	7,500	10,000	8,750	38	355	7.01	65.50	318.47	2,295.59	5.86	42.25	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	4.96	
16	10,000	20,000	15,000	42	397	7.75	73.25	762.43	3,058.02	14.03	56.28	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	3.72	
17	20,000	50,000	35,000	94	491	17.34	90.59	1,438.94	4,496.96	26.48	82.76	1	2	50.00	100.00	26.48	113.81	0.00	100.00	0.00	2.53	
18	50,000	100,000	75,000	39	530	7.20	97.79	715.84	5,212.80	13.17	95.93	0	2	0.00	100.00	0.00	113.81	0.00	100.00	0.00	2.18	
19	100,000	500,000	300,000	6	536	1.11	98.89	164.90	5,377.70	3.03	98.97	0	2	0.00	100.00	0.00	113.81	0.00	100.00	0.00	2.12	
20	500,000	UP		6	542	1.11	100.00	56.08	5,433.78	1.03	100.00	0	2	0.00	100.00	0.00	113.81	0.00	100.00	0.00	2.09	
				542					5,433.78					2					113.81			2.09



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 258 LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	18.62	18.62	49.77	49.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	18.79	37.41	50.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					37.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	10.00	10.00	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.71	10.71	0.33	0.39	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	17	1.43	12.14	0.79	1.19	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	21	2.86	15.00	1.33	2.51	0.15	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	29	5.71	20.71	5.21	7.72	0.60	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	41	8.57	29.29	9.85	17.57	1.14	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	46	3.57	32.86	10.71	28.28	1.24	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	54	5.71	38.57	13.97	42.24	1.62	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	64	7.14	45.71	29.24	71.48	3.40	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	65	0.71	46.43	2.09	73.57	0.24	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	75	7.14	53.57	14.07	87.65	1.63	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	78	2.14	55.71	10.90	98.55	1.27	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	86	5.71	61.43	38.80	137.35	4.51	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	92	4.29	65.71	43.42	180.77	5.04	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	104	8.57	74.29	52.11	232.88	6.05	27.04	1	1	100.00	100.00	2.01	2.01	100.00	100.00	3.86	0.86
16	10,000	20,000	15,000	19	123	13.57	87.86	174.57	407.46	20.27	47.31	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.49
17	20,000	50,000	35,000	6	129	4.29	92.14	269.94	677.40	31.34	78.65	0	1	0.00	100.00	31.34	2.01	0.00	100.00	0.00	0.30
18	50,000	100,000	75,000	8	137	5.71	97.86	165.06	842.46	19.16	97.81	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.24
19	100,000	500,000	300,000	3	140	2.14	100.00	18.83	861.29	2.19	100.00	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.23
20	500,000	UP		0	140	0.00	100.00	0.00	861.29	0.00	100.00	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.23
				140				861.29		1						2.01					0.23



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	3.74	3.74	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	12	2.67	6.42	0.50	0.51	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	20	4.28	10.70	4.49	5.00	0.51	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	30	5.35	16.04	8.42	13.42	0.96	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	46	8.56	24.60	7.38	20.79	0.85	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	59	6.95	31.55	19.23	40.02	2.20	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	77	9.63	41.18	33.36	73.38	3.82	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	90	6.95	48.13	29.15	102.54	3.34	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	98	4.28	52.41	50.97	153.51	5.84	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	114	8.56	60.96	47.99	201.50	5.50	23.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	116	1.07	62.03	11.49	213.00	1.32	24.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	124	4.28	66.31	33.70	246.70	3.86	28.27	1	1	100.00	100.00	93.96	93.96	100.00	100.00	278.78	38.09			
13	4,000	5,000	4,500	5	129	2.67	68.98	17.72	264.42	2.03	30.30	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	35.53			
14	5,000	7,500	6,250	4	133	2.14	71.12	76.86	341.28	8.81	39.11	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	27.53			
15	7,500	10,000	8,750	3	136	1.60	72.73	65.15	406.43	7.47	46.58	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	23.12			
16	10,000	20,000	15,000	23	159	12.30	85.03	137.81	544.23	15.79	62.37	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	17.26			
17	20,000	50,000	35,000	12	171	6.42	91.44	134.59	678.82	15.42	77.80	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	13.84			
18	50,000	100,000	75,000	4	175	2.14	93.58	23.20	702.02	2.66	80.45	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	13.38			
19	100,000	500,000	300,000	12	187	6.42	100.00	170.55	872.57	19.55	100.00	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	10.77			
20	500,000	UP		0	187	0.00	100.00	0.00	872.57	0.00	100.00	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	10.77			
				187					872.57					1					93.96					10.77



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2588 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	3.45	3.45	0.30	0.30	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	6	1.72	5.17	0.52	0.81	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	10	3.45	8.62	2.70	3.52	0.19	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	12	1.72	10.34	1.78	5.29	0.13	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	16	3.45	13.79	3.55	8.85	0.26	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	25	7.76	21.55	14.67	23.52	1.05	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	31	5.17	26.72	24.33	47.85	1.75	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	40	7.76	34.48	22.32	70.16	1.60	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	13	53	11.21	45.69	41.34	111.50	2.97	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	58	4.31	50.00	20.36	131.86	1.46	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	64	5.17	55.17	39.02	170.87	2.80	12.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	67	2.59	57.76	39.03	209.90	2.80	15.08	1	1	100.00	100.00	9.20	9.20	100.00	100.00	23.57	4.38	
13	4,000	5,000	4,500	6	73	5.17	62.93	69.05	278.95	4.96	20.04	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	3.30	
14	5,000	7,500	6,250	14	87	12.07	75.00	189.80	468.75	13.64	33.68	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	1.96	
15	7,500	10,000	8,750	9	96	7.76	82.76	155.69	624.44	11.19	44.87	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	1.47	
16	10,000	20,000	15,000	15	111	12.93	95.69	550.63	1,175.08	39.56	84.43	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.78	
17	20,000	50,000	35,000	5	116	4.31	100.00	216.72	1,391.80	15.57	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.66	
18	50,000	100,000	75,000	0	116	0.00	100.00	0.00	1,391.80	0.00	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.66	
19	100,000	500,000	300,000	0	116	0.00	100.00	0.00	1,391.80	0.00	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.66	
20	500,000	UP		0	116	0.00	100.00	0.00	1,391.80	0.00	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.66	
				116					1,391.80					1					9.20			0.66



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 259 RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.76	4.76	0.02	0.02	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.76	9.52	0.03	0.05	0.04	0.06	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.76	14.29	0.10	0.15	0.11	0.17	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.76	19.05	0.19	0.34	0.20	0.37	0.08	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.76	23.81	0.27	0.51	0.31	0.68	0.12	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.76	28.57	0.32	0.76	0.43	1.11	0.16	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.76	33.33	0.39	1.15	0.54	1.65	0.20	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.76	38.10	0.43	1.58	0.62	2.27	0.24	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.76	42.86	0.46	1.64	0.69	2.96	0.28	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.76	47.62	0.48	1.69	0.74	3.70	0.32	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.76	52.38	0.50	1.74	0.78	4.48	0.36	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.76	57.14	0.51	1.78	0.81	5.29	0.40	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.76	61.90	0.52	1.82	0.83	6.12	0.44	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.76	66.67	0.53	1.86	0.85	7.00	0.48	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.76	71.43	0.54	1.89	0.87	7.87	0.52	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	17	9.52	80.95	0.55	1.93	0.89	8.76	0.56	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	19	9.52	90.48	0.56	1.96	0.90	9.66	0.58	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	21	9.52	100.00	0.57	1.99	0.91	10.57	0.59	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	21	0.00	100.00	0.57	1.99	0.91	10.57	0.59	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21					90.78					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	364	364	22.39	22.39	60.70	60.70	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	372	0.49	22.88	7.40	68.10	0.07	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	385	0.80	23.68	3.05	71.15	0.03	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	404	1.17	24.85	34.82	105.97	0.34	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	440	2.21	27.06	86.83	192.80	0.84	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	53	493	3.26	30.32	33.77	226.57	0.33	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	58	551	3.57	33.89	92.89	319.46	0.90	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	57	608	3.51	37.39	141.75	461.21	1.37	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	640	1.97	39.36	91.12	552.33	0.88	5.35	1	1	1.69	1.69	213.04	213.04	0.31	0.31	233.79	38.57			
10	2,000	2,500	2,250	34	674	2.09	41.45	132.11	684.45	1.28	6.63	0	1	0.00	1.69	0.00	213.04	0.00	0.31	0.00	31.13			
11	2,500	3,000	2,750	23	697	1.41	42.87	117.00	801.45	1.13	7.76	0	1	0.00	1.69	0.00	213.04	0.00	0.31	0.00	26.58			
12	3,000	4,000	3,500	57	754	3.51	46.37	295.33	1,096.78	2.86	10.62	0	1	0.00	1.69	0.00	213.04	0.00	0.31	0.00	19.42			
13	4,000	5,000	4,500	34	788	2.09	48.46	258.31	1,355.09	2.50	13.12	3	4	5.08	6.78	547.14	760.17	0.79	1.09	211.82	56.10			
14	5,000	7,500	6,250	93	881	5.72	54.18	768.74	2,123.83	7.44	20.57	4	8	6.78	13.56	3,038.35	3,798.52	4.36	5.45	395.24	178.85			
15	7,500	10,000	8,750	92	973	5.66	59.84	704.97	2,828.80	6.83	27.39	2	10	3.39	16.95	3,614.01	7,412.54	5.19	10.64	512.65	262.04			
16	10,000	20,000	15,000	186	1,159	11.44	71.28	1,975.63	4,804.43	19.13	46.52	14	24	23.73	40.68	32,611.02	40,023.56	46.81	57.45	1650.67	833.06			
17	20,000	50,000	35,000	189	1,348	11.62	82.90	2,712.92	7,517.35	26.27	72.79	12	36	20.34	61.02	8,315.52	48,339.08	11.94	69.38	306.52	643.03			
18	50,000	100,000	75,000	74	1,422	4.55	87.45	854.82	8,372.17	8.28	81.07	0	36	0.00	61.02	0.00	48,339.08	0.00	69.38	0.00	577.38			
19	100,000	500,000	300,000	150	1,572	9.23	96.68	1,583.04	9,955.21	15.33	96.40	20	56	33.90	94.92	21,319.60	69,658.67	30.60	99.98	1346.75	699.72			
20	500,000	UP		54	1,626	3.32	100.00	371.96	10,327.17	3.60	100.00	3	59	5.08	100.00	12.89	69,671.56	0.02	100.00	3.47	674.64			
				1,626					10,327.17					59					69,671.56					674.64



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	10.09	10.09	2.21	2.21	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	34	0.31	10.40	2.17	4.39	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	36	0.61	11.01	4.31	8.69	0.12	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	39	0.92	11.93	5.50	14.19	0.15	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	54	4.59	16.51	7.09	21.28	0.20	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	72	5.50	22.02	18.57	39.86	0.52	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	78	1.83	23.85	45.77	85.63	1.27	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	84	1.83	25.69	94.73	180.36	2.63	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	104	6.12	31.80	124.90	305.26	3.47	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	123	5.81	37.61	150.81	456.07	4.19	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	139	4.89	42.51	63.84	519.91	1.77	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	43	182	13.15	55.66	257.84	777.75	7.17	21.61	3	3	50.00	50.00	168.66	168.66	75.78	75.78	65.41	21.69			
13	4,000	5,000	4,500	19	201	5.81	61.47	56.94	834.69	1.58	23.20	0	3	0.00	50.00	0.00	168.66	0.00	75.78	0.00	20.21			
14	5,000	7,500	6,250	29	230	8.87	70.34	364.01	1,198.69	10.12	33.31	3	6	50.00	100.00	53.90	222.56	24.22	100.00	14.81	18.57			
15	7,500	10,000	8,750	10	240	3.06	73.39	255.17	1,453.86	7.09	40.40	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	15.31			
16	10,000	20,000	15,000	30	270	9.17	82.57	823.47	2,277.33	22.88	63.29	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	9.77			
17	20,000	50,000	35,000	51	321	15.60	98.17	903.96	3,181.28	25.12	88.41	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	7.00			
18	50,000	100,000	75,000	2	323	0.61	98.78	189.77	3,371.05	5.27	93.68	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	6.60			
19	100,000	500,000	300,000	2	325	0.61	99.39	127.58	3,498.63	3.55	97.23	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	6.36			
20	500,000	UP		2	327	0.61	100.00	99.85	3,598.47	2.77	100.00	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	6.18			
				327					3,598.47					6					222.56					6.18



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	9.20	9.20	13.42	13.42	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	45	1.15	10.34	9.43	22.85	0.52	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	58	2.99	13.33	52.11	74.96	2.87	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	65	1.61	14.94	5.33	80.29	0.29	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	84	4.37	19.31	19.64	99.94	1.08	5.50	0	0	0.00	0.00	1.08	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	106	5.06	24.37	4.77	104.71	0.26	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	116	2.30	26.67	8.65	113.36	0.48	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	141	5.75	32.41	48.20	161.56	2.65	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	164	5.29	37.70	39.83	201.39	2.19	11.09	0	0	0.00	0.00	2.19	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	178	3.22	40.92	29.15	230.54	1.61	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	189	2.53	43.45	31.40	261.94	1.73	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	206	3.91	47.36	72.69	334.64	4.00	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	28	234	6.44	53.79	133.93	468.57	7.37	25.80	0	0	0.00	0.00	7.37	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	252	4.14	57.93	139.43	608.00	7.68	33.47	1	1	7.14	7.14	5.09	5.09	1.12	1.12	3.65	0.84			
15	7,500	10,000	8,750	13	265	2.99	60.92	90.85	698.85	5.00	38.47	0	1	0.00	7.14	0.00	5.09	0.00	1.12	0.00	0.73			
16	10,000	20,000	15,000	31	296	7.13	68.05	341.91	1,040.76	18.82	57.30	3	4	21.43	28.57	137.39	142.49	30.23	31.35	40.18	13.69			
17	20,000	50,000	35,000	40	336	9.20	77.24	347.64	1,388.40	19.14	76.44	2	6	14.29	42.86	224.01	366.50	49.29	80.64	64.44	26.40			
18	50,000	100,000	75,000	25	361	5.75	82.99	133.76	1,522.16	7.36	83.80	0	6	0.00	42.86	0.00	366.50	0.00	80.64	0.00	24.08			
19	100,000	500,000	300,000	25	386	5.75	88.74	113.23	1,635.39	6.23	90.03	4	10	28.57	71.43	79.96	446.46	17.59	98.24	70.61	27.30			
20	500,000	UP		49	435	11.26	100.00	181.04	1,816.43	9.97	100.00	4	14	28.57	100.00	8.02	454.48	1.76	100.00	4.43	25.02			
				435					1,816.43					14					454.48					25.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 25931 TYRE CORD MANUFACTURERS (USING TYRE YARN AS BASIC MATERIAL)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	25.15	25.15	11.65	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	28.31	53.46	13.12	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.85	11.54	0.00	53.46	0.00	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.85	15.38	0.28	53.74	0.13	24.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.85	19.23	16.71	70.45	7.74	32.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.85	23.08	24.42	94.87	11.31	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.85	26.92	0.00	94.87	0.00	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.85	30.77	0.00	94.87	0.00	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.85	34.62	0.00	94.87	0.00	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.85	38.46	0.00	94.87	0.00	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.85	42.31	25.80	120.66	11.95	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.85	46.15	0.00	120.66	0.00	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.85	50.00	0.00	120.66	0.00	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.85	53.85	0.00	120.66	0.00	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.85	57.69	22.97	143.63	10.64	66.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	3.85	61.54	22.97	166.60	10.64	77.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	3.85	65.38	0.00	166.60	0.00	77.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	3.85	69.23	0.00	166.60	0.00	77.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	26	30.77	100.00	49.21	215.81	22.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				215.81					0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.50	2.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.50	5.00	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.50	7.50	1.52	1.57	0.36	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.50	10.00	1.47	3.04	0.35	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.50	12.50	0.30	3.34	0.07	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.50	15.00	2.42	5.76	0.57	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	8	5.00	20.00	2.16	3.60	0.51	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	10	5.00	25.00	7.16	10.76	1.68	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	2.50	27.50	0.74	11.50	0.17	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	2.50	30.00	8.51	20.01	2.00	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	2.50	32.50	4.89	24.91	1.15	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	22	22.50	55.00	29.40	54.31	6.92	12.77	4	4	50.00	50.00	1,065.85	1,065.85	18.76	18.76	3624.96	1962.55			
13	4,000	5,000	4,500	2	24	5.00	60.00	1.66	55.97	0.39	13.17	0	4	0.00	50.00	0.00	1,065.85	0.00	18.76	0.00	1904.18			
14	5,000	7,500	6,250	1	25	2.50	62.50	24.85	80.82	5.84	19.01	0	4	0.00	50.00	0.00	1,065.85	0.00	18.76	0.00	1318.77			
15	7,500	10,000	8,750	2	27	5.00	67.50	57.77	138.59	13.59	32.60	0	4	0.00	50.00	0.00	1,065.85	0.00	18.76	0.00	769.05			
16	10,000	20,000	15,000	8	35	20.00	87.50	177.32	315.91	41.71	74.31	0	4	0.00	50.00	0.00	1,065.85	0.00	18.76	0.00	337.39			
17	20,000	50,000	35,000	5	40	12.50	100.00	109.23	425.14	25.69	100.00	4	8	50.00	100.00	4,616.71	5,682.56	81.24	100.00	4226.58	1336.63			
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	425.14	0.00	100.00	0	8	0.00	100.00	0.00	5,682.56	0.00	100.00	0.00	1336.63			
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	425.14	0.00	100.00	0	8	0.00	100.00	0.00	5,682.56	0.00	100.00	0.00	1336.63			
20	500,000	UP		0	40	0.00	100.00	0.00	425.14	0.00	100.00	0	8	0.00	100.00	0.00	5,682.56	0.00	100.00	0.00	1336.63			
				40					425.14					8					5,682.56					1336.63



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	6.98	6.98	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	2.33	9.30	9.88	9.88	2.78	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	2.33	11.63	33.76	43.64	9.48	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	2.33	13.95	33.76	77.40	9.48	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	2.33	16.28	1.19	78.59	0.33	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	2.33	18.60	0.05	78.64	0.01	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	13	11.63	30.23	19.78	98.42	5.55	27.63	1	1	100.00	100.00	180.19	180.19	100.00	100.00	910.97	183.09	
8	1,000	1,500	1,250	1	14	2.33	32.56	0.77	99.19	0.22	27.85	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	181.66	
9	1,500	2,000	1,750	4	18	9.30	41.86	61.75	160.94	17.34	45.19	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	111.96	
10	2,000	2,500	2,250	1	19	2.33	44.19	0.06	161.00	0.02	45.21	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	111.92	
11	2,500	3,000	2,750	1	20	2.33	46.51	4.83	165.84	1.36	46.56	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	108.65	
12	3,000	4,000	3,500	1	21	2.33	48.84	0.81	166.64	0.23	46.79	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	108.13	
13	4,000	5,000	4,500	14	35	32.56	81.40	9.64	176.28	2.71	49.50	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	102.22	
14	5,000	7,500	6,250	1	36	2.33	83.72	0.05	176.34	0.02	49.51	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	102.18	
15	7,500	10,000	8,750	1	37	2.33	86.05	33.76	210.09	9.48	58.99	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	85.77	
16	10,000	20,000	15,000	4	41	9.30	95.35	139.48	349.57	39.16	98.15	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	51.55	
17	20,000	50,000	35,000	1	42	2.33	97.67	4.35	353.92	1.22	99.37	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	50.91	
18	50,000	100,000	75,000	1	43	2.33	100.00	2.23	356.15	0.63	100.00	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	50.59	
19	100,000	500,000	300,000	0	43	0.00	100.00	0.00	356.15	0.00	100.00	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	50.59	
20	500,000	UP		0	43	0.00	100.00	0.00	356.15	0.00	100.00	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	50.59	
				43					356.15					1					180.19			50.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	253	253	10.31	10.31	68.03	68.03	0.62	0.62	2	2	2.90	2.90	4.38	4.38	0.01	0.01	6.44	6.44			
2	50	100	75	58	311	2.36	12.67	23.28	91.31	0.21	0.83	0	2	0.00	2.90	0.00	4.38	0.00	0.01	0.00	4.80			
3	100	200	150	22	333	0.90	13.56	1.72	93.03	0.02	0.84	0	2	0.00	2.90	0.00	4.38	0.00	0.01	0.00	4.71			
4	200	300	250	37	370	1.51	15.07	3.78	96.81	0.03	0.88	1	3	1.45	4.35	15.20	19.58	0.04	0.05	401.88	20.22			
5	300	500	400	42	412	1.71	16.78	0.49	97.30	0.00	0.88	1	4	1.45	5.80	443.72	463.30	1.18	1.23	91339.79	476.15			
6	500	750	625	29	441	1.18	17.96	48.07	145.37	0.44	1.32	0	4	0.00	5.80	0.00	463.30	0.00	1.23	0.00	318.70			
7	750	1,000	875	45	486	1.83	19.80	22.00	167.37	0.20	1.52	0	4	0.00	5.80	0.00	463.30	0.00	1.23	0.00	276.80			
8	1,000	1,500	1,250	83	569	3.38	23.18	55.17	222.54	0.50	2.02	1	5	1.45	7.25	9.29	472.58	0.02	1.26	16.84	212.36			
9	1,500	2,000	1,750	41	610	1.67	24.85	42.96	265.50	0.39	2.41	0	5	0.00	7.25	0.00	472.58	0.00	1.26	0.00	178.00			
10	2,000	2,500	2,250	73	683	2.97	27.82	67.21	332.71	0.61	3.01	1	6	1.45	8.70	586.19	1,058.77	1.56	2.81	872.11	318.22			
11	2,500	3,000	2,750	28	711	1.14	28.96	39.38	372.09	0.36	3.37	0	6	0.00	8.70	0.00	1,058.77	0.00	2.81	0.00	284.54			
12	3,000	4,000	3,500	74	785	3.01	31.98	216.31	588.41	1.96	5.33	0	6	0.00	8.70	0.00	1,058.77	0.00	2.81	0.00	179.94			
13	4,000	5,000	4,500	33	818	1.34	33.32	114.25	702.66	1.04	6.37	1	7	1.45	10.14	1,007.05	2,065.82	2.68	5.49	881.42	294.00			
14	5,000	7,500	6,250	53	871	2.16	35.48	279.97	982.63	2.54	8.90	0	7	0.00	10.14	0.00	2,065.82	0.00	5.49	0.00	210.23			
15	7,500	10,000	8,750	92	963	3.75	39.23	464.17	1,446.80	4.21	13.11	0	7	0.00	10.14	0.00	2,065.82	0.00	5.49	0.00	142.79			
16	10,000	20,000	15,000	278	1,241	11.32	50.55	1,747.16	3,193.96	15.83	28.94	11	18	15.94	26.09	43.09	2,108.90	0.11	5.61	2.47	66.03			
17	20,000	50,000	35,000	585	1,826	23.83	74.38	3,458.26	6,652.22	31.33	60.27	16	34	23.19	49.28	20,834.05	22,942.95	55.38	60.99	602.44	344.89			
18	50,000	100,000	75,000	307	2,133	12.51	86.88	2,004.92	8,657.13	18.16	78.43	11	45	15.94	65.22	2,040.80	24,983.76	5.42	66.41	101.79	288.59			
19	100,000	500,000	300,000	263	2,396	10.71	97.60	2,297.13	10,954.26	20.81	99.24	22	67	31.88	97.10	12,623.51	37,607.27	33.56	99.97	549.53	343.31			
20	500,000	UP		59	2,455	2.40	100.00	83.60	11,037.86	0.76	100.00	2	69	2.90	100.00	12.46	37,619.72	0.03	100.00	14.90	340.82			
				2,455					11,037.86					69					37,619.72					340.82



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2598 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	11.11	11.11	0.26	0.26	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	3.70	14.81	0.84	1.11	0.22	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	8	14.81	29.63	9.31	10.42	2.49	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	3.70	33.33	1.80	12.22	0.48	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	7.41	40.74	5.47	17.68	1.46	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	3.70	44.44	6.57	24.25	1.76	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	3.70	48.15	8.19	32.45	2.19	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	3.70	51.85	0.48	32.92	0.13	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	17	11.11	62.96	8.34	41.26	2.23	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	19	7.41	70.37	34.72	75.98	9.28	20.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	3.70	74.07	3.22	79.20	0.86	21.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	3.70	77.78	0.65	79.85	0.17	21.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	3.70	81.48	13.02	92.88	3.48	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	23	3.70	85.19	19.54	112.41	5.22	30.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	24	3.70	88.89	13.02	125.44	3.48	33.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	25	3.70	92.59	84.59	210.02	22.61	56.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	26	3.70	96.30	123.14	333.16	32.92	89.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	27	3.70	100.00	40.92	374.09	10.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	374.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	27	0.00	100.00	0.00	374.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				27					374.09					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.80	2.80	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.93	3.74	1.73	1.73	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.93	4.67	2.70	4.43	0.29	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.93	5.61	0.59	5.02	0.06	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.93	6.54	0.77	5.80	0.08	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	10	2.80	9.35	8.28	14.08	0.89	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	1.87	11.21	6.30	20.37	0.67	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	25	12.15	23.36	46.51	66.88	4.98	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	34	8.41	31.78	49.12	116.01	5.26	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	40	5.61	37.38	48.91	164.92	5.24	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	43	2.80	40.19	9.40	174.32	1.01	18.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	47	3.74	43.93	32.35	206.67	3.47	22.15	1	1	100.00	100.00	39.82	39.82	100.00	100.00	123.07	19.27
13	4,000	5,000	4,500	11	58	10.28	54.21	87.81	294.48	9.41	31.56	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	13.52
14	5,000	7,500	6,250	8	66	7.48	61.68	80.44	374.92	8.62	40.18	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	10.62
15	7,500	10,000	8,750	10	76	9.35	71.03	131.31	506.23	14.07	54.25	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	7.87
16	10,000	20,000	15,000	14	90	13.08	84.11	310.07	816.30	33.23	87.48	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.88
17	20,000	50,000	35,000	10	100	9.35	93.46	76.50	892.80	8.20	95.68	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.46
18	50,000	100,000	75,000	2	102	1.87	95.33	17.57	910.37	1.88	97.57	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.37
19	100,000	500,000	300,000	5	107	4.67	100.00	22.72	933.09	2.43	100.00	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.27
20	500,000	UP		0	107	0.00	100.00	0.00	933.09	0.00	100.00	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.27
				107				933.09		1						39.82					4.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	1.58	1.58	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	1.58	3.16	2.59	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	20.00	40.00	3.87	7.03	6.33	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	10.00	50.00	5.88	12.91	9.63	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	10.00	60.00	7.13	20.04	11.68	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	10.00	70.00	1.93	21.97	3.17	35.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	10.00	80.00	5.69	27.67	9.33	45.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	10.00	90.00	28.47	56.14	46.64	91.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	10	10.00	100.00	4.91	61.06	8.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10				61.06						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2601 SAWMILLS PANGLONG (SAW MILLS WITH MANUAL MANUFACTURE ONLY)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	208	208	15.51	15.51	28.67	28.67	0.26	0.26	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	115	323	8.58	24.09	107.08	135.75	0.98	1.24	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	101	424	7.53	31.62	133.83	269.58	1.22	2.46	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	93	517	6.94	38.55	186.89	456.47	1.71	4.17	1	1	1	5.56	5.56	262.67	262.67	10.82	10.82	140.55	57.55		
5	300	500	400	94	611	7.01	45.56	256.11	712.57	2.34	6.52	1	2	2	5.56	11.11	110.22	372.90	4.54	15.37	43.04	52.33		
6	500	750	625	71	682	5.29	50.86	343.72	1,056.29	3.14	9.66	0	2	2	0.00	11.11	0.00	372.90	0.00	15.37	0.00	35.30		
7	750	1,000	875	38	720	2.83	53.69	227.45	1,283.74	2.08	11.74	0	2	2	0.00	11.11	0.00	372.90	0.00	15.37	0.00	29.05		
8	1,000	1,500	1,250	68	788	5.07	58.76	384.51	1,668.25	3.52	15.25	5	7	7	27.78	38.89	1,318.81	1,691.70	54.34	69.71	342.98	101.41		
9	1,500	2,000	1,750	59	847	4.40	63.16	428.39	2,096.64	3.92	19.17	2	9	9	11.11	50.00	408.37	2,100.08	16.83	86.53	95.33	100.16		
10	2,000	2,500	2,250	45	892	3.36	66.52	469.33	2,565.97	4.29	23.46	0	9	9	0.00	50.00	0.00	2,100.08	0.00	86.53	0.00	81.84		
11	2,500	3,000	2,750	13	905	0.97	67.49	181.25	2,747.21	1.66	25.12	0	9	9	0.00	50.00	0.00	2,100.08	0.00	86.53	0.00	76.44		
12	3,000	4,000	3,500	40	945	2.98	70.47	464.63	3,211.84	4.25	29.37	1	10	10	5.56	55.56	77.92	2,178.00	3.21	89.75	16.77	67.81		
13	4,000	5,000	4,500	33	978	2.46	72.93	486.50	3,698.35	4.45	33.82	2	12	12	11.11	66.67	82.93	2,260.93	3.42	93.16	17.05	61.13		
14	5,000	7,500	6,250	53	1,031	3.95	76.88	755.35	4,453.70	6.91	40.72	0	12	12	0.00	66.67	0.00	2,260.93	0.00	93.16	0.00	50.77		
15	7,500	10,000	8,750	66	1,097	4.92	81.80	800.94	5,254.64	7.32	48.05	0	12	12	0.00	66.67	0.00	2,260.93	0.00	93.16	0.00	43.03		
16	10,000	20,000	15,000	112	1,209	8.35	90.16	2,438.67	7,693.31	22.30	70.35	6	18	18	33.33	100.00	165.94	2,426.87	6.84	100.00	6.80	31.55		
17	20,000	50,000	35,000	112	1,321	8.35	98.51	2,829.54	10,522.85	25.87	96.22	0	18	18	0.00	100.00	0.00	2,426.87	0.00	100.00	0.00	23.06		
18	50,000	100,000	75,000	14	1,335	1.04	99.55	278.82	10,801.67	2.55	98.77	0	18	18	0.00	100.00	0.00	2,426.87	0.00	100.00	0.00	22.47		
19	100,000	500,000	300,000	6	1,341	0.45	100.00	134.62	10,936.29	1.23	100.00	0	18	18	0.00	100.00	0.00	2,426.87	0.00	100.00	0.00	22.19		
20	500,000	UP		0	1,341	0.00	100.00	0.00	10,936.29	0.00	100.00	0	18	18	0.00	100.00	0.00	2,426.87	0.00	100.00	0.00	22.19		
				1,341					10,936.29					18					2,426.87					22.19



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	69	69	8.47	8.47	1.71	1.71	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	86	2.09	10.55	19.25	20.95	0.36	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	106	2.45	13.01	10.79	31.74	0.20	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	114	0.98	13.99	8.61	40.36	0.16	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	148	4.17	18.16	49.40	89.76	0.92	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	24	172	2.94	21.10	37.34	127.10	0.70	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	41	213	5.03	26.13	70.00	197.10	1.31	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	248	4.29	30.43	89.95	287.04	1.68	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	287	4.79	35.21	169.79	456.84	3.18	8.54	1	1	5.00	5.00	37.56	37.56	2.83	2.83	22.12	8.22			
10	2,000	2,500	2,250	18	305	2.21	37.42	101.14	557.98	1.89	10.44	0	1	0.00	5.00	0.00	37.56	0.00	2.83	0.00	6.73			
11	2,500	3,000	2,750	19	324	2.33	39.75	85.18	643.16	1.59	12.03	0	1	0.00	5.00	0.00	37.56	0.00	2.83	0.00	5.84			
12	3,000	4,000	3,500	27	351	3.31	43.07	102.71	745.86	1.92	13.95	0	1	0.00	5.00	0.00	37.56	0.00	2.83	0.00	5.04			
13	4,000	5,000	4,500	44	395	5.40	48.47	228.71	974.58	4.28	18.23	1	2	5.00	10.00	160.21	197.77	12.05	14.88	70.05	20.29			
14	5,000	7,500	6,250	42	437	5.15	53.62	462.48	1,437.05	8.65	26.88	0	2	0.00	10.00	0.00	197.77	0.00	14.88	0.00	13.76			
15	7,500	10,000	8,750	47	484	5.77	59.39	482.89	1,919.95	9.03	35.91	0	2	0.00	10.00	0.00	197.77	0.00	14.88	0.00	10.30			
16	10,000	20,000	15,000	106	590	13.01	72.39	1,544.26	3,464.21	28.88	64.79	2	4	10.00	20.00	464.43	662.19	34.93	49.81	30.07	19.12			
17	20,000	50,000	35,000	80	670	9.82	82.21	832.24	4,296.45	15.57	80.36	0	4	0.00	20.00	0.00	662.19	0.00	49.81	0.00	15.41			
18	50,000	100,000	75,000	56	726	6.87	89.08	760.76	5,057.21	14.23	94.59	15	19	75.00	95.00	615.88	1,278.07	46.33	96.14	80.96	25.27			
19	100,000	500,000	300,000	61	787	7.48	96.56	250.14	5,307.35	4.68	99.26	1	20	5.00	100.00	51.34	1,329.41	3.86	100.00	20.52	25.05			
20	500,000	UP		28	815	3.44	100.00	39.34	5,346.69	0.74	100.00	0	20	0.00	100.00	0.00	1,329.41	0.00	100.00	0.00	24.86			
				815					5,346.69					20					1,329.41					24.86



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	36.36	36.36	0.11	0.11	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	9.09	45.45	0.82	0.93	8.51	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	9.09	54.55	1.17	2.10	12.08	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	9.09	63.64	1.29	3.40	13.37	35.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	9.09	72.73	1.62	5.01	16.71	51.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	10	18.18	90.91	4.66	9.68	48.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	9.09	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					9.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2604 OBAT NYAMUK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.79	0.79	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.79	1.57	5.57	5.57	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	5	2.36	3.94	2.60	8.16	0.23	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	9	3.15	7.09	4.42	12.58	0.38	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	12	2.36	9.45	2.93	15.51	0.26	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	15	2.36	11.81	6.28	21.79	0.55	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	0.79	12.60	0.17	21.96	0.02	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	20	3.15	15.75	11.58	33.54	1.01	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	25	3.94	19.69	17.70	51.24	1.54	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	31	4.72	24.41	19.81	71.05	1.72	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	45	11.02	35.43	45.79	116.84	3.99	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	52	5.51	40.94	27.91	144.74	2.43	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	67	11.81	52.76	59.19	203.93	5.15	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	75	6.30	59.06	128.17	332.10	11.15	28.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	86	8.66	67.72	223.73	555.83	19.47	48.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	99	10.24	77.95	253.85	809.68	22.09	70.47	1	1	33.33	33.33	85.20	85.20	49.47	49.47	33.56	10.52			
17	20,000	50,000	35,000	20	119	15.75	93.70	187.34	997.02	16.30	86.77	0	1	0.00	33.33	0.00	85.20	0.00	49.47	0.00	8.55			
18	50,000	100,000	75,000	1	120	0.79	94.49	6.15	1,003.17	0.54	87.30	0	1	0.00	33.33	0.00	85.20	0.00	49.47	0.00	8.49			
19	100,000	500,000	300,000	7	127	5.51	100.00	145.87	1,149.05	12.70	100.00	2	3	66.67	100.00	87.03	172.23	50.53	100.00	59.66	14.99			
20	500,000	UP		0	127	0.00	100.00	0.00	1,149.05	0.00	100.00	0	3	0.00	100.00	0.00	172.23	0.00	100.00	0.00	14.99			
				127					1,149.05					3					172.23					14.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	22.22	22.22	0.78	0.78	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	5.56	27.78	0.22	1.00	0.18	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	11.11	38.89	2.07	3.07	1.73	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	5.56	44.44	1.76	4.82	1.47	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	5.56	50.00	13.90	18.72	11.63	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	5.56	55.56	12.80	31.52	10.70	26.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	5.56	61.11	7.80	39.32	6.53	32.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	5.56	66.67	11.31	50.63	9.46	42.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	5.56	72.22	30.67	81.30	25.65	68.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	5.56	77.78	4.14	85.44	3.46	71.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	5.56	83.33	0.93	86.37	0.78	72.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	5.56	88.89	14.48	100.85	12.11	84.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	5.56	94.44	16.55	117.39	13.84	98.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	5.56	100.00	2.16	119.55	1.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					119.55					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.79	1.79	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	3.57	5.36	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	5	3.57	8.93	1.63	1.57	0.54	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	10	8.93	17.86	3.90	5.47	1.30	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	13	5.36	23.21	4.84	10.31	1.61	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	16	5.36	28.57	12.59	22.90	4.19	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	24	14.29	42.86	27.28	50.18	9.08	16.70	2	2	40.00	40.00	25.11	25.11	56.93	56.93	92.07	50.05			
8	1,000	1,500	1,250	5	29	8.93	51.79	16.23	66.41	5.40	22.10	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	37.82			
9	1,500	2,000	1,750	5	34	8.93	60.71	8.40	74.81	2.79	24.89	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	33.57			
10	2,000	2,500	2,250	1	35	1.79	62.50	19.35	94.16	6.44	31.33	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	26.67			
11	2,500	3,000	2,750	3	38	5.36	67.86	34.60	128.76	11.52	42.85	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	19.50			
12	3,000	4,000	3,500	1	39	1.79	69.64	11.87	140.63	3.95	46.80	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	17.86			
13	4,000	5,000	4,500	4	43	7.14	76.79	30.53	171.16	10.16	56.96	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	14.67			
14	5,000	7,500	6,250	11	54	19.64	96.43	102.63	273.78	34.15	91.11	3	5	60.00	100.00	19.00	44.11	43.07	100.00	18.51	16.11			
15	7,500	10,000	8,750	1	55	1.79	98.21	1.43	275.21	0.48	91.58	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	16.03			
16	10,000	20,000	15,000	1	56	1.79	100.00	25.30	300.51	8.42	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68			
17	20,000	50,000	35,000	0	56	0.00	100.00	0.00	300.51	0.00	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68			
18	50,000	100,000	75,000	0	56	0.00	100.00	0.00	300.51	0.00	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68			
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	300.51	0.00	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68			
20	500,000	UP		0	56	0.00	100.00	0.00	300.51	0.00	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68			
				56					300.51					5					44.11					14.68



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 261 FURNITURE MANUFACTURE CABINETMAKERS WOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	605	605	9.07	9.07	14.67	14.67	0.04	0.04	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	186	791	2.79	11.86	192.74	178.06	0.46	0.43	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	303	1,094	4.54	16.40	347.07	525.14	0.83	1.25	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	233	1,327	3.49	19.89	324.39	849.53	0.78	2.03	1	1	1	0.87	0.87	151.35	151.35	0.39	0.39	46.66	17.82		
5	300	500	400	335	1,662	5.02	24.91	594.63	1,444.16	1.42	3.45	3	4	4	2.61	3.48	499.10	650.46	1.29	1.68	83.94	45.04		
6	500	750	625	350	2,012	5.25	30.16	885.30	2,329.46	2.12	5.57	2	6	6	1.74	5.22	34.04	684.50	0.09	1.77	3.85	29.38		
7	750	1,000	875	334	2,346	5.01	35.17	928.31	3,257.77	2.22	7.78	1	7	7	0.87	6.09	127.51	812.01	0.33	2.10	13.74	24.93		
8	1,000	1,500	1,250	457	2,803	6.85	42.02	1,996.94	5,254.71	4.77	12.56	1	8	8	0.87	6.96	1,198.36	2,010.37	3.10	5.20	60.01	38.26		
9	1,500	2,000	1,750	336	3,139	5.04	47.05	1,716.13	6,970.84	4.10	16.66	9	17	17	7.83	14.78	1,414.43	3,424.80	3.66	8.86	82.42	49.13		
10	2,000	2,500	2,250	252	3,391	3.78	50.83	1,509.42	8,480.26	3.61	20.26	2	19	19	1.74	16.52	28.47	3,453.28	0.07	8.93	1.89	40.72		
11	2,500	3,000	2,750	274	3,665	4.11	54.94	1,495.76	9,976.01	3.57	23.84	4	23	23	3.48	20.00	269.29	3,722.57	0.70	9.62	18.00	37.32		
12	3,000	4,000	3,500	363	4,028	5.44	60.38	2,512.66	12,488.67	6.00	29.84	8	31	31	6.96	26.96	1,181.26	4,903.83	3.05	12.68	47.01	39.27		
13	4,000	5,000	4,500	243	4,271	3.64	64.02	2,188.96	14,677.63	5.23	35.07	3	34	34	2.61	29.57	9.59	4,913.42	0.02	12.70	0.44	33.48		
14	5,000	7,500	6,250	431	4,702	6.46	70.48	3,711.10	18,388.73	8.87	43.94	3	37	37	2.61	32.17	3,570.40	8,483.82	9.23	21.94	96.21	46.14		
15	7,500	10,000	8,750	299	5,001	4.48	74.97	2,958.34	21,347.07	7.07	51.01	19	56	56	16.52	48.70	1,468.27	9,952.09	3.80	25.73	49.63	46.62		
16	10,000	20,000	15,000	712	5,713	10.67	85.64	8,042.84	29,389.91	19.22	70.23	19	75	75	16.52	65.22	2,373.69	12,325.77	6.14	31.87	29.51	41.94		
17	20,000	50,000	35,000	546	6,259	8.18	93.82	7,347.43	36,737.34	17.56	87.79	23	98	98	20.00	85.22	5,363.95	17,689.72	13.87	45.74	73.00	48.15		
18	50,000	100,000	75,000	225	6,484	3.37	97.20	2,871.80	39,609.14	6.86	94.65	5	103	103	4.35	89.57	5,284.67	22,974.39	13.66	59.40	184.02	58.00		
19	100,000	500,000	300,000	175	6,659	2.62	99.82	2,218.41	41,827.55	5.30	99.95	12	115	115	10.43	100.00	15,702.06	38,676.46	40.60	100.00	707.81	92.47		
20	500,000	UP		12	6,671	0.18	100.00	21.45	41,849.00	0.05	100.00	0	115	115	0.00	100.00	0.00	38,676.46	0.00	100.00	0.00	92.42		
				6,671					41,849.00					115					38,676.46					92.42



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 262 MANUFACTURE OF WOOD FIBREBOARD / HARDBOARD / MASONITE WOOD C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.49	3.49	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.16	4.65	0.75	0.75	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.16	5.81	0.48	1.23	0.08	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.16	6.98	0.02	1.24	0.00	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.16	8.14	0.45	1.70	0.07	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	9	2.33	10.47	3.44	5.14	0.56	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.16	11.63	3.98	9.12	0.64	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	13	3.49	15.12	11.40	20.52	1.84	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	16	3.49	18.60	1.88	22.40	0.30	3.62	1	1	25.00	25.00	18.94	18.94	3.19	3.19	1007.18	84.53			
10	2,000	2,500	2,250	4	20	4.65	23.26	10.58	32.98	1.71	5.32	0	1	0.00	25.00	0.00	18.94	0.00	3.19	0.00	57.41			
11	2,500	3,000	2,750	2	22	2.33	25.58	7.23	40.22	1.17	6.49	0	1	0.00	25.00	0.00	18.94	0.00	3.19	0.00	47.08			
12	3,000	4,000	3,500	3	25	3.49	29.07	38.17	78.38	6.16	12.65	0	1	0.00	25.00	0.00	18.94	0.00	3.19	0.00	24.16			
13	4,000	5,000	4,500	8	33	9.30	38.37	42.21	120.59	6.81	19.47	0	1	0.00	25.00	0.00	18.94	0.00	3.19	0.00	15.70			
14	5,000	7,500	6,250	6	39	6.98	45.35	57.60	178.19	9.30	28.76	1	2	25.00	50.00	91.28	110.22	15.37	18.56	158.48	61.86			
15	7,500	10,000	8,750	5	44	5.81	51.16	14.50	192.69	2.34	31.10	0	2	0.00	50.00	0.00	110.22	0.00	18.56	0.00	57.20			
16	10,000	20,000	15,000	19	63	22.09	73.26	153.19	345.88	24.73	55.83	2	4	50.00	100.00	483.60	593.82	81.44	100.00	315.69	171.68			
17	20,000	50,000	35,000	16	79	18.60	91.86	258.36	604.24	41.70	97.54	0	4	0.00	100.00	0.00	593.82	0.00	100.00	0.00	98.28			
18	50,000	100,000	75,000	1	80	1.16	93.02	0.23	604.47	0.04	97.57	0	4	0.00	100.00	0.00	593.82	0.00	100.00	0.00	98.24			
19	100,000	500,000	300,000	5	85	5.81	98.84	12.88	617.35	2.08	99.65	0	4	0.00	100.00	0.00	593.82	0.00	100.00	0.00	96.19			
20	500,000	UP		1	86	1.16	100.00	2.15	619.51	0.35	100.00	0	4	0.00	100.00	0.00	593.82	0.00	100.00	0.00	95.85			
				86					619.51					4					593.82					95.85



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	25.11	25.11	6.25	6.25	0.60	0.60	2	2	8.00	8.00	77.69	77.69	16.12	16.12	1243.64	1243.64			
2	50	100	75	2	59	0.88	25.99	0.21	6.45	0.02	0.62	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	1204.06			
3	100	200	150	2	61	0.88	26.87	1.65	8.10	0.16	0.78	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	958.60			
4	200	300	250	1	62	0.44	27.31	1.27	9.37	0.12	0.90	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	828.84			
5	300	500	400	1	63	0.44	27.75	0.76	10.13	0.07	0.98	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	767.00			
6	500	750	625	3	66	1.32	29.07	2.72	12.85	0.26	1.24	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	604.74			
7	750	1,000	875	8	74	3.52	32.60	14.40	27.25	1.39	2.63	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	285.13			
8	1,000	1,500	1,250	7	81	3.08	35.68	0.07	27.32	0.01	2.63	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	284.36			
9	1,500	2,000	1,750	9	90	3.96	39.65	25.27	52.60	2.44	5.07	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	147.71			
10	2,000	2,500	2,250	8	98	3.52	43.17	20.14	72.73	1.94	7.01	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	106.82			
11	2,500	3,000	2,750	3	101	1.32	44.49	9.86	82.59	0.95	7.96	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	94.07			
12	3,000	4,000	3,500	2	103	0.88	45.37	12.81	95.40	1.24	9.20	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	81.44			
13	4,000	5,000	4,500	1	104	0.44	45.81	7.62	103.02	0.73	9.93	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	75.42			
14	5,000	7,500	6,250	4	108	1.76	47.58	33.43	136.45	3.22	13.16	0	2	0.00	8.00	0.00	77.69	0.00	16.12	0.00	56.94			
15	7,500	10,000	8,750	11	119	4.85	52.42	85.72	222.17	8.26	21.42	3	5	12.00	20.00	6.38	84.07	1.32	17.45	7.44	37.84			
16	10,000	20,000	15,000	20	139	8.81	61.23	153.08	375.25	14.76	36.18	2	7	8.00	28.00	2.99	87.06	0.62	18.07	1.96	23.20			
17	20,000	50,000	35,000	26	165	11.45	72.69	307.57	682.82	29.65	65.83	6	13	24.00	52.00	191.11	278.17	39.66	57.73	62.13	40.74			
18	50,000	100,000	75,000	11	176	4.85	77.53	94.94	777.76	9.15	74.99	4	17	16.00	68.00	3.94	282.11	0.82	58.55	4.15	36.27			
19	100,000	500,000	300,000	44	220	19.38	96.92	202.61	980.37	19.53	94.52	8	25	32.00	100.00	199.74	481.85	41.45	100.00	98.58	49.15			
20	500,000	UP		7	227	3.08	100.00	56.82	1,037.20	5.48	100.00	0	25	0.00	100.00	0.00	481.85	0.00	100.00	0.00	46.46			
				227					1,037.20					25					481.85					46.46



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	5.54	5.54	56.95	56.95	2.26	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	25	0.23	5.77	0.01	56.93	0.00	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	30	1.15	6.93	2.21	54.73	0.09	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	33	0.69	7.62	3.45	51.28	0.14	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	53	4.62	12.24	12.72	38.56	0.50	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	70	3.93	16.17	19.26	19.30	0.76	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	76	1.39	17.55	4.97	14.33	0.20	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	93	3.93	21.48	47.32	32.99	1.88	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	114	4.85	26.33	33.35	66.34	1.32	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	119	1.15	27.48	11.84	78.17	0.47	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	135	3.70	31.18	91.60	169.78	3.63	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	153	4.16	35.33	55.37	225.15	2.20	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	165	2.77	38.11	50.92	276.06	2.02	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	186	4.85	42.96	194.19	470.25	7.70	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	200	3.23	46.19	215.43	685.69	8.55	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	77	277	17.78	63.97	518.90	1,204.59	20.59	47.79	1	1	12.50	12.50	693.61	693.61	33.07	33.07	133.67	57.58			
17	20,000	50,000	35,000	58	335	13.39	77.37	662.95	1,867.54	26.30	74.09	3	4	37.50	50.00	1,291.61	1,985.22	61.57	94.64	194.83	106.30			
18	50,000	100,000	75,000	44	379	10.16	87.53	242.23	2,109.77	9.61	83.70	4	8	50.00	100.00	112.42	2,097.63	5.36	100.00	46.41	99.42			
19	100,000	500,000	300,000	38	417	8.78	96.30	298.36	2,408.13	11.84	95.53	0	8	0.00	100.00	0.00	2,097.63	0.00	100.00	0.00	87.11			
20	500,000	UP		16	433	3.70	100.00	112.55	2,520.69	4.47	100.00	0	8	0.00	100.00	0.00	2,097.63	0.00	100.00	0.00	83.22			
				433					2,520.69					8					2,097.63					83.22



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	10.28	10.28	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	10.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					10.28					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.02	0.02	13.33	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.14	0.17	86.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.17					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2623

MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	190	190	7.68	7.68	27.50	27.50	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	209	0.77	8.44	69.67	97.17	0.31	0.44	1	1	1.02	1.02	40.25	40.25	0.08	0.08	57.77	41.42			
3	100	200	150	18	227	0.73	9.17	41.60	138.78	0.19	0.63	0	1	0.00	1.02	0.00	40.25	0.00	0.08	0.00	29.00			
4	200	300	250	29	256	1.17	10.34	72.21	210.98	0.33	0.95	0	1	0.00	1.02	0.00	40.25	0.00	0.08	0.00	19.08			
5	300	500	400	37	293	1.49	11.84	44.31	255.30	0.20	1.15	0	1	0.00	1.02	0.00	40.25	0.00	0.08	0.00	15.77			
6	500	750	625	60	353	2.42	14.26	179.03	434.33	0.81	1.96	0	1	0.00	1.02	0.00	40.25	0.00	0.08	0.00	9.27			
7	750	1,000	875	52	405	2.10	16.36	111.57	545.90	0.50	2.46	0	1	0.00	1.02	0.00	40.25	0.00	0.08	0.00	7.37			
8	1,000	1,500	1,250	80	485	3.23	19.60	277.49	823.39	1.25	3.72	2	3	2.04	3.06	735.32	775.57	1.47	1.55	264.99	94.19			
9	1,500	2,000	1,750	60	545	2.42	22.02	236.17	1,059.56	1.07	4.78	1	4	1.02	4.08	40.31	815.88	0.08	1.63	17.07	77.00			
10	2,000	2,500	2,250	59	604	2.38	24.40	275.18	1,334.75	1.24	6.02	1	5	1.02	5.10	385.76	1,201.64	0.77	2.40	140.18	90.03			
11	2,500	3,000	2,750	54	658	2.18	26.59	300.84	1,635.59	1.36	7.38	1	6	1.02	6.12	26.87	1,228.52	0.05	2.46	8.93	75.11			
12	3,000	4,000	3,500	66	724	2.67	29.25	318.09	1,953.68	1.44	8.81	1	7	1.02	7.14	1,371.03	2,599.55	2.74	5.20	431.02	133.06			
13	4,000	5,000	4,500	90	814	3.64	32.89	637.84	2,591.52	2.88	11.69	1	8	1.02	8.16	206.20	2,805.74	0.41	5.61	32.33	108.27			
14	5,000	7,500	6,250	132	946	5.33	38.22	1,478.35	4,069.87	6.67	18.36	10	18	10.20	18.37	2,148.89	4,954.63	4.30	9.91	145.36	121.74			
15	7,500	10,000	8,750	106	1,052	4.28	42.51	1,022.68	5,092.56	4.61	22.98	2	20	2.04	20.41	518.97	5,473.60	1.04	10.94	50.75	107.48			
16	10,000	20,000	15,000	300	1,352	12.12	54.63	4,272.89	9,365.44	19.28	42.26	9	29	9.18	29.59	11,621.36	17,094.96	23.23	34.18	271.98	182.53			
17	20,000	50,000	35,000	523	1,875	21.13	75.76	7,050.89	16,416.33	31.81	74.07	28	57	28.57	58.16	12,762.92	29,857.88	25.52	59.69	181.01	181.88			
18	50,000	100,000	75,000	250	2,125	10.10	85.86	2,554.88	18,971.21	11.53	85.60	26	83	26.53	84.69	18,280.82	48,138.69	36.55	96.24	715.52	253.75			
19	100,000	500,000	300,000	292	2,417	11.80	97.66	2,547.87	21,519.09	11.50	97.09	12	95	12.24	96.94	749.27	48,887.96	1.50	97.74	29.41	227.18			
20	500,000	UP		58	2,475	2.34	100.00	644.21	22,163.30	2.91	100.00	3	98	3.06	100.00	1,131.49	50,019.45	2.26	100.00	175.64	225.69			
				2,475					22,163.30					98					50,019.45					225.69



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	4.00	4.00	0.11	0.11	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	4.00	8.00	0.63	0.52	0.40	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	4.00	12.00	2.73	3.25	1.74	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	4.00	16.00	11.46	14.71	7.31	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	4.00	20.00	13.29	28.00	8.47	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	4.00	24.00	16.38	44.38	10.44	28.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	4.00	28.00	2.87	47.25	1.83	30.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	4.00	32.00	14.33	61.58	9.13	39.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	4.00	36.00	1.33	62.91	0.85	40.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	4.00	40.00	6.64	69.55	4.23	44.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	4.00	44.00	27.99	97.54	17.84	62.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	4.00	48.00	5.67	103.21	3.62	65.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	4.00	52.00	1.42	104.63	0.90	66.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	4.00	56.00	1.42	106.05	0.90	67.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	22	32.00	88.00	47.66	153.71	30.38	97.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	24	8.00	96.00	3.16	156.87	2.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	25	4.00	100.00	0.01	156.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	156.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	156.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	156.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25				156.88		0				0.00				0.00				0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	5.90	5.90	1.62	1.62	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	38	1.33	7.24	1.42	3.04	0.11	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	51	2.48	9.71	9.28	12.32	0.73	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	72	4.00	13.71	24.39	36.71	1.92	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	96	4.57	18.29	17.52	54.23	1.38	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	111	2.86	21.14	17.52	71.75	1.38	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	125	2.67	23.81	13.12	84.87	1.03	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	137	2.29	26.10	25.83	110.70	2.04	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	156	3.62	29.71	63.62	174.32	5.02	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	175	3.62	33.33	8.13	182.46	0.64	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	190	2.86	36.19	18.61	201.06	1.47	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	43	233	8.19	44.38	93.15	294.21	7.35	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	40	273	7.62	52.00	66.43	360.64	5.24	28.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	53	326	10.10	62.10	154.37	515.00	12.17	40.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	332	1.14	63.24	2.46	517.46	0.19	40.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	42	374	8.00	71.24	231.02	748.49	18.22	59.02	1	1	100.00	100.00	3,360.62	3,360.62	100.00	100.00	1454.66	448.99			
17	20,000	50,000	35,000	64	438	12.19	83.43	121.02	869.51	9.54	68.56	0	1	0.00	100.00	0.00	3,360.62	0.00	100.00	0.00	386.50			
18	50,000	100,000	75,000	44	482	8.38	91.81	197.26	1,066.77	15.55	84.12	0	1	0.00	100.00	0.00	3,360.62	0.00	100.00	0.00	315.03			
19	100,000	500,000	300,000	26	508	4.95	96.76	189.60	1,256.37	14.95	99.07	0	1	0.00	100.00	0.00	3,360.62	0.00	100.00	0.00	267.49			
20	500,000	UP		17	525	3.24	100.00	11.82	1,268.19	0.93	100.00	0	1	0.00	100.00	0.00	3,360.62	0.00	100.00	0.00	264.99			
				525					1,268.19					1					3,360.62					264.99



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 264 WICKER WORK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	3.59	3.59	13.54	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	21.69	25.28	81.75	95.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	1.25	26.53	4.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				26.53		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 265 CORK GOODS FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	9.09	18.18	1.14	1.14	2.09	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	9.09	27.27	3.03	4.17	5.56	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	9.09	36.36	3.11	7.28	5.71	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	9.09	45.45	3.55	10.83	6.52	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	7	18.18	63.64	5.04	15.86	9.25	29.13	1	1	100.00	100.00	269.56	269.56	100.00	100.00	5351.50	1699.16			
7	750	1,000	875	1	8	9.09	72.73	6.35	22.21	11.66	40.79	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	1213.52			
8	1,000	1,500	1,250	1	9	9.09	81.82	7.02	29.23	12.88	53.68	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	922.23			
9	1,500	2,000	1,750	1	10	9.09	90.91	10.55	39.78	19.37	73.05	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	677.67			
10	2,000	2,500	2,500	1	11	9.09	100.00	14.67	54.45	26.95	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04			
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04			
20	500,000	UP		0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04			
				11					54.45					1					269.56					495.04



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 266 BROOMBRUSH AND PAINTBRUSH FACTORIES (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	4.03	4.03	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6	0.81	4.84	0.68	0.68	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	0.81	5.65	0.20	0.88	0.05	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	18	8.87	14.52	2.59	3.47	0.70	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	27	7.26	21.77	4.75	8.22	1.28	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	30	2.42	24.19	3.83	12.05	1.03	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	32	1.61	25.81	4.75	16.81	1.28	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	37	4.03	29.84	10.35	27.15	2.79	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	42	4.03	33.87	18.80	45.95	5.07	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	44	1.61	35.48	4.22	50.17	1.14	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	45	0.81	36.29	4.28	54.45	1.15	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	50	4.03	40.32	15.18	69.63	4.09	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	65	12.10	52.42	30.83	100.46	8.31	27.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	80	12.10	64.52	40.96	141.41	11.04	38.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	14	94	11.29	75.81	67.15	208.56	18.10	56.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	16	110	12.90	88.71	116.01	324.57	31.27	87.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	113	2.42	91.13	29.72	354.29	8.01	95.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	11	124	8.87	100.00	16.70	370.99	4.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	124	0.00	100.00	0.00	370.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	124	0.00	100.00	0.00	370.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				124					370.99					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	18.18	18.18	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9.09	27.27	0.38	0.38	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	18.18	45.45	1.58	1.20	4.79	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	18.18	63.64	3.45	4.65	10.46	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	27.27	90.91	4.70	9.35	14.25	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9.09	100.00	23.65	33.00	71.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11					33.00					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	9.22	9.22	9.56	9.56	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	17	2.84	12.06	0.41	9.98	0.02	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	19	1.42	13.48	0.52	10.49	0.03	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	20	0.71	14.18	2.09	12.59	0.11	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	23	2.13	16.31	3.36	15.95	0.18	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	26	2.13	18.44	10.86	26.81	0.58	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	30	2.84	21.28	8.45	35.26	0.45	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	35	3.55	24.82	21.15	56.41	1.12	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	36	0.71	25.53	4.75	61.17	0.25	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	37	0.71	26.24	6.71	67.88	0.36	3.60	1	1	7.69	7.69	183.35	183.35	6.37	6.37	2731.38	270.10			
11	2,500	3,000	2,750	2	39	1.42	27.66	9.17	77.05	0.49	4.08	1	2	7.69	15.38	444.16	627.51	15.43	21.80	4842.07	814.37			
12	3,000	4,000	3,500	2	41	1.42	29.08	15.32	92.37	0.81	4.89	0	2	0.00	15.38	0.00	627.51	0.00	21.80	0.00	679.33			
13	4,000	5,000	4,500	1	42	0.71	29.79	18.00	110.37	0.95	5.85	0	2	0.00	15.38	0.00	627.51	0.00	21.80	0.00	568.54			
14	5,000	7,500	6,250	10	52	7.09	36.88	98.71	209.08	5.23	11.08	1	3	7.69	23.08	1,072.15	1,699.66	37.25	59.05	1086.19	812.93			
15	7,500	10,000	8,750	1	53	0.71	37.59	31.07	240.15	1.65	12.73	0	3	0.00	23.08	0.00	1,699.66	0.00	59.05	0.00	707.75			
16	10,000	20,000	15,000	26	79	18.44	56.03	349.31	589.46	18.51	31.23	3	6	23.08	46.15	391.01	2,090.67	13.59	72.64	111.94	354.68			
17	20,000	50,000	35,000	13	92	9.22	65.25	304.56	894.02	16.14	47.37	1	7	7.69	53.85	0.00	2,090.67	0.00	72.64	0.00	233.85			
18	50,000	100,000	75,000	19	111	13.48	78.72	391.25	1,285.26	20.73	68.10	0	7	0.00	53.85	0.00	2,090.67	0.00	72.64	0.00	162.66			
19	100,000	500,000	300,000	24	135	17.02	95.74	466.47	1,751.73	24.72	92.82	6	13	46.15	100.00	787.49	2,878.16	27.36	100.00	168.82	164.30			
20	500,000	UP		6	141	4.26	100.00	135.45	1,887.19	7.18	100.00	0	13	0.00	100.00	0.00	2,878.16	0.00	100.00	0.00	152.51			
				141					1,887.19					13					2,878.16					152.51



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 269 CHARCOAL PRODUCERS (DISCOUNT/ LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.23	3.23	0.13	0.13	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.23	6.45	0.43	0.56	0.11	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.23	9.68	0.98	1.54	0.24	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.23	12.90	1.81	3.35	0.44	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.23	16.13	2.62	5.97	0.64	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.23	19.35	3.42	9.39	0.84	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	8	6.45	25.81	3.26	12.65	0.80	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	3.23	29.03	3.59	16.24	0.88	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	3.23	32.26	0.11	16.35	0.03	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	3.23	35.48	22.31	38.66	5.46	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	3.23	38.71	1.22	39.88	0.30	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	3.23	41.94	3.24	43.12	0.79	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	22	29.03	70.97	65.02	108.15	15.92	26.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	24	6.45	77.42	32.96	141.10	8.07	34.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	25	3.23	80.65	36.95	178.05	9.05	43.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	26	3.23	83.87	44.23	222.28	10.83	54.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	27	3.23	87.10	69.65	291.94	17.06	71.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	29	6.45	93.55	115.40	407.34	28.26	99.74	1	1	100.00	100.00	24.84	24.84	100.00	100.00	21.52	6.10	
19	100,000	500,000	300,000	2	31	6.45	100.00	1.05	408.39	0.26	100.00	0	1	0.00	100.00	0.00	24.84	0.00	100.00	0.00	6.08	
20	500,000	UP		0	31	0.00	100.00	0.00	408.39	0.00	100.00	0	1	0.00	100.00	0.00	24.84	0.00	100.00	0.00	6.08	
				31					408.39					1					24.84			6.08



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2699 OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	15.23	15.23	47.53	47.53	2.47	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	39	0.82	16.05	5.40	42.13	0.28	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	40	0.41	16.46	0.84	41.28	0.04	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	41	0.41	16.87	1.33	39.95	0.07	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	47	2.47	19.34	14.32	25.63	0.75	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	51	1.65	20.99	11.56	37.20	0.60	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	55	1.65	22.63	15.82	21.38	0.82	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	65	4.12	26.75	50.98	29.60	2.65	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	69	1.65	28.40	13.22	42.82	0.69	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	76	2.88	31.28	54.82	97.64	2.85	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	86	4.12	35.39	86.39	184.03	4.50	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	94	3.29	38.68	49.78	233.81	2.59	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	104	4.12	42.80	75.81	309.62	3.95	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	127	9.47	52.26	180.20	489.82	9.38	25.50	1	1	16.67	16.67	165.05	165.05	15.43	15.43	91.59	33.69			
15	7,500	10,000	8,750	20	147	8.23	60.49	101.57	591.40	5.29	30.79	0	1	0.00	16.67	0.00	165.05	0.00	15.43	0.00	27.91			
16	10,000	20,000	15,000	40	187	16.46	76.95	484.80	1,076.20	25.24	56.02	0	1	0.00	16.67	0.00	165.05	0.00	15.43	0.00	15.34			
17	20,000	50,000	35,000	39	226	16.05	93.00	527.19	1,603.39	27.44	83.47	4	5	66.67	83.33	672.55	837.59	62.87	78.30	127.57	52.24			
18	50,000	100,000	75,000	9	235	3.70	96.71	172.88	1,776.27	9.00	92.47	1	6	16.67	100.00	232.20	1,069.79	21.70	100.00	134.31	60.23			
19	100,000	500,000	300,000	8	243	3.29	100.00	144.75	1,921.01	7.53	100.00	0	6	0.00	100.00	0.00	1,069.79	0.00	100.00	0.00	55.69			
20	500,000	UP		0	243	0.00	100.00	0.00	1,921.01	0.00	100.00	0	6	0.00	100.00	0.00	1,069.79	0.00	100.00	0.00	55.69			
				243					1,921.01					6					1,069.79					55.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	6.78	6.78	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.85	7.63	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.85	8.47	0.23	0.25	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.85	9.32	0.20	0.44	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	14	2.54	11.86	2.23	2.68	0.35	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	22	6.78	18.64	5.51	8.19	0.85	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	30	6.78	25.42	8.25	16.44	1.28	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	36	5.08	30.51	9.19	25.63	1.42	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	45	7.63	38.14	16.39	42.02	2.54	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	54	7.63	45.76	12.70	54.72	1.97	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	57	2.54	48.31	12.47	67.19	1.93	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	63	5.08	53.39	17.36	84.55	2.69	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	71	6.78	60.17	51.75	136.30	8.01	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	80	7.63	67.80	55.50	191.80	8.59	29.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	85	4.24	72.03	16.87	208.67	2.61	32.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	103	15.25	87.29	288.07	496.74	44.61	76.92	1	1	50.00	50.00	36.54	36.54	49.20	49.20	12.68	7.36			
17	20,000	50,000	35,000	8	111	6.78	94.07	105.19	601.92	16.29	93.21	1	2	50.00	100.00	37.73	74.26	50.80	100.00	35.86	12.34			
18	50,000	100,000	75,000	6	117	5.08	99.15	42.64	644.57	6.60	99.82	0	2	0.00	100.00	0.00	74.26	0.00	100.00	0.00	11.52			
19	100,000	500,000	300,000	1	118	0.85	100.00	1.18	645.74	0.18	100.00	0	2	0.00	100.00	0.00	74.26	0.00	100.00	0.00	11.50			
20	500,000	UP		0	118	0.00	100.00	0.00	645.74	0.00	100.00	0	2	0.00	100.00	0.00	74.26	0.00	100.00	0.00	11.50			
				118					645.74					2					74.26					11.50



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.57	3.57	0.04	0.04	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.57	7.14	0.23	0.27	0.18	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.57	10.71	0.60	0.87	0.47	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.57	14.29	1.04	1.91	0.83	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.57	17.86	0.91	2.82	0.72	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.57	21.43	1.38	4.20	1.10	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.57	25.00	0.17	4.37	0.14	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.57	28.57	1.92	6.28	1.52	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.57	32.14	0.31	6.60	0.25	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.57	35.71	0.40	6.99	0.31	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.57	39.29	2.67	9.66	2.12	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.57	42.86	2.90	12.56	2.30	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.57	46.43	5.70	18.26	4.53	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.57	50.00	1.40	19.66	1.11	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.57	53.57	4.38	24.04	3.48	19.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	3.57	57.14	15.19	39.23	12.07	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	3.57	60.71	4.33	43.56	3.44	34.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	25	28.57	89.29	81.71	125.27	64.94	99.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	28	10.71	100.00	0.57	125.84	0.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	28	0.00	100.00	0.00	125.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				125.84				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2701 CORN MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	10.43	10.43	2.38	2.38	0.29	0.29	1	1	2.70	2.70	1.82	1.82	0.10	0.10	76.71	76.71			
2	50	100	75	4	52	0.87	11.30	0.02	2.40	0.00	0.29	0	1	0.00	2.70	0.00	1.82	0.00	0.10	0.00	75.92			
3	100	200	150	12	64	2.61	13.91	1.49	3.89	0.18	0.47	0	1	0.00	2.70	0.00	1.82	0.00	0.10	0.00	46.92			
4	200	300	250	17	81	3.70	17.61	4.23	8.11	0.51	0.98	0	1	0.00	2.70	0.00	1.82	0.00	0.10	0.00	22.49			
5	300	500	400	10	91	2.17	19.78	6.25	14.36	0.75	1.73	0	1	0.00	2.70	0.00	1.82	0.00	0.10	0.00	12.71			
6	500	750	625	6	97	1.30	21.09	3.65	18.01	0.44	2.17	0	1	0.00	2.70	0.00	1.82	0.00	0.10	0.00	10.13			
7	750	1,000	875	19	116	4.13	25.22	5.71	23.71	0.69	2.85	0	1	0.00	2.70	0.00	1.82	0.00	0.10	0.00	7.69			
8	1,000	1,500	1,250	23	139	5.00	30.22	13.47	37.18	1.62	4.47	1	2	2.70	5.41	0.00	1.82	0.00	0.10	0.00	4.91			
9	1,500	2,000	1,750	8	147	1.74	31.96	10.38	47.57	1.25	5.72	0	2	0.00	5.41	0.00	1.82	0.00	0.10	0.00	3.84			
10	2,000	2,500	2,250	16	163	3.48	35.43	29.35	76.92	3.53	9.25	0	2	0.00	5.41	0.00	1.82	0.00	0.10	0.00	2.37			
11	2,500	3,000	2,750	14	177	3.04	38.48	27.16	104.07	3.27	12.52	0	2	0.00	5.41	0.00	1.82	0.00	0.10	0.00	1.75			
12	3,000	4,000	3,500	20	197	4.35	42.83	39.96	144.03	4.81	17.33	0	2	0.00	5.41	0.00	1.82	0.00	0.10	0.00	1.27			
13	4,000	5,000	4,500	12	209	2.61	45.43	60.19	204.22	7.24	24.57	0	2	0.00	5.41	0.00	1.82	0.00	0.10	0.00	0.89			
14	5,000	7,500	6,250	47	256	10.22	55.65	19.02	185.20	2.29	22.28	4	6	10.81	16.22	4.02	5.84	0.23	0.33	21.12	3.15			
15	7,500	10,000	8,750	29	285	6.30	61.96	79.28	264.48	9.54	31.82	2	8	5.41	21.62	29.02	34.86	1.63	1.96	36.60	13.18			
16	10,000	20,000	15,000	50	335	10.87	72.83	253.79	518.28	30.53	62.35	7	15	18.92	40.54	224.50	259.36	12.61	14.57	88.46	50.04			
17	20,000	50,000	35,000	73	408	15.87	88.70	157.71	675.99	18.97	81.32	12	27	32.43	72.97	1,411.17	1,670.53	79.27	93.84	894.76	247.12			
18	50,000	100,000	75,000	22	430	4.78	93.48	94.63	770.63	11.38	92.71	3	30	8.11	81.08	61.74	1,732.28	3.47	97.31	65.24	224.79			
19	100,000	500,000	300,000	9	439	1.96	95.43	17.09	787.72	2.06	94.77	1	31	2.70	83.78	0.18	1,732.46	0.01	97.32	1.07	219.93			
20	500,000	UP		21	460	4.57	100.00	43.50	831.22	5.23	100.00	6	37	16.22	100.00	47.74	1,780.19	2.68	100.00	109.73	214.17			
				460					831.22					37					1,780.19					214.17



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2702 FODDER MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	81	81	5.00	5.00	3.01	3.01	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	98	1.05	6.05	1.41	1.60	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	118	1.23	7.28	5.13	3.54	0.11	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	127	0.56	7.83	1.76	5.30	0.04	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	153	1.60	9.44	7.34	12.64	0.16	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	31	184	1.91	11.35	4.68	17.32	0.10	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	38	222	2.34	13.70	91.66	108.98	2.03	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	48	270	2.96	16.66	33.94	142.92	0.75	3.16	1	1	0.94	0.94	1.64	1.64	0.02	0.02	4.82	1.14			
9	1,500	2,000	1,750	19	289	1.17	17.83	21.66	164.58	0.48	3.64	0	1	0.00	0.94	0.00	1.64	0.00	0.02	0.00	0.99			
10	2,000	2,500	2,250	28	317	1.73	19.56	46.21	210.78	1.02	4.66	0	1	0.00	0.94	0.00	1.64	0.00	0.02	0.00	0.78			
11	2,500	3,000	2,750	19	336	1.17	20.73	36.85	247.63	0.82	5.48	0	1	0.00	0.94	0.00	1.64	0.00	0.02	0.00	0.66			
12	3,000	4,000	3,500	56	392	3.45	24.18	119.91	367.54	2.65	8.13	6	7	5.66	6.60	113.90	115.53	1.62	1.64	94.99	31.43			
13	4,000	5,000	4,500	41	433	2.53	26.71	71.48	439.02	1.58	9.71	3	10	2.83	9.43	66.51	182.05	0.95	2.59	93.05	41.47			
14	5,000	7,500	6,250	63	496	3.89	30.60	147.93	586.94	3.27	12.98	6	16	5.66	15.09	66.53	248.58	0.95	3.54	44.98	42.35			
15	7,500	10,000	8,750	73	569	4.50	35.10	201.93	788.87	4.47	17.45	10	26	9.43	24.53	289.05	537.62	4.11	7.65	143.14	68.15			
16	10,000	20,000	15,000	132	701	8.14	43.24	524.97	1,313.84	11.61	29.06	14	40	13.21	37.74	595.39	1,133.01	8.47	16.12	113.41	86.24			
17	20,000	50,000	35,000	203	904	12.52	55.77	862.82	2,176.66	19.08	48.14	13	53	12.26	50.00	3,308.40	4,441.41	47.07	63.19	383.44	204.05			
18	50,000	100,000	75,000	181	1,085	11.17	66.93	669.41	2,846.08	14.81	62.95	12	65	11.32	61.32	979.58	5,420.99	13.94	77.13	146.33	190.47			
19	100,000	500,000	300,000	488	1,573	30.10	97.04	1,473.07	4,319.14	32.58	95.53	38	103	35.85	97.17	944.87	6,365.86	13.44	90.57	64.14	147.39			
20	500,000	UP		48	1,621	2.96	100.00	202.16	4,521.30	4.47	100.00	3	106	2.83	100.00	662.86	7,028.72	9.43	100.00	327.89	155.46			
				1,621					4,521.30					106					7,028.72					155.46



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2703 GAPLEK MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	7.04	7.04	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	27	5.63	12.68	0.55	0.61	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	35	3.76	16.43	1.21	1.83	0.15	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	47	5.63	22.07	3.07	4.89	0.39	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	65	8.45	30.52	6.66	11.55	0.84	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	72	3.29	33.80	3.87	15.42	0.49	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	81	4.23	38.03	8.60	24.02	1.08	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	88	3.29	41.31	7.20	31.23	0.91	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	102	6.57	47.89	20.35	51.58	2.57	6.50	3	3	23.08	23.08	154.04	154.04	14.40	14.40	756.80	298.65			
10	2,000	2,500	2,250	5	107	2.35	50.23	11.60	63.18	1.46	7.97	0	3	0.00	23.08	0.00	154.04	0.00	14.40	0.00	243.81			
11	2,500	3,000	2,750	1	108	0.47	50.70	1.91	65.09	0.24	8.21	0	3	0.00	23.08	0.00	154.04	0.00	14.40	0.00	236.67			
12	3,000	4,000	3,500	11	119	5.16	55.87	37.90	102.98	4.78	12.98	0	3	0.00	23.08	0.00	154.04	0.00	14.40	0.00	149.58			
13	4,000	5,000	4,500	7	126	3.29	59.15	40.08	143.06	5.05	18.04	0	3	0.00	23.08	0.00	154.04	0.00	14.40	0.00	107.68			
14	5,000	7,500	6,250	15	141	7.04	66.20	71.94	215.00	9.07	27.10	1	4	7.69	30.77	468.26	622.31	43.78	58.19	650.94	289.45			
15	7,500	10,000	8,750	13	154	6.10	72.30	62.23	277.23	7.85	34.95	2	6	15.38	46.15	330.46	952.76	30.90	89.09	531.03	343.68			
16	10,000	20,000	15,000	12	166	5.63	77.93	96.97	374.19	12.22	47.17	1	7	7.69	53.85	60.74	1,013.50	5.68	94.77	62.63	270.85			
17	20,000	50,000	35,000	30	196	14.08	92.02	261.16	635.36	32.92	80.10	4	11	30.77	84.62	15.11	1,028.60	1.41	96.18	5.78	161.89			
18	50,000	100,000	75,000	12	208	5.63	97.65	88.71	724.07	11.18	91.28	2	13	15.38	100.00	40.87	1,069.48	3.82	100.00	46.08	147.70			
19	100,000	500,000	300,000	5	213	2.35	100.00	69.15	793.22	8.72	100.00	0	13	0.00	100.00	0.00	1,069.48	0.00	100.00	0.00	134.83			
20	500,000	UP		0	213	0.00	100.00	0.00	793.22	0.00	100.00	0	13	0.00	100.00	0.00	1,069.48	0.00	100.00	0.00	134.83			
				213					793.22					13					1,069.48					134.83



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	10.00	20.00	2.06	2.06	4.27	4.27	1	1	33.33	33.33	47.36	47.36	85.13	85.13	2293.97	2293.97	
3	100	200	150	1	3	10.00	30.00	4.51	6.57	9.32	13.58	1	2	33.33	66.67	5.42	52.78	9.75	94.88	120.33	803.08	
4	200	300	250	1	4	10.00	40.00	4.65	11.22	9.61	23.19	0	2	0.00	66.67	0.00	52.78	0.00	94.88	0.00	470.42	
5	300	500	400	1	5	10.00	50.00	12.08	23.30	24.96	48.15	0	2	0.00	66.67	0.00	52.78	0.00	94.88	0.00	226.56	
6	500	750	625	1	6	10.00	60.00	0.00	23.30	0.00	48.15	0	2	0.00	66.67	0.00	52.78	0.00	94.88	0.00	226.56	
7	750	1,000	875	1	7	10.00	70.00	4.65	27.94	9.61	57.76	0	2	0.00	66.67	0.00	52.78	0.00	94.88	0.00	188.88	
8	1,000	1,500	1,250	1	8	10.00	80.00	2.32	30.27	4.80	62.56	0	2	0.00	66.67	0.00	52.78	0.00	94.88	0.00	174.38	
9	1,500	2,000	1,750	1	9	10.00	90.00	12.08	42.34	24.96	87.52	1	3	33.33	100.00	2.85	55.63	5.12	100.00	23.58	131.37	
10	2,000	2,500	2,500	1	10	10.00	100.00	6.04	48.38	12.48	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97	
20	500,000	UP		0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97	
				10					48.38					3					55.63			114.97



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	101	101	13.07	13.07	13.27	13.27	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	113	1.55	14.62	7.02	20.29	0.27	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	129	2.07	16.69	2.93	23.22	0.11	0.89	1	1	4.55	4.55	42.01	42.01	2.48	2.48	1432.37	180.88			
4	200	300	250	7	136	0.91	17.59	1.98	25.21	0.08	0.96	0	1	0.00	4.55	0.00	42.01	0.00	2.48	0.00	166.64			
5	300	500	400	18	154	2.33	19.92	5.39	30.60	0.21	1.17	0	1	0.00	4.55	0.00	42.01	0.00	2.48	0.00	137.28			
6	500	750	625	12	166	1.55	21.47	7.81	38.41	0.30	1.47	0	1	0.00	4.55	0.00	42.01	0.00	2.48	0.00	109.37			
7	750	1,000	875	9	175	1.16	22.64	8.86	47.27	0.34	1.81	0	1	0.00	4.55	0.00	42.01	0.00	2.48	0.00	88.87			
8	1,000	1,500	1,250	21	196	2.72	25.36	27.05	74.32	1.04	2.84	0	1	0.00	4.55	0.00	42.01	0.00	2.48	0.00	56.52			
9	1,500	2,000	1,750	23	219	2.98	28.33	53.11	127.43	2.03	4.88	1	2	4.55	9.09	33.25	75.26	1.96	4.44	62.60	59.06			
10	2,000	2,500	2,250	18	237	2.33	30.66	24.51	151.94	0.94	5.82	0	2	0.00	9.09	0.00	75.26	0.00	4.44	0.00	49.53			
11	2,500	3,000	2,750	14	251	1.81	32.47	28.24	180.19	1.08	6.90	2	4	9.09	18.18	126.02	201.27	7.43	11.86	446.16	111.70			
12	3,000	4,000	3,500	16	267	2.07	34.54	39.66	219.85	1.52	8.41	0	4	0.00	18.18	0.00	201.27	0.00	11.86	0.00	91.55			
13	4,000	5,000	4,500	28	295	3.62	38.16	33.02	252.86	1.26	9.68	3	7	13.64	31.82	42.28	243.55	2.49	14.36	128.07	96.32			
14	5,000	7,500	6,250	31	326	4.01	42.17	100.97	353.83	3.86	13.54	1	8	4.55	36.36	225.00	468.55	13.26	27.62	222.83	132.42			
15	7,500	10,000	8,750	15	341	1.94	44.11	109.81	463.65	4.20	17.75	2	10	9.09	45.45	19.78	488.34	1.17	28.79	18.01	105.33			
16	10,000	20,000	15,000	65	406	8.41	52.52	340.48	804.13	13.03	30.78	2	12	9.09	54.55	75.21	563.55	4.43	33.22	22.09	70.08			
17	20,000	50,000	35,000	109	515	14.10	66.62	666.20	1,470.33	25.50	56.28	3	15	13.64	68.18	96.24	659.79	5.67	38.89	14.45	44.87			
18	50,000	100,000	75,000	70	585	9.06	75.68	372.34	1,842.68	14.25	70.53	2	17	9.09	77.27	764.23	1,424.02	45.05	83.94	205.25	77.28			
19	100,000	500,000	300,000	92	677	11.90	87.58	497.86	2,340.53	19.06	89.58	5	22	22.73	100.00	272.41	1,696.42	16.06	100.00	54.72	72.48			
20	500,000	UP		96	773	12.42	100.00	272.20	2,612.73	10.42	100.00	0	22	0.00	100.00	0.00	1,696.42	0.00	100.00	0.00	64.93			
				773					2,612.73					22					1,696.42					64.93



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2708 MIXED

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.05	4.05	0.62	0.62	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	14	2.25	6.31	0.87	1.49	0.13	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	16	0.90	7.21	0.60	2.09	0.09	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	22	2.70	9.91	5.33	7.43	0.78	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	28	2.70	12.61	3.48	10.90	0.51	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	30	0.90	13.51	2.53	13.44	0.37	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	45	6.76	20.27	6.80	20.23	0.99	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	60	6.76	27.03	13.54	33.77	1.98	4.94	1	1	16.67	16.67	163.95	163.95	42.93	42.93	1211.21	485.51			
9	1,500	2,000	1,750	15	75	6.76	33.78	17.56	51.32	2.57	7.51	0	1	0.00	16.67	0.00	163.95	0.00	42.93	0.00	319.44			
10	2,000	2,500	2,250	3	78	1.35	35.14	16.02	67.35	2.34	9.85	0	1	0.00	16.67	0.00	163.95	0.00	42.93	0.00	243.44			
11	2,500	3,000	2,750	5	83	2.25	37.39	31.57	98.91	4.62	14.47	1	2	16.67	33.33	175.91	339.86	46.06	88.99	557.26	343.59			
12	3,000	4,000	3,500	8	91	3.60	40.99	18.24	117.15	2.67	17.14	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	290.10			
13	4,000	5,000	4,500	1	92	0.45	41.44	0.28	117.43	0.04	17.18	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	289.41			
14	5,000	7,500	6,250	10	102	4.50	45.95	91.34	208.77	13.36	30.54	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	162.79			
15	7,500	10,000	8,750	3	105	1.35	47.30	50.62	259.39	7.40	37.94	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	131.02			
16	10,000	20,000	15,000	37	142	16.67	63.96	234.26	493.65	34.27	72.21	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	68.85			
17	20,000	50,000	35,000	6	148	2.70	66.67	92.75	586.40	13.57	85.78	1	3	16.67	50.00	3.88	343.74	1.02	90.01	4.18	58.62			
18	50,000	100,000	75,000	2	150	0.90	67.57	0.31	586.71	0.05	85.82	0	3	0.00	50.00	0.00	343.74	0.00	90.01	0.00	58.59			
19	100,000	500,000	300,000	41	191	18.47	86.04	66.97	653.68	9.80	95.62	2	5	33.33	83.33	34.64	378.37	9.07	99.08	51.72	57.88			
20	500,000	UP		31	222	13.96	100.00	29.94	683.63	4.38	100.00	1	6	16.67	100.00	3.51	381.89	0.92	100.00	11.74	55.86			
				222					683.63					6					381.89					55.86



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,030	1,030	18.70	18.70	30.07	30.07	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	601	1,631	10.91	29.61	100.08	130.15	1.18	1.54	1	1	5.88	5.88	17.47	17.47	0.81	0.81	17.46	13.43	
3	100	200	150	875	2,506	15.88	45.49	259.99	390.14	3.07	4.60	0	1	0.00	5.88	0.00	17.47	0.00	0.81	0.00	4.48	
4	200	300	250	466	2,972	8.46	53.95	238.25	628.39	2.81	7.41	0	1	0.00	5.88	0.00	17.47	0.00	0.81	0.00	2.78	
5	300	500	400	573	3,545	10.40	64.35	381.17	1,009.56	4.50	11.91	1	2	5.88	11.76	43.11	60.58	2.01	2.82	11.31	6.00	
6	500	750	625	347	3,892	6.30	70.65	318.12	1,327.69	3.75	15.66	1	3	5.88	17.65	305.93	366.51	14.23	17.05	96.17	27.61	
7	750	1,000	875	225	4,117	4.08	74.73	299.43	1,627.12	3.53	19.19	0	3	0.00	17.65	0.00	366.51	0.00	17.05	0.00	22.53	
8	1,000	1,500	1,250	228	4,345	4.14	78.87	382.92	2,010.03	4.52	23.71	1	4	5.88	23.53	64.80	431.31	3.01	20.06	16.92	21.46	
9	1,500	2,000	1,750	200	4,545	3.63	82.50	372.11	2,382.14	4.39	28.10	0	4	0.00	23.53	0.00	431.31	0.00	20.06	0.00	18.11	
10	2,000	2,500	2,250	113	4,658	2.05	84.55	294.28	2,676.42	3.47	31.57	1	5	5.88	29.41	5.16	436.48	0.24	20.30	1.75	16.31	
11	2,500	3,000	2,750	85	4,743	1.54	86.10	294.27	2,970.69	3.47	35.04	1	6	5.88	35.29	370.06	806.54	17.21	37.52	125.76	27.15	
12	3,000	4,000	3,500	134	4,877	2.43	88.53	577.87	3,548.55	6.82	41.85	1	7	5.88	41.18	508.86	1,315.39	23.67	61.18	88.06	37.07	
13	4,000	5,000	4,500	96	4,973	1.74	90.27	382.54	3,931.10	4.51	46.36	1	8	5.88	47.06	0.65	1,316.05	0.03	61.21	0.17	33.48	
14	5,000	7,500	6,250	140	5,113	2.54	92.81	897.27	4,828.37	10.58	56.95	2	10	11.76	58.82	320.28	1,636.33	14.90	76.11	35.69	33.89	
15	7,500	10,000	8,750	79	5,192	1.43	94.25	704.45	5,532.83	8.31	65.25	1	11	5.88	64.71	7.01	1,643.33	0.33	76.44	0.99	29.70	
16	10,000	20,000	15,000	121	5,313	2.20	96.44	1,228.47	6,761.30	14.49	79.74	1	12	5.88	70.59	70.00	1,713.33	3.26	79.69	5.70	25.34	
17	20,000	50,000	35,000	92	5,405	1.67	98.11	1,123.53	7,884.83	13.25	92.99	2	14	11.76	82.35	399.58	2,112.91	18.59	98.28	35.56	26.80	
18	50,000	100,000	75,000	50	5,455	0.91	99.02	265.82	8,150.65	3.14	96.13	1	15	5.88	88.24	16.55	2,129.46	0.77	99.05	6.23	26.13	
19	100,000	500,000	300,000	53	5,508	0.96	99.98	327.95	8,478.60	3.87	100.00	2	17	11.76	100.00	20.42	2,149.88	0.95	100.00	6.23	25.36	
20	500,000	UP		1	5,509	0.02	100.00	0.24	8,478.84	0.00	100.00	0	17	0.00	100.00	0.00	2,149.88	0.00	100.00	0.00	25.36	
				5,509					8,478.84					17					2,149.88			25.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	98	98	17.31	17.31	32.66	32.66	1.01	1.01	6	6	15.79	15.79	42.91	42.91	0.36	0.36	131.37	131.37			
2	50	100	75	14	112	2.47	19.79	35.08	67.74	1.08	2.09	1	7	2.63	18.42	1.02	43.93	0.01	0.37	2.91	64.85			
3	100	200	150	12	124	2.12	21.91	2.15	69.89	0.07	2.16	0	7	0.00	18.42	0.00	43.93	0.00	0.37	0.00	62.85			
4	200	300	250	8	132	1.41	23.32	1.91	71.80	0.06	2.21	0	7	0.00	18.42	0.00	43.93	0.00	0.37	0.00	61.18			
5	300	500	400	15	147	2.65	25.97	3.27	75.07	0.10	2.32	0	7	0.00	18.42	0.00	43.93	0.00	0.37	0.00	58.52			
6	500	750	625	5	152	0.88	26.86	3.40	78.46	0.10	2.42	0	7	0.00	18.42	0.00	43.93	0.00	0.37	0.00	55.99			
7	750	1,000	875	12	164	2.12	28.98	5.25	83.71	0.16	2.58	0	7	0.00	18.42	0.00	43.93	0.00	0.37	0.00	52.48			
8	1,000	1,500	1,250	15	179	2.65	31.63	11.23	94.94	0.35	2.93	0	7	0.00	18.42	0.00	43.93	0.00	0.37	0.00	46.27			
9	1,500	2,000	1,750	9	188	1.59	33.22	11.58	106.51	0.36	3.29	0	7	0.00	18.42	0.00	43.93	0.00	0.37	0.00	41.24			
10	2,000	2,500	2,250	10	198	1.77	34.98	26.11	132.63	0.81	4.09	0	7	0.00	18.42	0.00	43.93	0.00	0.37	0.00	33.12			
11	2,500	3,000	2,750	13	211	2.30	37.28	44.84	177.47	1.38	5.47	0	7	0.00	18.42	0.00	43.93	0.00	0.37	0.00	24.75			
12	3,000	4,000	3,500	22	233	3.89	41.17	73.57	251.04	2.27	7.74	2	9	5.26	23.68	7.63	51.56	0.06	0.43	10.38	20.54			
13	4,000	5,000	4,500	12	245	2.12	43.29	53.63	304.67	1.65	9.40	0	9	0.00	23.68	0.00	51.56	0.00	0.43	0.00	16.92			
14	5,000	7,500	6,250	13	258	2.30	45.58	40.56	345.23	1.25	10.65	0	9	0.00	23.68	0.00	51.56	0.00	0.43	0.00	14.94			
15	7,500	10,000	8,750	21	279	3.71	49.29	68.27	413.50	2.11	12.76	0	9	0.00	23.68	0.00	51.56	0.00	0.43	0.00	12.47			
16	10,000	20,000	15,000	53	332	9.36	58.66	260.03	673.54	8.02	20.78	1	10	2.63	26.32	30.84	82.41	0.26	0.69	11.86	12.23			
17	20,000	50,000	35,000	32	364	5.65	64.31	139.54	813.08	4.30	25.08	0	10	0.00	26.32	0.00	82.41	0.00	0.69	0.00	10.14			
18	50,000	100,000	75,000	22	386	3.89	68.20	156.23	969.31	4.82	29.90	2	12	5.26	31.58	210.54	292.94	1.77	2.46	134.76	30.22			
19	100,000	500,000	300,000	86	472	15.19	83.39	488.07	1,457.38	15.06	44.96	6	18	15.79	47.37	348.91	641.85	2.93	5.38	71.49	44.04			
20	500,000	UP		94	566	16.61	100.00	1,784.25	3,241.62	55.04	100.00	20	38	52.63	100.00	11,279.35	11,921.21	94.62	100.00	632.16	367.75			
				566					3,241.62					38					11,921.21					367.75



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	10.71	10.71	19.51	19.51	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	62	1.15	11.85	6.49	26.00	0.35	1.39	1	1	1.64	1.64	1.40	1.40	0.02	0.02	21.51	5.37			
3	100	200	150	7	69	1.34	13.19	55.01	81.01	2.94	4.33	3	4	4.92	6.56	24.67	26.06	0.40	0.42	44.85	32.18			
4	200	300	250	6	75	1.15	14.34	1.66	82.67	0.09	4.42	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	31.53			
5	300	500	400	10	85	1.91	16.25	5.34	88.01	0.29	4.70	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	29.62			
6	500	750	625	22	107	4.21	20.46	12.68	100.69	0.68	5.38	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	25.89			
7	750	1,000	875	22	129	4.21	24.67	10.37	111.07	0.55	5.94	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	23.47			
8	1,000	1,500	1,250	11	140	2.10	26.77	9.51	120.57	0.51	6.44	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	21.62			
9	1,500	2,000	1,750	15	155	2.87	29.64	27.30	147.87	1.46	7.90	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	17.63			
10	2,000	2,500	2,250	10	165	1.91	31.55	20.26	168.13	1.08	8.99	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	15.50			
11	2,500	3,000	2,750	8	173	1.53	33.08	18.29	186.42	0.98	9.96	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	13.98			
12	3,000	4,000	3,500	10	183	1.91	34.99	13.88	200.30	0.74	10.71	1	5	1.64	8.20	4.00	30.06	0.06	0.49	28.82	15.01			
13	4,000	5,000	4,500	10	193	1.91	36.90	50.37	250.67	2.69	13.40	0	5	0.00	8.20	0.00	30.06	0.00	0.49	0.00	11.99			
14	5,000	7,500	6,250	18	211	3.44	40.34	90.16	340.83	4.82	18.22	0	5	0.00	8.20	0.00	30.06	0.00	0.49	0.00	8.82			
15	7,500	10,000	8,750	26	237	4.97	45.32	64.23	405.06	3.43	21.65	2	7	3.28	11.48	28.46	58.52	0.46	0.95	44.30	14.45			
16	10,000	20,000	15,000	36	273	6.88	52.20	221.08	626.15	11.82	33.47	0	7	0.00	11.48	0.00	58.52	0.00	0.95	0.00	9.35			
17	20,000	50,000	35,000	38	311	7.27	59.46	315.22	941.36	16.85	50.31	0	7	0.00	11.48	0.00	58.52	0.00	0.95	0.00	6.22			
18	50,000	100,000	75,000	21	332	4.02	63.48	172.85	1,114.21	9.24	59.55	0	7	0.00	11.48	0.00	58.52	0.00	0.95	0.00	5.25			
19	100,000	500,000	300,000	80	412	15.30	78.78	297.59	1,411.80	15.91	75.46	34	41	55.74	67.21	253.00	311.52	4.09	5.04	85.02	22.07			
20	500,000	UP		111	523	21.22	100.00	459.22	1,871.02	24.54	100.00	20	61	32.79	100.00	5,868.79	6,180.31	94.96	100.00	1277.99	330.32			
				523					1,871.02					61					6,180.31					330.32



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	9.68	9.68	4.36	4.36	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.61	11.29	0.60	3.76	0.32	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.61	12.90	0.08	3.68	0.04	1.96	3	3	25.00	25.00	1.17	1.17	0.01	0.01	1550.15	31.64			
4	200	300	250	1	9	1.61	14.52	3.84	0.16	2.04	0.08	0	3	0.00	25.00	0.00	1.17	0.00	0.01	0.00	729.77			
5	300	500	400	1	10	1.61	16.13	4.43	4.59	2.36	2.44	0	3	0.00	25.00	0.00	1.17	0.00	0.01	0.00	25.38			
6	500	750	625	1	11	1.61	17.74	9.02	13.62	4.80	7.24	0	3	0.00	25.00	0.00	1.17	0.00	0.01	0.00	8.56			
7	750	1,000	875	1	12	1.61	19.35	8.58	22.20	4.56	11.81	0	3	0.00	25.00	0.00	1.17	0.00	0.01	0.00	5.25			
8	1,000	1,500	1,250	1	13	1.61	20.97	7.15	29.34	3.80	15.61	1	4	8.33	33.33	441.89	443.05	4.70	4.71	6182.49	1509.85			
9	1,500	2,000	1,750	1	14	1.61	22.58	38.00	67.34	20.21	35.82	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	657.89			
10	2,000	2,500	2,250	1	15	1.61	24.19	26.54	40.80	14.12	21.71	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	1085.81			
11	2,500	3,000	2,750	1	16	1.61	25.81	23.66	64.46	12.59	34.29	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	687.29			
12	3,000	4,000	3,500	1	17	1.61	27.42	37.94	102.40	20.18	54.47	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	432.67			
13	4,000	5,000	4,500	1	18	1.61	29.03	9.25	111.65	4.92	59.39	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	396.81			
14	5,000	7,500	6,250	1	19	1.61	30.65	8.80	120.45	4.68	64.07	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	367.82			
15	7,500	10,000	8,750	1	20	1.61	32.26	11.40	109.06	6.06	58.01	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	406.25			
16	10,000	20,000	15,000	1	21	1.61	33.87	7.11	101.95	3.78	54.23	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	434.57			
17	20,000	50,000	35,000	1	22	1.61	35.48	2.51	104.46	1.33	55.57	3	7	25.00	58.33	1.13	444.18	0.01	4.72	45.02	425.22			
18	50,000	100,000	75,000	1	23	1.61	37.10	0.33	104.79	0.17	55.74	0	7	0.00	58.33	0.00	444.18	0.00	4.72	0.00	423.90			
19	100,000	500,000	300,000	4	27	6.45	43.55	9.60	114.39	5.11	60.85	1	8	8.33	66.67	3,869.00	4,313.18	41.14	45.87	40286.74	3770.61			
20	500,000	UP		35	62	56.45	100.00	73.60	187.99	39.15	100.00	4	12	33.33	100.00	5,090.65	9,403.83	54.13	100.00	6916.29	5002.22			
				62					187.99					12					9,403.83					5002.22



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.27	1.27	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	1.27	2.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	8	2.53	5.06	0.66	0.66	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	12	2.53	7.59	0.20	0.86	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	14	1.27	8.86	0.01	0.87	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	18	2.53	11.39	0.01	0.88	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	23	3.16	14.56	5.31	6.19	0.69	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	26	1.90	16.46	1.75	7.94	0.23	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	28	1.27	17.72	5.05	12.99	0.66	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	30	1.27	18.99	4.85	17.84	0.63	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	31	0.63	19.62	0.03	17.87	0.00	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	34	1.90	21.52	6.30	24.17	0.82	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	41	4.43	25.95	18.43	42.60	2.39	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	48	4.43	30.38	71.52	114.12	9.27	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	59	6.96	37.34	33.89	148.01	4.39	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	83	15.19	52.53	176.37	324.38	22.86	42.05	2	2	33.33	33.33	255.22	255.22	30.17	30.17	144.70	78.68			
17	20,000	50,000	35,000	23	106	14.56	67.09	87.93	412.31	11.40	53.44	2	4	33.33	66.67	155.90	411.12	18.43	48.59	177.30	99.71			
18	50,000	100,000	75,000	14	120	8.86	75.95	81.43	493.74	10.55	64.00	0	4	0.00	66.67	0.00	411.12	0.00	48.59	0.00	83.27			
19	100,000	500,000	300,000	24	144	15.19	91.14	243.70	737.44	31.59	95.59	1	5	16.67	83.33	415.38	826.50	49.10	97.69	170.45	112.08			
20	500,000	UP		14	158	8.86	100.00	34.06	771.50	4.41	100.00	1	6	16.67	100.00	19.52	846.01	2.31	100.00	57.31	109.66			
				158					771.50					6					846.01					109.66



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	14.29	14.29	18.00	18.00	50.74	50.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	4	14.29	28.57	0.19	18.19	0.54	51.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	7.14	35.71	0.23	18.42	0.66	51.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	7.14	42.86	0.90	19.32	2.54	54.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	7.14	50.00	0.58	19.90	1.65	56.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	7.14	57.14	0.02	19.93	0.07	56.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	7.14	64.29	0.02	19.95	0.07	56.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	11	14.29	78.57	5.04	24.99	14.22	70.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	7.14	85.71	7.58	32.58	21.39	91.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	7.14	92.86	0.10	32.68	0.28	92.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	7.14	100.00	2.79	35.46	7.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					35.46					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	9.52	9.52	1.94	1.94	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	15	4.76	14.29	1.31	3.25	0.26	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	28	12.38	26.67	5.43	8.68	1.06	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	31	2.86	29.52	0.58	9.26	0.11	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	37	5.71	35.24	4.46	13.72	0.87	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	47	9.52	44.76	5.99	19.70	1.17	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	52	4.76	49.52	5.08	24.78	0.99	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	58	5.71	55.24	9.07	33.85	1.77	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	62	3.81	59.05	11.33	45.18	2.21	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	66	3.81	62.86	10.16	55.34	1.98	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	67	0.95	63.81	5.05	60.39	0.98	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	73	5.71	69.52	19.55	79.94	3.81	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	80	6.67	76.19	33.03	112.97	6.44	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	86	5.71	81.90	28.39	141.36	5.53	27.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	87	0.95	82.86	13.54	154.90	2.64	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	92	4.76	87.62	58.92	213.82	11.49	41.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	97	4.76	92.38	128.14	341.96	24.98	66.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	104	6.67	99.05	141.22	483.17	27.53	94.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	105	0.95	100.00	29.79	512.96	5.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	105	0.00	100.00	0.00	512.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				105					512.96					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,017	2,017	34.43	34.43	182.90	182.90	2.01	2.01	4	4	8.70	8.70	33.42	33.42	0.57	0.57	18.27	18.27			
2	50	100	75	315	2,332	5.38	39.80	81.73	264.62	0.90	2.91	1	5	2.17	10.87	34.40	67.81	0.58	1.15	42.09	25.63			
3	100	200	150	195	2,527	3.33	43.13	102.06	366.69	1.12	4.04	0	5	0.00	10.87	0.00	67.81	0.00	1.15	0.00	18.49			
4	200	300	250	232	2,759	3.96	47.09	83.19	449.87	0.92	4.95	0	5	0.00	10.87	0.00	67.81	0.00	1.15	0.00	15.07			
5	300	500	400	375	3,134	6.40	53.49	210.31	660.18	2.31	7.27	1	6	2.17	13.04	32.26	100.07	0.55	1.70	15.34	15.16			
6	500	750	625	435	3,569	7.42	60.91	353.73	1,013.90	3.89	11.16	5	11	10.87	23.91	52.18	152.25	0.89	2.58	14.75	15.02			
7	750	1,000	875	218	3,787	3.72	64.64	260.32	1,274.23	2.87	14.02	0	11	0.00	23.91	0.00	152.25	0.00	2.58	0.00	11.95			
8	1,000	1,500	1,250	305	4,092	5.21	69.84	450.28	1,724.51	4.96	18.98	2	13	4.35	28.26	617.71	769.96	10.49	13.07	137.18	44.65			
9	1,500	2,000	1,750	353	4,445	6.02	75.87	677.47	2,401.98	7.46	26.44	9	22	19.57	47.83	43.88	813.84	0.74	13.81	6.48	33.88			
10	2,000	2,500	2,250	309	4,754	5.27	81.14	555.47	2,957.45	6.11	32.55	5	27	10.87	58.70	174.11	987.96	2.96	16.77	31.34	33.41			
11	2,500	3,000	2,750	106	4,860	1.81	82.95	227.70	3,185.15	2.51	35.05	1	28	2.17	60.87	9.00	996.96	0.15	16.92	3.95	31.30			
12	3,000	4,000	3,500	120	4,980	2.05	85.00	368.03	3,553.18	4.05	39.11	0	28	0.00	60.87	0.00	996.96	0.00	16.92	0.00	28.06			
13	4,000	5,000	4,500	89	5,069	1.52	86.52	425.58	3,978.76	4.68	43.79	0	28	0.00	60.87	0.00	996.96	0.00	16.92	0.00	25.06			
14	5,000	7,500	6,250	132	5,201	2.25	88.77	785.86	4,764.62	8.65	52.44	1	29	2.17	63.04	0.22	997.18	0.00	16.93	0.03	20.93			
15	7,500	10,000	8,750	75	5,276	1.28	90.05	530.24	5,294.86	5.84	58.27	0	29	0.00	63.04	0.00	997.18	0.00	16.93	0.00	18.83			
16	10,000	20,000	15,000	168	5,444	2.87	92.92	1,203.08	6,497.94	13.24	71.51	2	31	4.35	67.39	20.66	1,017.84	0.35	17.28	1.72	15.66			
17	20,000	50,000	35,000	129	5,573	2.20	95.12	1,124.15	7,622.08	12.37	83.89	1	32	2.17	69.57	35.44	1,053.28	0.60	17.88	3.15	13.82			
18	50,000	100,000	75,000	93	5,666	1.59	96.71	461.13	8,083.21	5.08	88.96	2	34	4.35	73.91	375.42	1,428.71	6.37	24.25	81.41	17.67			
19	100,000	500,000	300,000	125	5,791	2.13	98.84	745.94	8,829.16	8.21	97.17	4	38	8.70	82.61	1,954.33	3,383.03	33.17	57.42	261.99	38.32			
20	500,000	UP		68	5,859	1.16	100.00	257.02	9,086.18	2.83	100.00	8	46	17.39	100.00	2,508.23	5,891.26	42.58	100.00	975.89	64.84			
				5,859					9,086.18					46					5,891.26					64.84



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2723

PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	241	241	10.86	10.86	23.64	23.64	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	100	341	4.50	15.36	25.99	49.62	0.33	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	174	515	7.84	23.20	84.68	134.30	1.07	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	124	639	5.59	28.78	84.82	219.12	1.07	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	164	803	7.39	36.17	133.04	352.16	1.68	4.46	1	1	7.14	7.14	56.27	56.27	0.50	0.50	42.30	15.98			
6	500	750	625	116	919	5.23	41.40	116.92	469.08	1.48	5.94	1	2	7.14	14.29	0.00	56.27	0.00	0.50	0.00	12.00			
7	750	1,000	875	107	1,026	4.82	46.22	183.36	652.44	2.32	8.26	2	4	14.29	28.57	2.05	58.32	0.02	0.52	1.12	8.94			
8	1,000	1,500	1,250	121	1,147	5.45	51.67	252.50	904.94	3.20	11.45	0	4	0.00	28.57	0.00	58.32	0.00	0.52	0.00	6.44			
9	1,500	2,000	1,750	107	1,254	4.82	56.49	255.91	1,160.85	3.24	14.69	0	4	0.00	28.57	0.00	58.32	0.00	0.52	0.00	5.02			
10	2,000	2,500	2,250	55	1,309	2.48	58.96	208.07	1,368.92	2.63	17.33	0	4	0.00	28.57	0.00	58.32	0.00	0.52	0.00	4.26			
11	2,500	3,000	2,750	52	1,361	2.34	61.31	206.73	1,575.65	2.62	19.94	0	4	0.00	28.57	0.00	58.32	0.00	0.52	0.00	3.70			
12	3,000	4,000	3,500	80	1,441	3.60	64.91	487.57	2,063.21	6.17	26.11	0	4	0.00	28.57	0.00	58.32	0.00	0.52	0.00	2.83			
13	4,000	5,000	4,500	61	1,502	2.75	67.66	386.82	2,450.04	4.90	31.01	1	5	7.14	35.71	24.23	82.55	0.21	0.73	6.26	3.37			
14	5,000	7,500	6,250	112	1,614	5.05	72.70	925.29	3,375.33	11.71	42.72	1	6	7.14	42.86	1,232.89	1,315.44	10.89	11.62	133.24	38.97			
15	7,500	10,000	8,750	100	1,714	4.50	77.21	952.28	4,327.61	12.05	54.77	1	7	7.14	50.00	108.13	1,423.56	0.96	12.58	11.35	32.89			
16	10,000	20,000	15,000	144	1,858	6.49	83.69	1,618.05	5,945.66	20.48	75.25	1	8	7.14	57.14	67.43	1,490.99	0.60	13.17	4.17	25.08			
17	20,000	50,000	35,000	117	1,975	5.27	88.96	1,113.01	7,058.66	14.09	89.34	0	8	0.00	57.14	0.00	1,490.99	0.00	13.17	0.00	21.12			
18	50,000	100,000	75,000	64	2,039	2.88	91.85	363.70	7,422.37	4.60	93.94	3	11	21.43	78.57	9,113.96	10,604.95	80.51	93.68	2505.88	142.88			
19	100,000	500,000	300,000	145	2,184	6.53	98.38	410.79	7,833.16	5.20	99.14	2	13	14.29	92.86	715.19	11,320.15	6.32	100.00	174.10	144.52			
20	500,000	UP		36	2,220	1.62	100.00	67.72	7,900.87	0.86	100.00	1	14	7.14	100.00	0.33	11,320.47	0.00	100.00	0.48	143.28			
				2,220					7,900.87					14					11,320.47					143.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2728 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	52	10.74	10.74	5.68	5.68	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	73	4.34	15.08	10.10	15.78	0.37	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	95	4.55	19.63	7.75	23.54	0.28	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	111	3.31	22.93	8.78	32.31	0.32	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	135	4.96	27.89	23.21	55.52	0.84	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	156	4.34	32.23	18.11	73.63	0.66	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	178	4.55	36.78	27.40	101.03	0.99	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	201	4.75	41.53	34.31	135.33	1.24	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	213	2.48	44.01	35.74	171.07	1.29	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	228	3.10	47.11	40.78	211.85	1.48	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	239	2.27	49.38	26.91	238.76	0.97	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	261	4.55	53.93	78.71	317.47	2.85	11.49	1	1	16.67	16.67	56.06	56.06	24.35	24.35	71.23	17.66			
13	4,000	5,000	4,500	15	276	3.10	57.02	99.15	416.62	3.59	15.08	0	1	0.00	16.67	0.00	56.06	0.00	24.35	0.00	13.46			
14	5,000	7,500	6,250	15	291	3.10	60.12	111.15	527.77	4.02	19.10	0	1	0.00	16.67	0.00	56.06	0.00	24.35	0.00	10.62			
15	7,500	10,000	8,750	10	301	2.07	62.19	69.82	597.59	2.53	21.63	0	1	0.00	16.67	0.00	56.06	0.00	24.35	0.00	9.38			
16	10,000	20,000	15,000	31	332	6.40	68.60	421.58	1,019.17	15.26	36.88	1	2	16.67	33.33	15.56	71.63	6.76	31.11	3.69	7.03			
17	20,000	50,000	35,000	24	356	4.96	73.55	351.89	1,371.06	12.73	49.62	0	2	0.00	33.33	0.00	71.63	0.00	31.11	0.00	5.22			
18	50,000	100,000	75,000	67	423	13.84	87.40	619.30	1,990.36	22.41	72.03	0	2	0.00	33.33	0.00	71.63	0.00	31.11	0.00	3.60			
19	100,000	500,000	300,000	57	480	11.78	99.17	713.50	2,703.85	25.82	97.85	4	6	66.67	100.00	158.61	230.23	68.89	100.00	22.23	8.51			
20	500,000	UP		4	484	0.83	100.00	59.49	2,763.34	2.15	100.00	0	6	0.00	100.00	0.00	230.23	0.00	100.00	0.00	8.33			
				484					2,763.34					6					230.23					8.33



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 273

PRESERVES FACTORIES (JAMS ETC) PABRIK SARI GULA MONOSODIUM G

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	40.00	40.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	20.00	60.00	0.42	0.42	6.94	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	20.00	80.00	0.34	0.75	5.64	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	20.00	100.00	5.23	5.99	87.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					5.99					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2731

PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	6.62	6.62	0.53	0.53	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	39	0.36	6.98	0.59	1.12	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	46	1.25	8.23	2.84	3.96	0.13	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	59	2.33	10.55	4.45	8.42	0.20	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	74	2.68	13.24	8.46	16.88	0.37	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	92	3.22	16.46	10.85	27.73	0.48	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	106	2.50	18.96	18.33	46.06	0.81	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	124	3.22	22.18	25.24	71.30	1.11	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	144	3.58	25.76	54.04	125.34	2.39	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	152	1.43	27.19	18.96	144.30	0.84	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	169	3.04	30.23	72.59	216.89	3.21	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	190	3.76	33.99	83.17	300.06	3.67	13.25	2	2	9.52	9.52	112.45	112.45	0.06	0.06	135.21	37.48			
13	4,000	5,000	4,500	15	205	2.68	36.67	81.64	381.70	3.61	16.86	0	2	0.00	9.52	0.00	112.45	0.00	0.06	0.06	29.46			
14	5,000	7,500	6,250	32	237	5.72	42.40	127.19	508.89	5.62	22.47	0	2	0.00	9.52	0.00	112.45	0.00	0.06	0.00	22.10			
15	7,500	10,000	8,750	18	255	3.22	45.62	143.72	652.61	6.35	28.82	0	2	0.00	9.52	0.00	112.45	0.00	0.06	0.00	17.23			
16	10,000	20,000	15,000	62	317	11.09	56.71	447.91	1,100.52	19.78	48.60	2	4	9.52	19.05	668.26	780.71	0.35	0.40	149.19	70.94			
17	20,000	50,000	35,000	40	357	7.16	63.86	289.73	1,390.26	12.79	61.39	0	4	0.00	19.05	0.00	780.71	0.00	0.40	0.00	56.16			
18	50,000	100,000	75,000	61	418	10.91	74.78	313.42	1,703.68	13.84	75.23	5	9	23.81	42.86	83.86	864.57	0.04	0.45	26.76	50.75			
19	100,000	500,000	300,000	70	488	12.52	87.30	251.70	1,955.37	11.11	86.35	5	14	23.81	66.67	111,098.96	111,963.53	57.54	57.98	44140.18	5725.95			
20	500,000	UP		71	559	12.70	100.00	309.16	2,264.53	13.65	100.00	7	21	33.33	100.00	81,129.99	193,093.53	42.02	100.00	26242.37	8526.88			
				559					2,264.53					21					193,093.53					8526.88



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	124	124	7.21	7.21	23.05	23.05	0.39	0.39	1	1	3.13	3.13	2.29	2.29	0.05	0.05	9.94	9.94			
2	50	100	75	28	152	1.63	8.84	23.67	46.72	0.40	0.79	0	1	0.00	3.13	0.00	2.29	0.00	0.05	0.00	4.90			
3	100	200	150	32	184	1.86	10.70	6.39	53.10	0.11	0.90	0	1	0.00	3.13	0.00	2.29	0.00	0.05	0.00	4.31			
4	200	300	250	41	225	2.39	13.09	29.61	82.72	0.50	1.40	0	1	0.00	3.13	0.00	2.29	0.00	0.05	0.00	2.77			
5	300	500	400	51	276	2.97	16.06	16.35	99.07	0.28	1.67	0	1	0.00	3.13	0.00	2.29	0.00	0.05	0.00	2.31			
6	500	750	625	53	329	3.08	19.14	23.03	122.09	0.39	2.06	3	4	9.38	12.50	178.63	180.92	3.94	3.99	775.70	148.18			
7	750	1,000	875	47	376	2.73	21.87	47.18	169.28	0.80	2.86	0	4	0.00	12.50	0.00	180.92	0.00	3.99	0.00	106.88			
8	1,000	1,500	1,250	70	446	4.07	25.95	98.56	267.84	1.66	4.52	1	5	3.13	15.63	210.27	391.20	4.63	8.62	213.35	146.06			
9	1,500	2,000	1,750	28	474	1.63	27.57	29.48	297.31	0.50	5.02	0	5	0.00	15.63	0.00	391.20	0.00	8.62	0.00	131.58			
10	2,000	2,500	2,250	48	522	2.79	30.37	69.58	366.89	1.17	6.19	2	7	6.25	21.88	2.49	393.68	0.05	8.68	3.58	107.30			
11	2,500	3,000	2,750	34	556	1.98	32.34	64.79	431.68	1.09	7.29	0	7	0.00	21.88	0.00	393.68	0.00	8.68	0.00	91.20			
12	3,000	4,000	3,500	49	605	2.85	35.19	95.01	526.69	1.60	8.89	0	7	0.00	21.88	0.00	393.68	0.00	8.68	0.00	74.75			
13	4,000	5,000	4,500	71	676	4.13	39.33	129.88	656.57	2.19	11.08	0	7	0.00	21.88	0.00	393.68	0.00	8.68	0.00	59.96			
14	5,000	7,500	6,250	90	766	5.24	44.56	290.95	947.53	4.91	15.99	0	7	0.00	21.88	0.00	393.68	0.00	8.68	0.00	41.55			
15	7,500	10,000	8,750	64	830	3.72	48.28	316.35	1,263.88	5.34	21.33	0	7	0.00	21.88	0.00	393.68	0.00	8.68	0.00	31.15			
16	10,000	20,000	15,000	130	960	7.56	55.85	1,003.56	2,267.44	16.94	38.27	0	7	0.00	21.88	0.00	393.68	0.00	8.68	0.00	17.36			
17	20,000	50,000	35,000	309	1,269	17.98	73.82	2,018.58	4,286.03	34.07	72.34	8	15	25.00	46.88	3,312.90	3,706.58	73.02	81.70	164.12	86.48			
18	50,000	100,000	75,000	142	1,411	8.26	82.08	883.08	5,169.11	14.90	87.24	9	24	28.13	75.00	384.65	4,091.23	8.48	90.18	43.56	79.15			
19	100,000	500,000	300,000	204	1,615	11.87	93.95	671.20	5,840.31	11.33	98.57	5	29	15.63	90.63	434.11	4,525.34	9.57	99.75	64.68	77.48			
20	500,000	UP		104	1,719	6.05	100.00	84.87	5,925.18	1.43	100.00	3	32	9.38	100.00	11.45	4,536.79	0.25	100.00	13.49	76.57			
				1,719					5,925.18					32					4,536.79					76.57



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	13.86	13.86	1.89	1.89	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	90	6.93	20.79	10.24	12.13	1.14	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	130	9.24	30.02	8.48	20.61	0.94	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	26	156	6.00	36.03	5.76	26.37	0.64	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	38	194	8.78	44.80	19.32	45.69	2.15	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	26	220	6.00	50.81	14.79	60.47	1.64	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	238	4.16	54.97	18.41	78.89	2.05	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	258	4.62	59.58	27.70	106.59	3.08	11.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	282	5.54	65.13	51.47	158.05	5.72	17.57	0	0	0.00	0.00	5.72	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	290	1.85	66.97	16.52	174.57	1.84	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	305	3.46	70.44	42.28	216.85	4.70	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	324	4.39	74.83	45.61	262.46	5.07	29.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	341	3.93	78.75	62.59	325.05	6.96	36.13	0	0	0.00	0.00	6.96	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	362	4.85	83.60	82.37	407.42	9.16	45.28	3	3	50.00	50.00	7.97	7.97	7.17	7.17	9.68	1.96			
15	7,500	10,000	8,750	8	370	1.85	85.45	75.64	483.06	8.41	53.69	1	4	16.67	66.67	37.72	45.69	33.93	41.09	49.87	9.46			
16	10,000	20,000	15,000	21	391	4.85	90.30	172.85	655.92	19.21	72.90	0	4	0.00	66.67	0.00	45.69	0.00	41.09	0.00	6.97			
17	20,000	50,000	35,000	17	408	3.93	94.23	176.40	832.32	19.61	92.51	0	4	0.00	66.67	0.00	45.69	0.00	41.09	0.00	5.49			
18	50,000	100,000	75,000	4	412	0.92	95.15	21.74	854.06	2.42	94.92	0	4	0.00	66.67	0.00	45.69	0.00	41.09	0.00	5.35			
19	100,000	500,000	300,000	17	429	3.93	99.08	40.86	894.92	4.54	99.46	2	6	33.33	100.00	65.50	111.19	58.91	100.00	160.30	12.42			
20	500,000	UP		4	433	0.92	100.00	4.82	899.73	0.54	100.00	0	6	0.00	100.00	0.00	111.19	0.00	100.00	0.00	12.36			
				433					899.73					6					111.19					12.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2734 POULTRY FARMS :

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3,285	3,285	8.81	8.81	210.22	210.22	1.35	1.35	28	28	7.69	7.69	385.26	385.26	2.60	2.60	183.27	183.27	
2	50	100	75	3,009	6,294	8.07	16.89	200.61	410.83	1.29	2.64	13	41	3.57	11.26	160.52	545.78	1.08	3.69	80.02	132.85	
3	100	200	150	3,727	10,021	10.00	26.88	327.49	738.31	2.11	4.75	13	54	3.57	14.84	100.91	646.70	0.68	4.37	30.81	87.59	
4	200	300	250	2,400	12,421	6.44	33.32	354.79	1,093.11	2.28	7.03	16	70	4.40	19.23	359.17	1,005.87	2.43	6.79	101.23	92.02	
5	300	500	400	2,715	15,136	7.28	40.61	573.30	1,666.40	3.69	10.71	32	102	8.79	28.02	180.08	1,185.95	1.22	8.01	31.41	71.17	
6	500	750	625	2,960	18,096	7.94	48.55	512.92	2,179.32	3.30	14.01	16	118	4.40	32.42	23.00	1,208.94	0.16	8.16	4.48	55.47	
7	750	1,000	875	2,584	20,680	6.93	55.48	427.66	2,606.98	2.75	16.76	5	123	1.37	33.79	37.90	1,246.84	0.26	8.42	8.86	47.83	
8	1,000	1,500	1,250	2,377	23,057	6.38	61.86	672.03	3,279.01	4.32	21.08	11	134	3.02	36.81	317.86	1,564.71	2.15	10.57	47.30	47.72	
9	1,500	2,000	1,750	1,609	24,666	4.32	66.17	572.16	3,851.17	3.68	24.76	9	143	2.47	39.29	2,211.73	3,776.44	14.94	25.50	386.56	98.06	
10	2,000	2,500	2,250	1,484	26,150	3.98	70.15	970.56	4,821.73	6.24	31.00	13	156	3.57	42.86	599.63	4,376.07	4.05	29.55	61.78	90.76	
11	2,500	3,000	2,750	3,594	29,744	9.64	79.80	604.91	5,426.64	3.89	34.89	5	161	1.37	44.23	33.37	4,409.44	0.23	29.78	5.52	81.26	
12	3,000	4,000	3,500	1,953	31,697	5.24	85.04	896.84	6,323.47	5.77	40.65	7	168	1.92	46.15	16.19	4,425.63	0.11	29.89	1.80	69.99	
13	4,000	5,000	4,500	796	32,493	2.14	87.17	587.66	6,911.13	3.78	44.43	14	182	3.85	50.00	759.33	5,184.96	5.13	35.01	129.21	75.02	
14	5,000	7,500	6,250	1,433	33,926	3.84	91.02	1,516.91	8,428.04	9.75	54.18	16	198	4.40	54.40	426.91	5,611.87	2.88	37.90	28.14	66.59	
15	7,500	10,000	8,750	477	34,403	1.28	92.30	898.34	9,326.38	5.78	59.96	19	217	5.22	59.62	827.56	6,439.43	5.59	43.48	92.12	69.05	
16	10,000	20,000	15,000	1,320	35,723	3.54	95.84	1,886.51	11,212.90	12.13	72.09	36	253	9.89	69.51	308.84	6,748.28	2.09	45.57	16.37	60.18	
17	20,000	50,000	35,000	976	36,699	2.62	98.45	2,980.34	14,193.23	19.16	91.25	76	329	20.88	90.38	6,351.34	13,099.62	42.89	88.46	213.11	92.29	
18	50,000	100,000	75,000	240	36,939	0.64	99.10	1,057.21	15,250.44	6.80	98.04	29	358	7.97	98.35	1,599.63	14,699.25	10.80	99.26	151.31	96.39	
19	100,000	500,000	300,000	170	37,109	0.46	99.55	213.31	15,463.76	1.37	99.42	6	364	1.65	100.00	109.56	14,808.81	0.74	100.00	51.36	95.76	
20	500,000	UP		166	37,275	0.45	100.00	90.88	15,554.64	0.58	100.00	0	364	0.00	100.00	0.00	14,808.81	0.00	100.00	0.00	95.21	
				37,275					15,554.64					364					14,808.81			95.21



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	149	149	3.63	3.63	65.61	65.61	1.94	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	54	203	1.31	4.94	10.36	55.24	0.31	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	66	269	1.61	6.55	17.71	37.53	0.52	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	25	294	0.61	7.16	16.34	21.19	0.48	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	45	339	1.10	8.25	61.74	40.55	1.83	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	60	399	1.46	9.71	24.36	64.92	0.72	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	152	551	3.70	13.41	46.98	111.90	1.39	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	387	938	9.42	22.83	105.74	217.63	3.13	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	327	1,265	7.96	30.79	108.47	326.11	3.21	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	442	1,707	10.76	41.55	182.17	508.28	5.39	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1,222	2,929	29.75	71.30	598.15	1,106.43	17.71	32.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	575	3,504	14.00	85.30	358.07	1,464.50	10.60	43.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	145	3,649	3.53	88.83	203.36	1,667.86	6.02	49.37	1	1	33.33	33.33	18.26	18.26	2.61	2.61	8.98	1.09			
14	5,000	7,500	6,250	355	4,004	8.64	97.47	463.59	2,131.45	13.72	63.10	0	1	0.00	33.33	0.00	18.26	0.00	2.61	0.00	0.86			
15	7,500	10,000	8,750	13	4,017	0.32	97.78	149.28	2,280.73	4.42	67.52	0	1	0.00	33.33	0.00	18.26	0.00	2.61	0.00	0.80			
16	10,000	20,000	15,000	35	4,052	0.85	98.64	308.09	2,588.81	9.12	76.64	2	3	66.67	100.00	680.57	698.83	97.39	100.00	220.90	26.99			
17	20,000	50,000	35,000	43	4,095	1.05	99.68	474.37	3,063.19	14.04	90.68	0	3	0.00	100.00	0.00	698.83	0.00	100.00	0.00	22.81			
18	50,000	100,000	75,000	13	4,108	0.32	100.00	314.78	3,377.96	9.32	100.00	0	3	0.00	100.00	0.00	698.83	0.00	100.00	0.00	20.69			
19	100,000	500,000	300,000	0	4,108	0.00	100.00	0.00	3,377.96	0.00	100.00	0	3	0.00	100.00	0.00	698.83	0.00	100.00	0.00	20.69			
20	500,000	UP		0	4,108	0.00	100.00	0.00	3,377.96	0.00	100.00	0	3	0.00	100.00	0.00	698.83	0.00	100.00	0.00	20.69			
				4,108					3,377.96					3					698.83					20.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	11.11	11.11	0.17	0.17	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	11.11	22.22	1.34	1.52	3.32	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	11.11	33.33	2.77	4.29	6.85	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	11.11	44.44	6.48	10.77	16.02	26.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	11.11	55.56	3.80	14.57	9.38	35.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	11.11	66.67	5.84	20.41	14.43	50.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	11.11	77.78	4.02	24.43	9.92	60.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	11.11	88.89	5.04	29.47	12.45	72.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	11.11	100.00	11.02	40.49	27.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					40.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	468	468	15.71	15.71	34.11	34.11	1.00	1.00	2	2	4.65	4.65	5.49	5.49	0.46	0.46	16.10	16.10			
2	50	100	75	155	623	5.20	20.91	33.96	68.07	1.00	2.00	0	2	0.00	4.65	0.00	5.49	0.00	0.46	0.00	8.07			
3	100	200	150	334	957	11.21	32.12	123.76	191.83	3.63	5.63	0	2	0.00	4.65	0.00	5.49	0.00	0.46	0.00	2.86			
4	200	300	250	252	1,209	8.46	40.58	115.94	307.77	3.40	9.03	0	2	0.00	4.65	0.00	5.49	0.00	0.46	0.00	1.78			
5	300	500	400	387	1,596	12.99	53.58	236.17	543.94	6.93	15.96	2	4	4.65	9.30	48.02	53.51	4.06	4.53	20.33	9.84			
6	500	750	625	337	1,933	11.31	64.89	260.97	804.91	7.66	23.61	5	9	11.63	20.93	87.18	140.69	7.38	11.91	33.41	17.48			
7	750	1,000	875	179	2,112	6.01	70.90	208.50	1,013.42	6.12	29.73	0	9	0.00	20.93	0.00	140.69	0.00	11.91	0.00	13.88			
8	1,000	1,500	1,250	195	2,307	6.55	77.44	254.58	1,268.00	7.47	37.19	4	13	9.30	30.23	651.73	792.42	55.16	67.07	256.00	62.49			
9	1,500	2,000	1,750	101	2,408	3.39	80.83	178.70	1,446.70	5.24	42.44	0	13	0.00	30.23	0.00	792.42	0.00	67.07	0.00	54.77			
10	2,000	2,500	2,250	70	2,478	2.35	83.18	134.22	1,580.92	3.94	46.37	1	14	2.33	32.56	27.72	820.14	2.35	69.41	20.65	51.88			
11	2,500	3,000	2,750	40	2,518	1.34	84.53	88.94	1,669.86	2.61	48.98	0	14	0.00	32.56	0.00	820.14	0.00	69.41	0.00	49.11			
12	3,000	4,000	3,500	37	2,555	1.24	85.77	84.88	1,754.74	2.49	51.47	2	16	4.65	37.21	2.61	822.75	0.22	69.64	3.08	46.89			
13	4,000	5,000	4,500	31	2,586	1.04	86.81	54.92	1,809.66	1.61	53.08	0	16	0.00	37.21	0.00	822.75	0.00	69.64	0.00	45.46			
14	5,000	7,500	6,250	51	2,637	1.71	88.52	159.67	1,969.33	4.68	57.77	1	17	2.33	39.53	0.40	823.15	0.03	69.67	0.25	41.80			
15	7,500	10,000	8,750	54	2,691	1.81	90.33	179.59	2,148.92	5.27	63.03	0	17	0.00	39.53	0.00	823.15	0.00	69.67	0.00	38.31			
16	10,000	20,000	15,000	56	2,747	1.88	92.21	384.39	2,533.31	11.28	74.31	0	17	0.00	39.53	0.00	823.15	0.00	69.67	0.00	32.49			
17	20,000	50,000	35,000	94	2,841	3.16	95.37	602.95	3,136.26	17.69	91.99	12	29	27.91	67.44	113.93	937.08	9.64	79.31	18.90	29.88			
18	50,000	100,000	75,000	48	2,889	1.61	96.98	148.93	3,285.19	4.37	96.36	12	41	27.91	95.35	227.34	1,164.43	19.24	98.55	152.65	35.44			
19	100,000	500,000	300,000	61	2,950	2.05	99.03	120.77	3,405.95	3.54	99.91	2	43	4.65	100.00	17.08	1,181.51	1.45	100.00	14.14	34.69			
20	500,000	UP		29	2,979	0.97	100.00	3.21	3,409.16	0.09	100.00	0	43	0.00	100.00	0.00	1,181.51	0.00	100.00	0.00	34.66			
				2,979					3,409.16					43					1,181.51					34.66



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2736 HATCHERIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	174	174	7.75	7.75	0.43	0.43	0.02	0.02	4	4	8.70	8.70	10.54	10.54	2.22	2.22	2467.16	2467.16			
2	50	100	75	65	239	2.90	10.65	6.94	7.36	0.30	0.32	0	4	0.00	8.70	0.00	10.54	0.00	2.22	0.00	143.12	143.12		
3	100	200	150	95	334	4.23	14.88	26.73	34.09	1.15	1.47	3	7	6.52	15.22	52.25	62.79	11.01	13.24	195.47	184.16			
4	200	300	250	71	405	3.16	18.05	14.38	48.47	0.62	2.09	1	8	2.17	17.39	0.75	63.54	0.16	13.39	5.19	131.08	131.08		
5	300	500	400	87	492	3.88	21.93	17.29	65.76	0.74	2.83	0	8	0.00	17.39	0.00	63.54	0.00	13.39	0.00	96.62	96.62		
6	500	750	625	57	549	2.54	24.47	13.24	79.00	0.57	3.40	1	9	2.17	19.57	7.22	70.76	1.52	14.92	54.55	89.57	89.57		
7	750	1,000	875	56	605	2.50	26.96	18.59	97.59	0.80	4.20	0	9	0.00	19.57	0.00	70.76	0.00	14.92	0.00	72.50	72.50		
8	1,000	1,500	1,250	96	701	4.28	31.24	44.82	142.41	1.93	6.13	2	11	4.35	23.91	1.69	72.44	0.36	15.27	3.76	50.87	50.87		
9	1,500	2,000	1,750	70	771	3.12	34.36	15.88	158.29	0.68	6.82	0	11	0.00	23.91	0.00	72.44	0.00	15.27	0.00	45.77	45.77		
10	2,000	2,500	2,250	72	843	3.21	37.57	30.42	188.71	1.31	8.13	1	12	2.17	26.09	0.72	73.17	0.15	15.42	2.37	38.77	38.77		
11	2,500	3,000	2,750	58	901	2.58	40.15	9.35	198.06	0.40	8.53	1	13	2.17	28.26	118.74	191.90	25.03	40.45	1269.32	96.89	96.89		
12	3,000	4,000	3,500	55	956	2.45	42.60	45.06	243.12	1.94	10.47	0	13	0.00	28.26	0.00	191.90	0.00	40.45	0.00	78.93	78.93		
13	4,000	5,000	4,500	49	1,005	2.18	44.79	65.45	308.56	2.82	13.29	0	13	0.00	28.26	0.00	191.90	0.00	40.45	0.00	62.19	62.19		
14	5,000	7,500	6,250	174	1,179	7.75	52.54	191.35	499.92	8.24	21.53	0	13	0.00	28.26	0.00	191.90	0.00	40.45	0.00	38.39	38.39		
15	7,500	10,000	8,750	142	1,321	6.33	58.87	208.93	708.84	9.00	30.52	1	14	2.17	30.43	3.45	195.35	0.73	41.18	1.65	27.56	27.56		
16	10,000	20,000	15,000	311	1,632	13.86	72.73	412.30	1,121.14	17.75	48.27	7	21	15.22	45.65	38.35	233.70	8.08	49.26	9.30	20.85	20.85		
17	20,000	50,000	35,000	402	2,034	17.91	90.64	905.52	2,026.66	38.99	87.26	20	41	43.48	89.13	225.27	458.98	47.49	96.75	24.88	22.65	22.65		
18	50,000	100,000	75,000	94	2,128	4.19	94.83	187.52	2,214.19	8.07	95.34	4	45	8.70	97.83	11.98	470.96	2.53	99.28	6.39	21.27	21.27		
19	100,000	500,000	300,000	62	2,190	2.76	97.59	118.33	2,332.52	5.09	100.43	0	45	0.00	97.83	0.00	470.96	0.00	99.28	0.00	20.19	20.19		
20	500,000	UP		54	2,244	2.41	100.00	10.04	2,322.48	0.43	100.00	1	46	2.17	100.00	3.44	474.39	0.72	100.00	34.23	20.43	20.43		
				2,244					2,322.48					46					474.39					20.43



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	0.89	0.89	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.89				0						0.00				0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 274

EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	4.60	4.60	8.48	8.48	1	1	33.33	33.33	3,457.46	3,457.46	97.75	97.75	75196.19	75196.19	
3	100	200	150	1	2	33.33	66.67	46.05	50.64	84.96	93.45	1	2	33.33	66.67	75.96	3,533.42	2.15	99.90	164.96	6977.02	
4	200	300	250	1	3	33.33	100.00	3.55	54.19	6.55	100.00	1	3	33.33	100.00	3.50	3,536.92	0.10	100.00	98.52	6526.35	
5	300	500	400	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
6	500	750	625	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
7	750	1,000	875	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
20	500,000	UP		0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,536.92	0.00	100.00	0.00	6526.35	
				3					54.19					3					3,536.92			6526.35



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.12	6.12	3.05	3.05	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.04	8.16	0.13	3.18	0.05	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.04	10.20	1.73	4.92	0.70	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	2.04	12.24	1.63	6.55	0.66	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	2.04	14.29	0.32	6.87	0.13	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	2.04	16.33	2.33	9.19	0.94	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	2.04	18.37	4.66	13.85	1.88	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	2.04	20.41	1.60	15.45	0.64	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	2.04	22.45	4.35	19.80	1.75	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	2.04	24.49	0.54	20.34	0.22	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	2.04	26.53	1.18	21.52	0.48	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	2.04	28.57	1.77	23.30	0.71	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	2.04	30.61	1.74	25.03	0.70	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	2.04	32.65	4.72	29.75	1.90	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	20	8.16	40.82	28.21	57.96	11.36	23.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	29	18.37	59.18	36.71	94.68	14.78	38.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	38	18.37	77.55	51.75	146.43	20.84	58.96	3	3	100.00	100.00	311.10	311.10	100.00	100.00	601.11	212.45			
18	50,000	100,000	75,000	2	40	4.08	81.63	38.64	185.07	15.56	74.52	0	3	0.00	100.00	0.00	311.10	0.00	100.00	0.00	168.10			
19	100,000	500,000	300,000	9	49	18.37	100.00	63.28	248.34	25.48	100.00	0	3	0.00	100.00	0.00	311.10	0.00	100.00	0.00	125.27			
20	500,000	UP		0	49	0.00	100.00	0.00	248.34	0.00	100.00	0	3	0.00	100.00	0.00	311.10	0.00	100.00	0.00	125.27			
				49					248.34					3					311.10					125.27



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2742

EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	685	685	7.80	7.80	92.35	92.35	0.45	0.45	29	29	6.00	6.00	563.58	563.58	0.50	0.50	610.29	610.29			
2	50	100	75	70	755	0.80	8.60	84.87	177.22	0.42	0.87	3	32	0.62	6.63	155.51	719.09	0.14	0.64	183.22	405.76			
3	100	200	150	96	851	1.09	9.69	217.13	394.34	1.06	1.93	3	35	0.62	7.25	304.24	1,023.33	0.27	0.91	140.12	259.50			
4	200	300	250	91	942	1.04	10.73	134.40	528.75	0.66	2.59	0	35	0.00	7.25	0.00	1,023.33	0.00	0.91	0.00	193.54			
5	300	500	400	116	1,058	1.32	12.05	12.01	540.75	0.06	2.65	1	36	0.21	7.45	4.49	1,027.82	0.00	0.91	37.42	190.07			
6	500	750	625	175	1,233	1.99	14.04	11.38	552.14	0.06	2.71	2	38	0.41	7.87	171.68	1,199.50	0.15	1.06	1508.11	217.25			
7	750	1,000	875	134	1,367	1.53	15.57	32.91	585.04	0.16	2.87	1	39	0.21	8.07	0.15	1,199.65	0.00	1.06	0.45	205.05			
8	1,000	1,500	1,250	201	1,568	2.29	17.85	92.67	677.71	0.45	3.32	3	42	0.62	8.70	1.99	1,201.64	0.00	1.06	2.15	177.31			
9	1,500	2,000	1,750	171	1,739	1.95	19.80	53.01	730.72	0.26	3.58	1	43	0.21	8.90	7.80	1,209.44	0.01	1.07	14.72	165.51			
10	2,000	2,500	2,250	102	1,841	1.16	20.96	98.39	829.11	0.48	4.07	0	43	0.00	8.90	0.00	1,209.44	0.00	1.07	0.00	145.87			
11	2,500	3,000	2,750	93	1,934	1.06	22.02	48.34	877.45	0.24	4.30	0	43	0.00	8.90	0.00	1,209.44	0.00	1.07	0.00	137.84			
12	3,000	4,000	3,500	196	2,130	2.23	24.25	151.69	1,029.14	0.74	5.05	3	46	0.62	9.52	49.63	1,259.06	0.04	1.12	32.71	122.34			
13	4,000	5,000	4,500	184	2,314	2.10	26.35	176.62	1,205.76	0.87	5.91	3	49	0.62	10.14	431.21	1,690.28	0.38	1.50	244.15	140.18			
14	5,000	7,500	6,250	363	2,677	4.13	30.48	439.83	1,645.59	2.16	8.07	11	60	2.28	12.42	428.99	2,119.27	0.38	1.88	97.54	128.78			
15	7,500	10,000	8,750	352	3,029	4.01	34.49	448.92	2,094.52	2.20	10.27	7	67	1.45	13.87	708.32	2,827.59	0.63	2.51	157.78	135.00			
16	10,000	20,000	15,000	822	3,851	9.36	43.85	1,556.51	3,651.03	7.63	17.90	32	99	6.63	20.50	22,541.04	25,368.63	19.97	22.48	1448.18	694.84			
17	20,000	50,000	35,000	1,290	5,141	14.69	58.54	3,035.38	6,686.41	14.89	32.79	57	156	11.80	32.30	5,402.66	30,771.29	4.79	27.27	177.99	460.21			
18	50,000	100,000	75,000	1,243	6,384	14.15	72.69	5,910.92	12,597.33	28.99	61.78	48	204	9.94	42.24	10,519.64	41,290.93	9.32	36.59	177.97	327.78			
19	100,000	500,000	300,000	2,007	8,391	22.85	95.55	7,136.14	19,733.47	35.00	96.77	226	430	46.79	89.03	28,827.21	70,118.14	25.54	62.13	403.96	355.33			
20	500,000	UP		391	8,782	4.45	100.00	657.71	20,391.17	3.23	100.00	53	483	10.97	100.00	42,735.25	112,853.39	37.87	100.00	6497.60	553.44			
				8,782					20,391.17					483					112,853.39					553.44



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 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2743

STORAGE OF CRUDE PALM OIL(CPO)OUTSIDE ESTATES INCL.STORAGE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	70	70	9.47	9.47	62.20	62.20	3.27	3.27	1	1	2.94	2.94	106.06	106.06	7.71	7.71	170.51	170.51			
2	50	100	75	5	75	0.68	10.15	9.16	71.36	0.48	3.75	0	1	0.00	2.94	0.00	106.06	0.00	7.71	0.00	148.62			
3	100	200	150	20	95	2.71	12.86	9.32	62.04	0.49	3.26	0	1	0.00	2.94	0.00	106.06	0.00	7.71	0.00	170.95			
4	200	300	250	7	102	0.95	13.80	1.47	63.51	0.08	3.33	0	1	0.00	2.94	0.00	106.06	0.00	7.71	0.00	167.00			
5	300	500	400	30	132	4.06	17.86	4.10	67.61	0.22	3.55	0	1	0.00	2.94	0.00	106.06	0.00	7.71	0.00	156.87			
6	500	750	625	31	163	4.19	22.06	4.84	72.45	0.25	3.80	0	1	0.00	2.94	0.00	106.06	0.00	7.71	0.00	146.40			
7	750	1,000	875	20	183	2.71	24.76	6.67	79.12	0.35	4.15	0	1	0.00	2.94	0.00	106.06	0.00	7.71	0.00	134.05			
8	1,000	1,500	1,250	33	216	4.47	29.23	17.37	96.49	0.91	5.07	1	2	2.94	5.88	13.88	119.94	1.01	8.72	79.89	124.30			
9	1,500	2,000	1,750	13	229	1.76	30.99	1.34	97.83	0.07	5.14	1	3	2.94	8.82	0.35	120.29	0.03	8.75	26.09	122.96			
10	2,000	2,500	2,250	5	234	0.68	31.66	2.08	99.91	0.11	5.25	0	3	0.00	8.82	0.00	120.29	0.00	8.75	0.00	120.40			
11	2,500	3,000	2,750	29	263	3.92	35.59	28.77	128.68	1.51	6.76	0	3	0.00	8.82	0.00	120.29	0.00	8.75	0.00	93.48			
12	3,000	4,000	3,500	24	287	3.25	38.84	34.78	163.46	1.83	8.58	0	3	0.00	8.82	0.00	120.29	0.00	8.75	0.00	73.59			
13	4,000	5,000	4,500	26	313	3.52	42.35	56.65	220.11	2.97	11.56	0	3	0.00	8.82	0.00	120.29	0.00	8.75	0.00	54.65			
14	5,000	7,500	6,250	33	346	4.47	46.82	117.41	337.52	6.17	17.72	1	4	2.94	11.76	0.00	120.29	0.00	8.75	0.00	35.64			
15	7,500	10,000	8,750	37	383	5.01	51.83	57.06	394.58	3.00	20.72	1	5	2.94	14.71	51.71	172.00	3.76	12.51	90.62	43.59			
16	10,000	20,000	15,000	92	475	12.45	64.28	272.32	666.90	14.30	35.02	3	8	8.82	23.53	28.81	200.81	2.09	14.60	10.58	30.11			
17	20,000	50,000	35,000	68	543	9.20	73.48	299.80	966.71	15.74	50.76	1	9	2.94	26.47	5.82	206.63	0.42	15.02	1.94	21.37			
18	50,000	100,000	75,000	54	597	7.31	80.78	248.84	1,215.55	13.07	63.83	6	15	17.65	44.12	161.78	368.40	11.76	26.79	65.01	30.31			
19	100,000	500,000	300,000	129	726	17.46	98.24	547.67	1,763.23	28.76	92.59	16	31	47.06	91.18	128.92	497.33	9.37	36.16	23.54	28.21			
20	500,000	UP		13	739	1.76	100.00	141.11	1,904.33	7.41	100.00	3	34	8.82	100.00	877.94	1,375.27	63.84	100.00	622.17	72.22			
				739					1,904.33					34					1,375.27					72.22



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2748 MIXED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	73	73	4.49	4.49	47.83	47.83	1.64	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	75	0.12	4.62	1.88	45.94	0.06	1.57	4	4	12.50	12.50	99.98	99.98	1.39	1.39	5307.86	217.61			
3	100	200	150	1	76	0.06	4.68	0.81	45.13	0.03	1.55	0	4	0.00	12.50	0.00	99.98	0.00	1.39	0.00	221.53			
4	200	300	250	1	77	0.06	4.74	0.85	44.28	0.03	1.52	0	4	0.00	12.50	0.00	99.98	0.00	1.39	0.00	225.76			
5	300	500	400	1	78	0.06	4.80	0.44	43.84	0.02	1.50	0	4	0.00	12.50	0.00	99.98	0.00	1.39	0.00	228.02			
6	500	750	625	16	94	0.98	5.78	4.43	39.42	0.15	1.35	0	4	0.00	12.50	0.00	99.98	0.00	1.39	0.00	253.62			
7	750	1,000	875	5	99	0.31	6.09	10.81	28.61	0.37	0.98	0	4	0.00	12.50	0.00	99.98	0.00	1.39	0.00	349.44			
8	1,000	1,500	1,250	25	124	1.54	7.63	22.72	5.89	0.78	0.20	0	4	0.00	12.50	0.00	99.98	0.00	1.39	0.00	1698.57			
9	1,500	2,000	1,750	15	139	0.92	8.55	6.92	1.03	0.24	0.04	0	4	0.00	12.50	0.00	99.98	0.00	1.39	0.00	9697.22			
10	2,000	2,500	2,250	2	141	0.12	8.68	0.31	1.34	0.01	0.05	0	4	0.00	12.50	0.00	99.98	0.00	1.39	0.00	7468.78			
11	2,500	3,000	2,750	14	155	0.86	9.54	1.44	2.78	0.05	0.10	1	5	3.13	15.63	76.27	176.25	1.06	2.45	5296.83	6343.17			
12	3,000	4,000	3,500	3	158	0.18	9.72	19.05	21.82	0.65	0.75	0	5	0.00	15.63	0.00	176.25	0.00	2.45	0.00	807.59			
13	4,000	5,000	4,500	37	195	2.28	12.00	21.26	43.08	0.73	1.48	0	5	0.00	15.63	0.00	176.25	0.00	2.45	0.00	409.09			
14	5,000	7,500	6,250	43	238	2.65	14.65	35.22	78.31	1.21	2.68	1	6	3.13	18.75	500.12	676.37	6.96	9.41	1419.89	863.75			
15	7,500	10,000	8,750	27	265	1.66	16.31	76.95	155.25	2.63	5.32	0	6	0.00	18.75	0.00	676.37	0.00	9.41	0.00	435.66			
16	10,000	20,000	15,000	106	371	6.52	22.83	365.40	520.66	12.51	17.83	1	7	3.13	21.88	684.71	1,361.08	9.53	18.95	187.38	261.42			
17	20,000	50,000	35,000	209	580	12.86	35.69	416.17	936.82	14.25	32.08	0	7	0.00	21.88	0.00	1,361.08	0.00	18.95	0.00	145.29			
18	50,000	100,000	75,000	191	771	11.75	47.45	392.15	1,328.97	13.43	45.51	5	12	15.63	37.50	2,742.26	4,103.33	38.17	57.12	699.29	308.76			
19	100,000	500,000	300,000	508	1,279	31.26	78.71	1,269.97	2,598.94	43.49	89.00	5	17	15.63	53.13	1,656.84	5,760.17	23.06	80.18	130.46	221.64			
20	500,000	UP		346	1,625	21.29	100.00	321.23	2,920.16	11.00	100.00	15	32	46.88	100.00	1,423.88	7,184.05	19.82	100.00	443.26	246.02			
				1,625					2,920.16					32					7,184.05					246.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	16.21	16.21	7.02	7.02	0.99	0.99	1	1	3.13	3.13	9.30	9.30	15.60	15.60	132.39	132.39			
2	50	100	75	4	45	1.58	17.79	11.56	18.58	1.63	2.62	0	1	0.00	3.13	0.00	9.30	0.00	15.60	0.00	50.04			
3	100	200	150	4	49	1.58	19.37	0.36	18.94	0.05	2.67	0	1	0.00	3.13	0.00	9.30	0.00	15.60	0.00	49.11			
4	200	300	250	6	55	2.37	21.74	0.50	19.44	0.07	2.74	0	1	0.00	3.13	0.00	9.30	0.00	15.60	0.00	47.84			
5	300	500	400	6	61	2.37	24.11	1.16	20.60	0.16	2.90	0	1	0.00	3.13	0.00	9.30	0.00	15.60	0.00	45.14			
6	500	750	625	5	66	1.98	26.09	2.27	22.87	0.32	3.22	0	1	0.00	3.13	0.00	9.30	0.00	15.60	0.00	40.67			
7	750	1,000	875	1	67	0.40	26.48	0.19	23.06	0.03	3.25	0	1	0.00	3.13	0.00	9.30	0.00	15.60	0.00	40.32			
8	1,000	1,500	1,250	1	68	0.40	26.88	0.46	23.52	0.06	3.32	0	1	0.00	3.13	0.00	9.30	0.00	15.60	0.00	39.54			
9	1,500	2,000	1,750	4	72	1.58	28.46	8.98	32.49	1.27	4.58	1	2	3.13	6.25	20.05	29.35	33.63	49.22	223.27	90.31			
10	2,000	2,500	2,250	1	73	0.40	28.85	0.73	33.22	0.10	4.68	0	2	0.00	6.25	0.00	29.35	0.00	49.22	0.00	88.33			
11	2,500	3,000	2,750	1	74	0.40	29.25	0.05	33.27	0.01	4.69	0	2	0.00	6.25	0.00	29.35	0.00	49.22	0.00	88.20			
12	3,000	4,000	3,500	1	75	0.40	29.64	1.66	34.93	0.23	4.92	0	2	0.00	6.25	0.00	29.35	0.00	49.22	0.00	84.02			
13	4,000	5,000	4,500	1	76	0.40	30.04	5.69	40.62	0.80	5.73	0	2	0.00	6.25	0.00	29.35	0.00	49.22	0.00	72.25			
14	5,000	7,500	6,250	4	80	1.58	31.62	3.55	44.17	0.50	6.23	0	2	0.00	6.25	0.00	29.35	0.00	49.22	0.00	66.44			
15	7,500	10,000	8,750	1	81	0.40	32.02	0.34	44.51	0.05	6.28	0	2	0.00	6.25	0.00	29.35	0.00	49.22	0.00	65.92			
16	10,000	20,000	15,000	17	98	6.72	38.74	47.77	92.28	6.73	13.01	0	2	0.00	6.25	0.00	29.35	0.00	49.22	0.00	31.80			
17	20,000	50,000	35,000	13	111	5.14	43.87	64.82	157.10	9.14	22.15	1	3	3.13	9.38	0.86	30.21	1.44	50.67	1.33	19.23			
18	50,000	100,000	75,000	33	144	13.04	56.92	179.73	336.83	25.34	47.49	0	3	0.00	9.38	0.00	30.21	0.00	50.67	0.00	8.97			
19	100,000	500,000	300,000	71	215	28.06	84.98	181.53	518.35	25.59	73.09	24	27	75.00	84.38	8.54	38.74	14.32	64.99	4.70	7.47			
20	500,000	UP		38	253	15.02	100.00	190.89	709.24	26.91	100.00	5	32	15.63	100.00	20.87	59.62	35.01	100.00	10.93	8.41			
				253					709.24					32					59.62					8.41



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2752

DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	10.56	10.56	0.11	0.11	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	21	1.11	11.67	0.23	0.34	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	24	1.67	13.33	0.80	1.14	0.10	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	25	0.56	13.89	0.18	1.32	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	27	1.11	15.00	0.14	1.18	0.02	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	30	1.67	16.67	1.99	3.18	0.24	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	36	3.33	20.00	2.76	5.94	0.33	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	45	5.00	25.00	5.77	11.71	0.69	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	50	2.78	27.78	7.70	19.42	0.92	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	52	1.11	28.89	1.14	20.56	0.14	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	53	0.56	29.44	2.80	23.36	0.34	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	56	1.67	31.11	3.79	27.14	0.45	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	59	1.67	32.78	5.80	32.94	0.69	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	73	7.78	40.56	53.50	86.44	6.40	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	83	5.56	46.11	33.61	120.05	4.02	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	111	15.56	61.67	201.04	321.08	24.06	38.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	123	6.67	68.33	88.36	409.44	10.57	48.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	131	4.44	72.78	74.38	483.82	8.90	57.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	28	159	15.56	88.33	196.69	680.52	23.54	81.43	3	3	100.00	100.00	151.36	151.36	100.00	100.00	76.95	22.24			
20	500,000	UP		21	180	11.67	100.00	155.18	835.70	18.57	100.00	0	3	0.00	100.00	0.00	151.36	0.00	100.00	0.00	18.11			
				180					835.70					3					151.36					18.11



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2761 COFFEE ROASTING PLANTS/COFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	3.49	3.49	0.71	0.71	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	52	0.46	3.95	10.74	11.45	0.30	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	66	118	5.01	8.95	5.29	16.74	0.15	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	68	186	5.16	14.11	7.00	23.75	0.20	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	38	224	2.88	17.00	15.36	39.11	0.44	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	247	1.75	18.74	9.64	48.75	0.27	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	267	1.52	20.26	26.14	74.88	0.74	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	295	2.12	22.38	37.53	112.41	1.06	3.18	1	1	6.25	6.25	216.58	216.58	5.16	5.16	577.12	192.67			
9	1,500	2,000	1,750	198	493	15.02	37.41	50.51	162.92	1.43	4.61	0	1	0.00	6.25	0.00	216.58	0.00	5.16	0.00	132.94			
10	2,000	2,500	2,250	31	524	2.35	39.76	77.60	240.52	2.20	6.81	0	1	0.00	6.25	0.00	216.58	0.00	5.16	0.00	90.05			
11	2,500	3,000	2,750	26	550	1.97	41.73	30.74	271.25	0.87	7.68	0	1	0.00	6.25	0.00	216.58	0.00	5.16	0.00	79.84			
12	3,000	4,000	3,500	38	588	2.88	44.61	97.45	368.70	2.76	10.44	0	1	0.00	6.25	0.00	216.58	0.00	5.16	0.00	58.74			
13	4,000	5,000	4,500	27	615	2.05	46.66	61.06	429.76	1.73	12.17	2	3	12.50	18.75	1.02	217.60	0.02	5.18	1.67	50.63			
14	5,000	7,500	6,250	82	697	6.22	52.88	294.22	723.98	8.33	20.50	1	4	6.25	25.00	1.00	218.60	0.02	5.20	0.34	30.19			
15	7,500	10,000	8,750	51	748	3.87	56.75	239.78	963.76	6.79	27.30	1	5	6.25	31.25	24.08	242.68	0.57	5.78	10.04	25.18			
16	10,000	20,000	15,000	120	868	9.10	65.86	740.32	1,704.08	20.97	48.26	0	5	0.00	31.25	0.00	242.68	0.00	5.78	0.00	14.24			
17	20,000	50,000	35,000	156	1,024	11.84	77.69	832.27	2,536.35	23.57	71.83	4	9	25.00	56.25	944.36	1,187.03	22.48	28.26	113.47	46.80			
18	50,000	100,000	75,000	100	1,124	7.59	85.28	412.97	2,949.33	11.70	83.53	1	10	6.25	62.50	5.05	1,192.08	0.12	28.38	1.22	40.42			
19	100,000	500,000	300,000	137	1,261	10.39	95.68	458.69	3,408.02	12.99	96.52	2	12	12.50	75.00	103.79	1,295.88	2.47	30.85	22.63	38.02			
20	500,000	UP		57	1,318	4.32	100.00	122.87	3,530.89	3.48	100.00	4	16	25.00	100.00	2,904.16	4,200.03	69.15	100.00	2363.63	118.95			
				1,318					3,530.89					16					4,200.03					118.95



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2762 MALTINGS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.14	0.14	3.89	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.12	0.26	3.28	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	3.42	3.68	92.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					3.68					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	10.06	10.06	0.33	0.33	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	47	5.19	15.26	0.74	1.07	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	67	6.49	21.75	1.62	2.69	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	77	3.25	25.00	1.46	4.14	0.15	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	94	5.52	30.52	13.46	17.60	1.36	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	100	1.95	32.47	3.86	21.46	0.39	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	105	1.62	34.09	1.48	19.99	0.15	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	124	6.17	40.26	17.05	37.04	1.73	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	146	7.14	47.40	28.55	65.59	2.89	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	155	2.92	50.32	18.03	83.62	1.83	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	163	2.60	52.92	18.57	102.18	1.88	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	177	4.55	57.47	39.31	141.49	3.98	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	179	0.65	58.12	2.46	143.95	0.25	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	46	225	14.94	73.05	176.80	320.74	17.91	32.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	231	1.95	75.00	106.76	427.50	10.82	43.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	38	269	12.34	87.34	351.05	778.54	35.57	78.88	1	1	50.00	50.00	18.39	18.39	42.97	42.97	5.24	2.36			
17	20,000	50,000	35,000	25	294	8.12	95.45	159.65	938.19	16.18	95.06	0	1	0.00	50.00	0.00	18.39	0.00	42.97	0.00	1.96			
18	50,000	100,000	75,000	5	299	1.62	97.08	16.14	954.33	1.63	96.69	1	2	50.00	100.00	24.42	42.81	57.03	100.00	151.32	4.49			
19	100,000	500,000	300,000	6	305	1.95	99.03	34.14	988.46	3.46	100.15	0	2	0.00	100.00	0.00	42.81	0.00	100.00	0.00	4.33			
20	500,000	UP		3	308	0.97	100.00	1.48	986.98	0.15	100.00	0	2	0.00	100.00	0.00	42.81	0.00	100.00	0.00	4.34			
				308					986.98					2					42.81					4.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2768 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.56	11.11	0.24	0.24	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.56	16.67	0.34	0.58	0.25	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.56	22.22	0.79	1.37	0.59	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.56	27.78	1.89	3.26	1.42	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.56	33.33	2.19	5.45	1.64	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.56	38.89	2.99	8.44	2.24	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.56	44.44	5.34	13.78	4.00	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.56	50.00	2.55	16.33	1.91	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.56	55.56	3.75	20.08	2.81	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.56	61.11	6.30	26.38	4.72	19.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.56	66.67	10.02	36.40	7.50	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.56	72.22	8.51	44.91	6.37	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.56	77.78	14.01	58.92	10.49	44.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.56	83.33	23.01	81.93	17.23	61.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.56	88.89	40.59	122.52	30.39	91.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	18	11.11	100.00	11.05	133.57	8.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	133.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	133.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	133.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					133.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 277

COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.94	2.94	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.94	5.88	0.09	0.09	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.94	8.82	0.69	0.60	0.56	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.94	11.76	0.53	1.13	0.43	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.94	14.71	0.62	1.76	0.50	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.94	17.65	0.83	2.59	0.67	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.94	20.59	0.93	3.51	0.74	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	11	11.76	32.35	5.40	8.91	4.33	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.94	35.29	2.49	11.41	2.00	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	15	8.82	44.12	6.52	17.93	5.23	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	20	14.71	58.82	14.03	31.95	11.25	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	23	8.82	67.65	8.90	40.85	7.14	32.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	28	14.71	82.35	27.66	68.51	22.18	54.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	31	8.82	91.18	25.10	93.61	20.13	75.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	2.94	94.12	8.16	101.77	6.55	81.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	33	2.94	97.06	5.60	107.36	4.49	86.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	34	2.94	100.00	17.32	124.68	13.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	34	0.00	100.00	0.00	124.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	124.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	34	0.00	100.00	0.00	124.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				124.68				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	129	129	5.61	5.61	32.76	32.76	0.35	0.35	1	1	2.27	2.27	253.01	253.01	2.08	2.08	772.29	772.29			
2	50	100	75	33	162	1.44	7.05	42.45	75.21	0.46	0.81	0	1	0.00	2.27	0.00	253.01	0.00	2.08	0.00	336.40			
3	100	200	150	56	218	2.44	9.49	29.17	104.38	0.31	1.13	1	2	2.27	4.55	6.50	259.51	0.05	2.13	22.29	248.63			
4	200	300	250	50	268	2.18	11.66	47.62	152.00	0.51	1.64	1	3	2.27	6.82	5.67	265.18	0.05	2.18	11.91	174.47			
5	300	500	400	78	346	3.39	15.06	53.14	205.14	0.57	2.21	0	3	0.00	6.82	0.00	265.18	0.00	2.18	0.00	129.27			
6	500	750	625	153	499	6.66	21.71	89.61	294.75	0.97	3.18	0	3	0.00	6.82	0.00	265.18	0.00	2.18	0.00	89.97			
7	750	1,000	875	145	644	6.31	28.02	166.90	461.65	1.80	4.98	0	3	0.00	6.82	0.00	265.18	0.00	2.18	0.00	57.44			
8	1,000	1,500	1,250	178	822	7.75	35.77	214.78	676.43	2.32	7.30	3	6	6.82	13.64	490.19	755.38	4.03	6.21	228.22	111.67			
9	1,500	2,000	1,750	112	934	4.87	40.64	219.62	896.05	2.37	9.67	0	6	0.00	13.64	0.00	755.38	0.00	6.21	0.00	84.30			
10	2,000	2,500	2,250	76	1,010	3.31	43.95	197.46	1,093.51	2.13	11.80	0	6	0.00	13.64	0.00	755.38	0.00	6.21	0.00	69.08			
11	2,500	3,000	2,750	81	1,091	3.52	47.48	221.10	1,314.61	2.39	14.19	0	6	0.00	13.64	0.00	755.38	0.00	6.21	0.00	57.46			
12	3,000	4,000	3,500	166	1,257	7.22	54.70	545.64	1,860.25	5.89	20.08	0	6	0.00	13.64	0.00	755.38	0.00	6.21	0.00	40.61			
13	4,000	5,000	4,500	105	1,362	4.57	59.27	424.04	2,284.29	4.58	24.65	1	7	2.27	15.91	91.32	846.69	0.75	6.96	21.54	37.07			
14	5,000	7,500	6,250	199	1,561	8.66	67.93	797.88	3,082.17	8.61	33.27	4	11	9.09	25.00	73.07	919.77	0.60	7.56	9.16	29.84			
15	7,500	10,000	8,750	103	1,664	4.48	72.41	732.01	3,814.18	7.90	41.17	0	11	0.00	25.00	0.00	919.77	0.00	7.56	0.00	24.11			
16	10,000	20,000	15,000	194	1,858	8.44	80.85	1,854.67	5,668.85	20.02	61.19	3	14	6.82	31.82	244.28	1,164.05	2.01	9.57	13.17	20.53			
17	20,000	50,000	35,000	218	2,076	9.49	90.34	2,139.17	7,808.02	23.09	84.27	7	21	15.91	47.73	2,351.84	3,515.88	19.33	28.90	109.94	45.03			
18	50,000	100,000	75,000	117	2,193	5.09	95.43	947.82	8,755.84	10.23	94.50	14	35	31.82	79.55	7,758.64	11,274.53	63.77	92.67	818.58	128.77			
19	100,000	500,000	300,000	96	2,289	4.18	99.61	468.63	9,224.47	5.06	99.56	9	44	20.45	100.00	892.04	12,166.57	7.33	100.00	190.35	131.89			
20	500,000	UP		9	2,298	0.39	100.00	40.61	9,265.08	0.44	100.00	0	44	0.00	100.00	0.00	12,166.57	0.00	100.00	0.00	131.32			
				2,298					9,265.08					44					12,166.57					131.32



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	9.29	9.29	7.00	7.00	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	67	4.24	13.54	9.34	16.34	0.80	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	87	4.04	17.58	4.77	21.11	0.41	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	25	112	5.05	22.63	11.96	33.07	1.02	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	141	5.86	28.48	17.89	50.96	1.52	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	150	1.82	30.30	6.97	57.93	0.59	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	170	4.04	34.34	28.79	86.72	2.45	7.39	1	1	16.67	16.67	2.12	2.12	0.60	0.60	7.37	2.45			
8	1,000	1,500	1,250	18	188	3.64	37.98	18.88	105.60	1.61	9.00	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	2.01			
9	1,500	2,000	1,750	14	202	2.83	40.81	46.94	152.53	4.00	13.00	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	1.39			
10	2,000	2,500	2,250	11	213	2.22	43.03	26.45	178.98	2.25	15.25	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	1.19			
11	2,500	3,000	2,750	7	220	1.41	44.44	7.93	186.91	0.68	15.93	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	1.14			
12	3,000	4,000	3,500	16	236	3.23	47.68	57.94	244.85	4.94	20.86	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	0.87			
13	4,000	5,000	4,500	7	243	1.41	49.09	48.03	292.88	4.09	24.96	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	0.72			
14	5,000	7,500	6,250	30	273	6.06	55.15	72.10	364.98	6.14	31.10	1	2	16.67	33.33	331.75	333.88	94.42	95.02	460.12	91.48			
15	7,500	10,000	8,750	32	305	6.46	61.62	62.86	427.84	5.36	36.46	0	2	0.00	33.33	0.00	333.88	0.00	95.02	0.00	78.04			
16	10,000	20,000	15,000	52	357	10.51	72.12	253.01	680.86	21.56	58.02	0	2	0.00	33.33	0.00	333.88	0.00	95.02	0.00	49.04			
17	20,000	50,000	35,000	68	425	13.74	85.86	296.42	977.28	25.26	83.28	4	6	66.67	100.00	17.50	351.38	4.98	100.00	5.90	35.95			
18	50,000	100,000	75,000	56	481	11.31	97.17	191.10	1,168.38	16.28	99.56	0	6	0.00	100.00	0.00	351.38	0.00	100.00	0.00	30.07			
19	100,000	500,000	300,000	8	489	1.62	98.79	5.14	1,173.52	0.44	100.00	0	6	0.00	100.00	0.00	351.38	0.00	100.00	0.00	29.94			
20	500,000	UP		6	495	1.21	100.00	0.02	1,173.54	0.00	100.00	0	6	0.00	100.00	0.00	351.38	0.00	100.00	0.00	29.94			
				495					1,173.54					6					351.38					29.94



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	0.76	0.76	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.25	12.50	24.09	24.85	11.57	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.25	18.75	3.89	28.74	1.87	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.25	25.00	3.83	32.57	1.84	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.25	31.25	4.39	36.96	2.11	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.25	37.50	3.29	40.26	1.58	19.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	6.25	43.75	28.34	68.60	13.61	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	6.25	50.00	7.69	76.29	3.69	36.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	6.25	56.25	14.71	91.00	7.07	43.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	6.25	62.50	7.50	98.50	3.60	47.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	6.25	68.75	42.30	140.81	20.32	67.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	6.25	75.00	10.36	151.17	4.98	72.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	6.25	81.25	11.87	163.04	5.70	78.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	6.25	87.50	8.90	171.94	4.28	82.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	6.25	93.75	6.59	178.53	3.16	85.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	6.25	100.00	29.68	208.21	14.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	208.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	208.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	208.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					208.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2778 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	107	107	44.03	44.03	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	127	8.23	52.26	6.17	6.17	3.45	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	45	172	18.52	70.78	26.46	32.63	14.79	18.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	199	11.11	81.89	33.18	65.81	18.55	36.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	215	6.58	88.48	15.24	81.05	8.52	45.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	226	4.53	93.00	12.60	93.65	7.04	52.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	230	1.65	94.65	3.26	96.90	1.82	54.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	234	1.65	96.30	2.88	99.78	1.61	55.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	235	0.41	96.71	3.95	103.73	2.21	57.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	236	0.41	97.12	4.25	107.97	2.37	60.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	237	0.41	97.53	13.67	94.30	7.64	52.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	241	1.65	99.18	38.51	132.81	21.53	74.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	242	0.41	99.59	31.43	164.25	17.57	91.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	243	0.41	100.00	14.66	178.91	8.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	243	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	243	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	243	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	243	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	243	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	243	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				243					178.91					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 278

BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	12.10	12.10	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	12.10	24.19	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					24.19					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2781 BREWERIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.58	7.58	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.52	9.09	0.05	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.52	10.61	0.05	0.11	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.52	12.12	0.07	0.19	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.52	13.64	0.78	0.97	0.17	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.52	15.15	0.77	1.74	0.17	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	3.03	18.18	1.92	3.66	0.43	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	1.52	19.70	1.75	5.41	0.39	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.52	21.21	1.25	6.66	0.28	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.52	22.73	1.79	8.44	0.40	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.52	24.24	1.98	10.42	0.44	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	1.52	25.76	1.97	12.38	0.43	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	1.52	27.27	2.77	15.15	0.61	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	1.52	28.79	2.50	17.65	0.55	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	23	6.06	34.85	28.17	45.82	6.23	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	25	3.03	37.88	8.08	53.90	1.79	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	31	9.09	46.97	15.14	69.04	3.35	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	41	15.15	62.12	70.11	139.15	15.51	30.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	50	13.64	75.76	203.97	343.12	45.14	75.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		16	66	24.24	100.00	108.76	451.88	24.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				66				451.88				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2782

PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	174	174	7.57	7.57	68.69	68.69	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	44	218	1.91	9.49	16.09	52.60	0.20	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	88	306	3.83	13.32	118.86	66.26	1.49	0.83	1	1	3.33	3.33	2.80	2.80	0.09	0.09	2.36	4.23			
4	200	300	250	67	373	2.92	16.23	73.17	139.42	0.92	1.75	0	1	0.00	3.33	0.00	2.80	0.00	0.09	0.00	2.01			
5	300	500	400	117	490	5.09	21.32	61.61	201.04	0.77	2.52	0	1	0.00	3.33	0.00	2.80	0.00	0.09	0.00	1.39			
6	500	750	625	80	570	3.48	24.80	58.79	259.83	0.74	3.25	0	1	0.00	3.33	0.00	2.80	0.00	0.09	0.00	1.08			
7	750	1,000	875	80	650	3.48	28.29	88.32	348.15	1.11	4.36	0	1	0.00	3.33	0.00	2.80	0.00	0.09	0.00	0.80			
8	1,000	1,500	1,250	102	752	4.44	32.72	159.58	507.73	2.00	6.36	0	1	0.00	3.33	0.00	2.80	0.00	0.09	0.00	0.55			
9	1,500	2,000	1,750	59	811	2.57	35.29	114.38	622.10	1.43	7.79	0	1	0.00	3.33	0.00	2.80	0.00	0.09	0.00	0.45			
10	2,000	2,500	2,250	50	861	2.18	37.47	105.87	727.97	1.33	9.12	0	1	0.00	3.33	0.00	2.80	0.00	0.09	0.00	0.38			
11	2,500	3,000	2,750	45	906	1.96	39.43	114.90	842.87	1.44	10.56	0	1	0.00	3.33	0.00	2.80	0.00	0.09	0.00	0.33			
12	3,000	4,000	3,500	94	1,000	4.09	43.52	314.65	1,157.52	3.94	14.50	0	1	0.00	3.33	0.00	2.80	0.00	0.09	0.00	0.24			
13	4,000	5,000	4,500	64	1,064	2.79	46.30	228.12	1,385.64	2.86	17.35	1	2	3.33	6.67	4.60	7.40	0.15	0.25	2.02	0.53			
14	5,000	7,500	6,250	110	1,174	4.79	51.09	503.31	1,888.94	6.30	23.66	0	2	0.00	6.67	0.00	7.40	0.00	0.25	0.00	0.39			
15	7,500	10,000	8,750	90	1,264	3.92	55.00	411.28	2,300.22	5.15	28.81	3	5	10.00	16.67	583.28	590.68	19.48	19.73	141.82	25.68			
16	10,000	20,000	15,000	264	1,528	11.49	66.49	1,528.22	3,828.45	19.14	47.94	2	7	6.67	23.33	64.85	655.53	2.17	21.90	4.24	17.12			
17	20,000	50,000	35,000	279	1,807	12.14	78.63	2,025.84	5,854.29	25.37	73.31	6	13	20.00	43.33	804.98	1,460.51	26.89	48.79	39.74	24.95			
18	50,000	100,000	75,000	190	1,997	8.27	86.90	883.45	6,737.74	11.06	84.38	4	17	13.33	56.67	110.84	1,571.35	3.70	52.49	12.55	23.32			
19	100,000	500,000	300,000	184	2,181	8.01	94.91	970.49	7,708.23	12.15	96.53	7	24	23.33	80.00	1,257.60	2,828.95	42.01	94.50	129.58	36.70			
20	500,000	UP		117	2,298	5.09	100.00	277.03	7,985.26	3.47	100.00	6	30	20.00	100.00	164.76	2,993.70	5.50	100.00	59.47	37.49			
				2,298					7,985.26					30					2,993.70					37.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2783

PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.09	3.09	2.16	2.16	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.03	4.12	0.03	2.14	0.00	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.03	5.15	0.27	1.87	0.05	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.03	6.19	0.05	1.82	0.01	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	11	5.15	11.34	0.10	1.72	0.02	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	1.03	12.37	0.80	0.92	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	15	3.09	15.46	1.15	0.23	0.21	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	19	4.12	19.59	4.61	4.84	0.86	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	23	4.12	23.71	9.79	14.64	1.82	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	25	2.06	25.77	4.56	19.19	0.85	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	27	2.06	27.84	2.93	22.12	0.54	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	28	1.03	28.87	6.19	28.31	1.15	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	32	4.12	32.99	24.30	52.61	4.51	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	33	1.03	34.02	4.18	56.78	0.77	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	37	4.12	38.14	24.79	81.57	4.60	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	53	16.49	54.64	60.16	141.72	11.16	26.30	2	2	18.18	18.18	12.06	12.06	2.97	2.97	20.05	8.51			
17	20,000	50,000	35,000	7	60	7.22	61.86	30.87	172.60	5.73	32.03	3	5	27.27	45.45	30.75	42.82	7.58	10.56	99.62	24.81			
18	50,000	100,000	75,000	24	84	24.74	86.60	267.83	440.43	49.70	81.73	0	5	0.00	45.45	0.00	42.82	0.00	10.56	0.00	9.72			
19	100,000	500,000	300,000	11	95	11.34	97.94	94.77	535.19	17.59	99.31	5	10	45.45	90.91	357.15	399.96	88.07	98.63	376.88	74.73			
20	500,000	UP		2	97	2.06	100.00	3.69	538.88	0.69	100.00	1	11	9.09	100.00	5.55	405.52	1.37	100.00	150.32	75.25			
				97					538.88					11					405.52					75.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	0.50	0.50	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	0.66	1.16	1.89	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	0.53	1.70	1.52	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	0.65	2.34	1.83	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	1.76	4.10	4.99	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	1.15	5.25	3.27	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	29.99	35.24	85.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7				35.24		0							0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	10.87	10.87	2.60	2.60	4.34	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	40	55	28.99	39.86	4.00	6.60	6.66	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	70	10.87	50.72	0.30	6.31	0.50	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	88	13.04	63.77	2.14	4.17	3.56	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	100	8.70	72.46	3.47	0.70	5.78	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	109	6.52	78.99	5.81	5.11	9.67	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	121	8.70	87.68	12.54	17.65	20.89	29.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	131	7.25	94.93	15.47	33.13	25.78	55.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	132	0.72	95.65	3.16	36.28	5.26	60.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	133	0.72	96.38	3.22	39.50	5.36	65.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	137	2.90	99.28	14.90	54.41	24.83	90.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	138	0.72	100.00	5.62	60.03	9.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				138					60.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.73	0.73	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	3.24	3.97	3.31	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	2.19	6.16	2.24	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	2.63	8.79	2.69	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	10.11	18.90	10.34	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	25.70	44.60	26.30	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	28.21	72.81	28.88	74.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	24.89	97.70	25.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8					97.70					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2788 MIXED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	16.67	16.67	1.13	1.13	4.80	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	5.56	22.22	1.91	3.04	8.13	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	5.56	27.78	1.33	4.36	5.65	18.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	5.56	33.33	0.05	4.41	0.19	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	5.56	38.89	1.45	5.86	6.16	24.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	5.56	44.44	1.50	7.36	6.39	31.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	5.56	50.00	2.50	9.86	10.65	41.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	5.56	55.56	4.50	14.35	19.15	61.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	5.56	61.11	0.39	14.74	1.66	62.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	5.56	66.67	0.00	14.74	0.00	62.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	5.56	72.22	0.00	14.74	0.00	62.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	5.56	77.78	0.00	14.74	0.00	62.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	17	16.67	94.44	6.88	21.62	29.28	92.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	5.56	100.00	1.86	23.48	7.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	23.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	23.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	23.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	23.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	23.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	23.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					23.48					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2790

TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	701	701	16.34	16.34	45.45	45.45	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	66	767	1.54	17.88	0.84	46.29	0.02	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	134	901	3.12	21.00	12.50	58.80	0.29	1.34	1	1	7.14	7.14	80.58	80.58	7.70	7.70	644.50	137.05			
4	200	300	250	158	1,059	3.68	24.69	3.05	61.85	0.07	1.41	0	1	0.00	7.14	0.00	80.58	0.00	7.70	0.00	130.29			
5	300	500	400	200	1,259	4.66	29.35	10.64	72.49	0.24	1.65	0	1	0.00	7.14	0.00	80.58	0.00	7.70	0.00	111.16			
6	500	750	625	156	1,415	3.64	32.98	60.44	132.93	1.38	3.03	0	1	0.00	7.14	0.00	80.58	0.00	7.70	0.00	60.62			
7	750	1,000	875	89	1,504	2.07	35.06	25.70	158.63	0.59	3.62	1	2	7.14	14.29	4.58	85.16	0.44	8.14	17.82	53.68			
8	1,000	1,500	1,250	232	1,736	5.41	40.47	50.31	208.93	1.15	4.77	0	2	0.00	14.29	0.00	85.16	0.00	8.14	0.00	40.76			
9	1,500	2,000	1,750	98	1,834	2.28	42.75	92.84	301.77	2.12	6.88	0	2	0.00	14.29	0.00	85.16	0.00	8.14	0.00	28.22			
10	2,000	2,500	2,250	126	1,960	2.94	45.69	45.30	347.07	1.03	7.92	2	4	14.29	28.57	12.98	98.13	1.24	9.38	28.64	28.27			
11	2,500	3,000	2,750	49	2,009	1.14	46.83	46.36	393.43	1.06	8.98	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	24.94			
12	3,000	4,000	3,500	213	2,222	4.97	51.79	162.51	555.94	3.71	12.68	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	17.65			
13	4,000	5,000	4,500	103	2,325	2.40	54.20	119.58	675.52	2.73	15.41	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	14.53			
14	5,000	7,500	6,250	300	2,625	6.99	61.19	276.77	952.29	6.31	21.72	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	10.30			
15	7,500	10,000	8,750	142	2,767	3.31	64.50	275.15	1,227.43	6.28	28.00	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	7.99			
16	10,000	20,000	15,000	346	3,113	8.07	72.56	782.54	2,009.98	17.85	45.85	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	4.88			
17	20,000	50,000	35,000	475	3,588	11.07	83.64	1,034.32	3,044.30	23.60	69.45	1	5	7.14	35.71	3.34	101.47	0.32	9.69	0.32	3.33			
18	50,000	100,000	75,000	292	3,880	6.81	90.44	465.95	3,510.24	10.63	80.08	2	7	14.29	50.00	313.64	415.11	29.96	39.66	67.31	11.83			
19	100,000	500,000	300,000	274	4,154	6.39	96.83	551.06	4,061.30	12.57	92.65	0	7	0.00	50.00	0.00	415.11	0.00	39.66	0.00	10.22			
20	500,000	UP		136	4,290	3.17	100.00	322.22	4,383.52	7.35	100.00	7	14	50.00	100.00	631.61	1,046.72	60.34	100.00	196.02	23.88			
				4,290					4,383.52					14					1,046.72					23.88



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	547	547	52.75	52.75	653.19	653.19	18.17	18.17	13	13	13	19.40	19.40	420.43	420.43	14.00	14.00	64.37	64.37		
2	50	100	75	75	622	7.23	59.98	256.22	909.41	7.13	25.30	12	25	17.91	37.31	478.32	898.75	15.93	29.92	186.68	98.83			
3	100	200	150	8	630	0.77	60.75	34.98	944.40	0.97	26.27	9	34	13.43	50.75	533.00	1,431.75	17.75	47.67	1523.59	151.61			
4	200	300	250	4	634	0.39	61.14	19.35	963.75	0.54	26.81	5	39	7.46	58.21	599.60	2,031.35	19.96	67.63	3098.71	210.78			
5	300	500	400	225	859	21.70	82.84	1,308.60	2,272.34	36.40	63.21	25	64	37.31	95.52	828.16	2,859.51	27.57	95.21	63.29	125.84			
6	500	750	625	139	998	13.40	96.24	1,120.89	3,393.23	31.18	94.39	2	66	2.99	98.51	120.00	2,979.51	4.00	99.20	10.71	87.81			
7	750	1,000	875	16	1,014	1.54	97.78	160.11	3,553.34	4.45	98.84	1	67	1.49	100.00	24.00	3,003.51	0.80	100.00	14.99	84.53			
8	1,000	1,500	1,250	1	1,015	0.10	97.88	2.70	3,556.04	0.07	98.91	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	84.46			
9	1,500	2,000	1,750	1	1,016	0.10	97.97	4.76	3,560.80	0.13	99.05	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	84.35			
10	2,000	2,500	2,250	1	1,017	0.10	98.07	3.77	3,564.57	0.10	99.15	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	84.26			
11	2,500	3,000	2,750	1	1,018	0.10	98.17	20.56	3,585.13	0.57	99.72	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	83.78			
12	3,000	4,000	3,500	1	1,019	0.10	98.26	0.09	3,585.23	0.00	99.73	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	83.77			
13	4,000	5,000	4,500	1	1,020	0.10	98.36	0.09	3,585.32	0.00	99.73	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	83.77			
14	5,000	7,500	6,250	1	1,021	0.10	98.46	0.09	3,585.42	0.00	99.73	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	83.77			
15	7,500	10,000	8,750	1	1,022	0.10	98.55	0.09	3,585.51	0.00	99.73	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	83.77			
16	10,000	20,000	15,000	1	1,023	0.10	98.65	0.56	3,586.07	0.02	99.75	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	83.76			
17	20,000	50,000	35,000	4	1,027	0.39	99.04	0.69	3,586.76	0.02	99.77	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	83.74			
18	50,000	100,000	75,000	3	1,030	0.29	99.32	1.32	3,588.07	0.04	99.80	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	83.71			
19	100,000	500,000	300,000	5	1,035	0.48	99.81	5.98	3,594.05	0.17	99.97	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	83.57			
20	500,000	UP		2	1,037	0.19	100.00	1.05	3,595.10	0.03	100.00	0	67	0.00	100.00	0.00	3,003.51	0.00	100.00	0.00	83.54			
				1,037					3,595.10					67					3,003.51					83.54



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2792 OVEN

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	25.00	25.00	1.24	1.24	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	7.14	32.14	0.44	1.68	0.27	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	14	17.86	50.00	2.60	4.28	1.59	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	16	7.14	57.14	0.05	4.23	0.03	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	3.57	60.71	2.15	6.38	1.32	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	3.57	64.29	2.17	8.55	1.33	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	3.57	67.86	2.36	10.91	1.45	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	21	7.14	75.00	6.61	17.52	4.05	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	3.57	78.57	0.38	17.90	0.23	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	3.57	82.14	23.41	41.30	14.36	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	3.57	85.71	0.29	41.59	0.18	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	3.57	89.29	31.67	73.25	19.43	44.94	22	22	100.00	100.00	153.03	153.03	100.00	100.00	483.22	208.90
13	4,000	5,000	4,500	1	26	3.57	92.86	5.56	78.81	3.41	48.35	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	194.16
14	5,000	7,500	6,250	1	27	3.57	96.43	1.57	80.39	0.96	49.32	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	190.36
15	7,500	10,000	8,750	1	28	3.57	100.00	82.61	163.00	50.68	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
20	500,000	UP		0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
				28				163.00				22				153.03				93.88	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2793 TOBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	4.26	4.26	1.23	1.23	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	25	1.35	5.61	2.01	3.24	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	55	6.73	12.33	21.03	24.27	0.72	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	68	2.91	15.25	17.59	41.86	0.60	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	31	99	6.95	22.20	46.77	88.63	1.60	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	41	140	9.19	31.39	66.23	154.86	2.27	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	157	3.81	35.20	36.95	191.81	1.27	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	46	203	10.31	45.52	120.71	312.52	4.14	10.72	1	1	20.00	20.00	17.83	17.83	12.09	12.09	14.77	5.71			
9	1,500	2,000	1,750	35	238	7.85	53.36	78.32	390.85	2.69	13.40	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	4.56			
10	2,000	2,500	2,250	27	265	6.05	59.42	164.29	555.14	5.63	19.03	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	3.21			
11	2,500	3,000	2,750	13	278	2.91	62.33	115.82	670.96	3.97	23.00	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	2.66			
12	3,000	4,000	3,500	18	296	4.04	66.37	136.95	807.91	4.70	27.70	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	2.21			
13	4,000	5,000	4,500	17	313	3.81	70.18	171.02	978.92	5.86	33.56	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	1.82			
14	5,000	7,500	6,250	50	363	11.21	81.39	718.02	1,696.94	24.62	58.18	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	1.05			
15	7,500	10,000	8,750	33	396	7.40	88.79	249.81	1,946.75	8.57	66.75	1	2	20.00	40.00	1.53	19.37	1.04	13.13	0.61	0.99			
16	10,000	20,000	15,000	29	425	6.50	95.29	389.55	2,336.29	13.36	80.10	1	3	20.00	60.00	13.32	32.69	9.04	22.17	3.42	1.40			
17	20,000	50,000	35,000	15	440	3.36	98.65	438.10	2,774.39	15.02	95.12	1	4	20.00	80.00	2.58	35.27	1.75	23.92	0.59	1.27			
18	50,000	100,000	75,000	5	445	1.12	99.78	142.21	2,916.60	4.88	100.00	1	5	20.00	100.00	112.18	147.44	76.08	100.00	78.88	5.06			
19	100,000	500,000	300,000	1	446	0.22	100.00	0.00	2,916.60	0.00	100.00	0	5	0.00	100.00	0.00	147.44	0.00	100.00	0.00	5.06			
20	500,000	UP		0	446	0.00	100.00	0.00	2,916.60	0.00	100.00	0	5	0.00	100.00	0.00	147.44	0.00	100.00	0.00	5.06			
				446					2,916.60					5					147.44					5.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 280 HYDRO ELECTRIC POWER STATIONS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	6.97	6.97	13.37	13.37	0.68	0.68	1	1	1.18	1.18	7.89	7.89	0.04	0.04	59.01	59.01			
2	50	100	75	1	39	0.18	7.16	5.37	18.74	0.27	0.95	0	1	0.00	1.18	0.00	7.89	0.00	0.04	0.00	42.11	42.11		
3	100	200	150	3	42	0.55	7.71	13.86	32.60	0.70	1.65	0	1	0.00	1.18	0.00	7.89	0.00	0.04	0.00	24.21	24.21		
4	200	300	250	6	48	1.10	8.81	1.07	33.68	0.05	1.71	0	1	0.00	1.18	0.00	7.89	0.00	0.04	0.00	23.43	23.43		
5	300	500	400	3	51	0.55	9.36	1.26	34.94	0.06	1.77	0	1	0.00	1.18	0.00	7.89	0.00	0.04	0.00	22.59	22.59		
6	500	750	625	3	54	0.55	9.91	3.49	38.43	0.18	1.95	0	1	0.00	1.18	0.00	7.89	0.00	0.04	0.00	20.54	20.54		
7	750	1,000	875	1	55	0.18	10.09	2.07	40.50	0.11	2.06	0	1	0.00	1.18	0.00	7.89	0.00	0.04	0.00	19.48	19.48		
8	1,000	1,500	1,250	6	61	1.10	11.19	6.33	46.83	0.32	2.38	0	1	0.00	1.18	0.00	7.89	0.00	0.04	0.00	16.85	16.85		
9	1,500	2,000	1,750	7	68	1.28	12.48	6.30	53.13	0.32	2.70	0	1	0.00	1.18	0.00	7.89	0.00	0.04	0.00	14.86	14.86		
10	2,000	2,500	2,250	8	76	1.47	13.94	4.98	58.11	0.25	2.95	0	1	0.00	1.18	0.00	7.89	0.00	0.04	0.00	13.58	13.58		
11	2,500	3,000	2,750	6	82	1.10	15.05	63.62	121.74	3.23	6.18	0	1	0.00	1.18	0.00	7.89	0.00	0.04	0.00	6.48	6.48		
12	3,000	4,000	3,500	5	87	0.92	15.96	12.00	133.74	0.61	6.79	0	1	0.00	1.18	0.00	7.89	0.00	0.04	0.00	5.90	5.90		
13	4,000	5,000	4,500	11	98	2.02	17.98	18.91	152.65	0.96	7.75	2	3	2.35	3.53	432.73	440.62	1.95	1.99	2287.81	288.65			
14	5,000	7,500	6,250	15	113	2.75	20.73	44.10	196.75	2.24	9.98	1	4	1.18	4.71	0.00	440.62	0.00	1.99	0.00	223.95	223.95		
15	7,500	10,000	8,750	4	117	0.73	21.47	24.43	221.18	1.24	11.22	0	4	0.00	4.71	0.00	440.62	0.00	1.99	0.00	199.21	199.21		
16	10,000	20,000	15,000	22	139	4.04	25.50	133.45	354.63	6.77	17.99	3	7	3.53	8.24	2,696.93	3,137.55	12.17	14.15	2020.95	884.74			
17	20,000	50,000	35,000	82	221	15.05	40.55	377.14	731.77	19.14	37.13	6	13	7.06	15.29	641.31	3,778.86	2.89	17.05	170.05	516.40			
18	50,000	100,000	75,000	84	305	15.41	55.96	412.97	1,144.74	20.95	58.09	20	33	23.53	38.82	10,775.73	14,554.59	48.61	65.66	2609.32	1271.43			
19	100,000	500,000	300,000	167	472	30.64	86.61	664.84	1,809.58	33.74	91.82	44	77	51.76	90.59	6,131.39	20,685.98	27.66	93.32	922.23	1143.14			
20	500,000	UP		73	545	13.39	100.00	161.17	1,970.75	8.18	100.00	8	85	9.41	100.00	1,480.97	22,166.95	6.68	100.00	918.90	1124.80			
				545					1,970.75					85					22,166.95					1124.80



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.04	1.04	16.95	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	1.04	2.08	16.95	33.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.04	3.12	16.95	50.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.88	4.00	14.34	65.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.55	4.55	8.93	74.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.55	5.10	8.93	83.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	1.04	6.14	16.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				6.14		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	592	592	17.40	17.40	71.82	71.82	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	157	749	4.61	22.01	205.82	277.64	1.32	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	105	854	3.09	25.10	211.14	488.78	1.35	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	64	918	1.88	26.98	135.46	624.24	0.87	4.00	2	2	4.08	4.08	6.96	6.96	0.01	0.01	5.14	5.14	1.12	1.12	
5	300	500	400	69	987	2.03	29.00	94.57	718.81	0.61	4.61	0	2	0.00	4.08	0.00	6.96	0.00	0.01	0.01	0.00	0.97		
6	500	750	625	46	1,033	1.35	30.36	57.86	776.68	0.37	4.98	0	2	0.00	4.08	0.00	6.96	0.00	0.01	0.01	0.00	0.90		
7	750	1,000	875	44	1,077	1.29	31.65	51.45	828.13	0.33	5.31	0	2	0.00	4.08	0.00	6.96	0.00	0.01	0.01	0.00	0.84		
8	1,000	1,500	1,250	98	1,175	2.88	34.53	206.41	1,034.54	1.32	6.64	0	2	0.00	4.08	0.00	6.96	0.00	0.01	0.01	0.00	0.67		
9	1,500	2,000	1,750	80	1,255	2.35	36.88	368.41	1,402.95	2.36	9.00	1	3	2.04	6.12	40.86	47.83	0.07	0.08	11.09	3.41			
10	2,000	2,500	2,250	62	1,317	1.82	38.70	197.41	1,600.36	1.27	10.27	1	4	2.04	8.16	12.60	60.43	0.02	0.10	6.38	3.78			
11	2,500	3,000	2,750	47	1,364	1.38	40.08	219.99	1,820.34	1.41	11.68	0	4	0.00	8.16	0.00	60.43	0.00	0.10	0.00	3.32	3.32		
12	3,000	4,000	3,500	82	1,446	2.41	42.49	252.86	2,073.20	1.62	13.30	1	5	2.04	10.20	0.00	60.43	0.00	0.10	0.00	2.91	2.91		
13	4,000	5,000	4,500	59	1,505	1.73	44.23	203.91	2,277.11	1.31	14.61	3	8	6.12	16.33	8.83	69.26	0.02	0.12	4.33	3.04			
14	5,000	7,500	6,250	67	1,572	1.97	46.19	334.68	2,611.80	2.15	16.76	0	8	0.00	16.33	0.00	69.26	0.00	0.12	0.00	2.65	2.65		
15	7,500	10,000	8,750	86	1,658	2.53	48.72	576.10	3,187.90	3.70	20.45	0	8	0.00	16.33	0.00	69.26	0.00	0.12	0.00	2.17	2.17		
16	10,000	20,000	15,000	208	1,866	6.11	54.83	1,945.16	5,133.06	12.48	32.93	1	9	2.04	18.37	210.07	279.32	0.36	0.48	10.80	5.44			
17	20,000	50,000	35,000	332	2,198	9.76	64.59	4,309.06	9,442.13	27.65	60.58	9	18	18.37	36.73	1,506.61	1,785.94	2.58	3.06	34.96	18.91			
18	50,000	100,000	75,000	286	2,484	8.40	72.99	2,081.60	11,523.72	13.35	73.93	8	26	16.33	53.06	105.58	1,891.51	0.18	3.24	5.07	16.41			
19	100,000	500,000	300,000	617	3,101	18.13	91.13	2,824.20	14,347.92	18.12	92.05	18	44	36.73	89.80	463.44	2,354.95	0.79	4.03	16.41	16.41			
20	500,000	UP		302	3,403	8.87	100.00	1,238.98	15,586.90	7.95	100.00	5	49	10.20	100.00	56,054.63	58,409.59	95.97	100.00	4524.26	374.73			
				3,403					15,586.90					49					58,409.59					374.73



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2811 PLTU

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.35	8.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.35	13.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.35	17.39	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.35	21.74	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.35	26.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.35	30.43	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.35	34.78	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.35	39.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.35	43.48	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.35	47.83	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.35	52.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.35	56.52	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.35	60.87	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.35	65.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.35	69.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	4.35	73.91	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	23	26.09	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	23	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				23					0.00					0					0.00			0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	3.30	3.30	121.73	121.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.22	3.09	7.96	113.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	1.22	1.87	44.82	68.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	1.09	2.96	40.33	109.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	0.00	2.96	0.00	109.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	0.17	2.80	6.10	103.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	0.00	2.80	0.00	103.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	0.09	2.71	3.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					2.71					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2812 PLTG

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	0.12	0.12	100.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7				0.12						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				0.00				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.67	6.67	0.39	0.39	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	13.33	20.00	0.73	1.12	1.54	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	6.67	26.67	2.08	3.20	4.40	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	6.67	33.33	1.88	5.08	3.96	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	6.67	40.00	2.53	7.61	5.34	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	6.67	46.67	2.02	9.63	4.27	20.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	10	20.00	66.67	7.52	17.15	15.87	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	12	13.33	80.00	6.95	24.09	14.66	50.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	6.67	86.67	18.19	42.28	38.40	89.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	6.67	93.33	2.20	44.48	4.64	93.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	6.67	100.00	2.89	47.37	6.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					47.37					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2815 OTHER

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.86	2.86	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.86	5.71	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.86	8.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.86	11.43	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	2.86	14.29	2.02	2.02	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	2.86	17.14	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	2.86	20.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	2.86	22.86	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	2.86	25.71	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	2.86	28.57	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	2.86	31.43	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	2.86	34.29	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	15	8.57	42.86	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	21	17.14	60.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	27	17.14	77.14	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	32	14.29	91.43	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	34	5.71	97.14	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	35	2.86	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	35	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					2.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 282 NUCLEAR POWER STATIONS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	10.87	10.87	12.44	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	4	23.08	30.77	0.17	11.03	0.19	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	7.69	38.46	0.05	11.09	0.06	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	7.69	46.15	33.63	44.72	38.51	51.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	7.69	53.85	0.79	45.50	0.90	52.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	9	15.38	69.23	4.23	49.73	4.85	56.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	7.69	76.92	3.97	53.70	4.54	61.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	7.69	84.62	1.11	54.81	1.27	62.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	7.69	92.31	3.69	58.50	4.23	66.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	7.69	100.00	28.84	87.33	33.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					87.33					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.86	6.86	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	1.96	8.82	0.00	0.02	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.98	9.80	0.17	0.20	0.08	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.98	10.78	0.61	0.80	0.28	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.98	11.76	3.69	4.49	1.72	2.10	0	0	0.00	0.00	1.72	2.10	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.98	12.75	0.79	5.28	0.37	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	1.96	14.71	0.00	5.28	0.00	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	21	5.88	20.59	11.24	16.53	5.26	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	23	1.96	22.55	0.00	16.53	0.00	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	27	3.92	26.47	0.00	16.53	0.00	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	0.98	27.45	0.00	16.53	0.00	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	0.98	28.43	0.00	16.53	0.00	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	31	1.96	30.39	0.29	16.82	0.14	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	40	8.82	39.22	13.49	30.31	6.31	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	41	0.98	40.20	20.60	50.91	9.64	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	51	9.80	50.00	0.01	50.92	0.00	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	71	19.61	69.61	30.35	81.27	14.20	38.02	13	13	50.00	50.00	36.02	36.02	14.00	14.00	118.66	44.32
18	50,000	100,000	75,000	9	80	8.82	78.43	57.31	138.58	26.81	64.83	2	15	7.69	57.69	4.93	40.95	1.92	15.91	8.61	29.55
19	100,000	500,000	300,000	18	98	17.65	96.08	75.01	213.59	35.09	99.91	10	25	38.46	96.15	216.37	257.32	84.09	100.00	288.45	120.47
20	500,000	UP		4	102	3.92	100.00	0.19	213.78	0.09	100.00	1	26	3.85	100.00	0.00	257.32	0.00	100.00	0.00	120.36
				102				213.78				26				257.32				120.36	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.16	2.16	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	8	3.60	5.76	7.70	7.72	0.93	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	10	1.44	7.19	0.06	7.78	0.01	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.72	7.91	0.20	7.99	0.02	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	14	2.16	10.07	1.19	9.17	0.14	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	16	1.44	11.51	1.59	10.76	0.19	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	0.72	12.23	1.35	12.11	0.16	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	28	7.91	20.14	16.80	28.91	2.04	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	37	6.47	26.62	19.63	48.54	2.38	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	41	2.88	29.50	6.26	54.80	0.76	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	44	2.16	31.65	12.73	67.53	1.55	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	47	2.16	33.81	15.02	82.55	1.82	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	55	5.76	39.57	55.25	137.81	6.71	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	63	5.76	45.32	37.54	175.35	4.56	21.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	66	2.16	47.48	39.78	215.13	4.83	26.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	88	15.83	63.31	205.38	420.51	24.95	51.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	38	126	27.34	90.65	300.03	720.54	36.44	87.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	128	1.44	92.09	36.15	756.69	4.39	91.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	135	5.04	97.12	52.56	809.25	6.38	98.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	139	2.88	100.00	14.00	823.25	1.70	100.00	1	1	100.00	100.00	823.84	823.84	100.00	100.00	5886.18	100.07
				139				823.25				1				823.84				100.07	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.52	1.52	0.24	0.24	0.07	0.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.52	3.03	0.07	0.31	0.02	0.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.52	4.55	0.09	0.40	0.03	0.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.52	6.06	0.12	0.52	0.03	0.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	8	6.06	12.12	1.43	1.95	0.39	0.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	11	4.55	16.67	2.85	4.80	0.77	1.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	18	10.61	27.27	19.79	24.59	5.36	6.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	21	4.55	31.82	1.87	26.46	0.51	7.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	27	9.09	40.91	4.15	30.61	1.13	8.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	28	1.52	42.42	6.00	36.61	1.63	9.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	29	1.52	43.94	3.75	40.36	1.02	10.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	30	1.52	45.45	13.71	54.06	3.72	14.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	31	1.52	46.97	18.35	72.41	4.97	19.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	32	1.52	48.48	0.04	72.46	0.01	19.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	34	3.03	51.52	22.09	94.54	5.99	25.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	58	36.36	87.88	178.47	273.02	48.38	74.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	62	6.06	93.94	109.37	382.39	29.65	103.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	66	6.06	100.00	13.47	368.92	3.65	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	66	0.00	100.00	0.00	368.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				66					368.92					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 286 GASWORKS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	9.20	9.20	7.91	7.91	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	18	1.84	11.04	6.08	13.98	0.62	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	19	0.61	11.66	0.46	14.45	0.05	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	0.61	12.27	0.58	15.02	0.06	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	21	0.61	12.88	1.51	16.54	0.15	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	22	0.61	13.50	1.88	18.41	0.19	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	28	3.68	17.18	1.41	19.82	0.14	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	30	1.23	18.40	5.56	25.38	0.56	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	31	0.61	19.02	6.72	32.11	0.68	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	0.61	19.63	4.66	36.77	0.47	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	33	0.61	20.25	9.05	45.82	0.92	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	34	0.61	20.86	6.48	52.30	0.66	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	35	0.61	21.47	8.07	60.37	0.82	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	37	1.23	22.70	10.68	71.05	1.09	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	38	0.61	23.31	8.20	79.25	0.83	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	45	4.29	27.61	79.81	159.06	8.11	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	88	26.38	53.99	324.12	483.17	32.93	49.08	2	2	100.00	100.00	110.66	110.66	100.00	100.00	34.14	22.90
18	50,000	100,000	75,000	14	102	8.59	62.58	109.79	592.96	11.15	60.24	0	2	0.00	100.00	0.00	110.66	0.00	100.00	0.00	18.66
19	100,000	500,000	300,000	34	136	20.86	83.44	306.20	899.16	31.11	91.34	0	2	0.00	100.00	0.00	110.66	0.00	100.00	0.00	12.31
20	500,000	UP		27	163	16.56	100.00	85.20	984.37	8.66	100.00	0	2	0.00	100.00	0.00	110.66	0.00	100.00	0.00	11.24
				163				984.37				2				110.66					11.24



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2861

LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	8.33	16.67	0.10	0.10	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	8.33	25.00	0.30	0.40	1.97	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	8.33	33.33	0.38	0.78	2.50	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	8.33	41.67	0.42	1.20	2.78	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	8.33	50.00	0.39	1.59	2.55	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	8.33	58.33	0.45	2.03	2.93	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	8.33	66.67	0.61	2.64	3.99	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	8.33	75.00	6.76	9.41	44.37	61.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	8.33	83.33	2.86	12.27	18.75	80.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	8.33	91.67	1.02	13.29	6.72	87.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	8.33	100.00	1.96	15.25	12.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					15.25					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2862 LIQUEFIED GAS INSTALLATIONS GAS DECOMPOSITION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	12.73	12.73	10.07	10.07	3.42	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	32	6.67	19.39	10.74	20.81	3.65	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	47	79	28.48	47.88	0.95	21.76	0.32	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	86	4.24	52.12	0.25	22.01	0.09	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	35	121	21.21	73.33	6.15	28.16	2.09	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	129	4.85	78.18	0.63	28.78	0.21	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	137	4.85	83.03	0.87	29.65	0.30	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	140	1.82	84.85	0.15	29.80	0.05	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	141	0.61	85.45	9.43	39.23	3.20	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	142	0.61	86.06	19.07	58.30	6.48	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	143	0.61	86.67	7.18	65.47	2.44	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	144	0.61	87.27	0.00	65.47	0.00	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	145	0.61	87.88	12.03	77.51	4.09	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	146	0.61	88.48	42.16	119.67	14.32	40.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	147	0.61	89.09	39.44	159.11	13.40	54.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	148	0.61	89.70	4.54	163.64	1.54	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	149	0.61	90.30	4.90	168.55	1.67	57.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	156	4.24	94.55	1.07	169.62	0.37	57.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	164	4.85	99.39	77.06	246.68	26.18	83.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	165	0.61	100.00	47.65	294.33	16.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				165					294.33					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2863 CARBON DIOXIDE EXTRACTION PLANTS (LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	12.20	12.20	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				12.20		0				0				0.00					0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2868 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.06	1.06	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.06	2.13	1.47	1.47	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.06	3.19	1.23	2.70	0.13	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.06	4.26	3.12	5.83	0.32	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.06	5.32	3.66	9.49	0.38	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	1.06	6.38	3.66	13.15	0.38	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	1.06	7.45	1.66	14.81	0.17	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	1.06	8.51	1.06	15.87	0.11	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	1.06	9.57	1.66	17.53	0.17	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	1.06	10.64	1.06	18.60	0.11	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	1.06	11.70	1.72	20.32	0.18	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	13	2.13	13.83	4.90	25.22	0.51	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	1.06	14.89	2.56	27.78	0.27	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	1.06	15.96	3.99	31.77	0.41	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	1.06	17.02	8.81	40.58	0.91	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	34	19.15	36.17	166.22	206.81	17.22	21.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	61	28.72	64.89	310.18	516.99	32.13	53.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	70	9.57	74.47	113.90	630.88	11.80	65.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	85	15.96	90.43	210.16	841.04	21.77	87.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	94	9.57	100.00	124.40	965.44	12.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				94					965.44					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	327	327	34.86	34.86	75.92	75.92	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	45	372	4.80	39.66	12.32	88.24	0.41	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	403	3.30	42.96	2.23	90.47	0.07	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	416	1.39	44.35	30.10	120.57	0.99	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	437	2.24	46.59	5.35	125.92	0.18	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	445	0.85	47.44	9.57	135.49	0.32	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	467	2.35	49.79	11.76	147.25	0.39	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	68	535	7.25	57.04	52.09	199.34	1.72	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	554	2.03	59.06	60.75	260.09	2.00	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	31	585	3.30	62.37	23.01	283.09	0.76	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	25	610	2.67	65.03	74.86	357.95	2.47	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	39	649	4.16	69.19	119.25	477.20	3.94	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	664	1.60	70.79	60.85	538.05	2.01	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	704	4.26	75.05	180.27	718.32	5.95	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	27	731	2.88	77.93	77.64	795.96	2.56	26.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	79	810	8.42	86.35	561.53	1,357.49	18.53	44.80	2	2	16.67	16.67	151.51	151.51	20.77	20.77	26.98	11.16			
17	20,000	50,000	35,000	67	877	7.14	93.50	1,011.27	2,368.76	33.37	78.17	1	3	8.33	25.00	20.00	171.51	2.74	23.51	1.98	7.24			
18	50,000	100,000	75,000	19	896	2.03	95.52	198.20	2,566.96	6.54	84.71	0	3	0.00	25.00	0.00	171.51	0.00	23.51	0.00	6.68			
19	100,000	500,000	300,000	25	921	2.67	98.19	303.73	2,870.69	10.02	94.73	2	5	16.67	41.67	402.66	574.16	55.20	78.72	132.57	20.00			
20	500,000	UP		17	938	1.81	100.00	159.55	3,030.24	5.27	100.00	7	12	58.33	100.00	155.25	729.41	21.28	100.00	97.30	24.07			
				938					3,030.24					12					729.41					24.07



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.67	6.67	0.06	0.06	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.67	13.33	0.23	0.29	0.20	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.67	20.00	0.91	1.19	0.80	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	6	20.00	40.00	3.07	4.26	2.70	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	6.67	46.67	1.56	5.82	1.37	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	6.67	53.33	3.64	9.46	3.20	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	6.67	60.00	27.08	36.54	23.81	32.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	6.67	66.67	3.25	39.79	2.86	34.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	6.67	73.33	15.22	55.01	13.38	48.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	6.67	80.00	28.74	83.75	25.27	73.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	6.67	86.67	17.16	100.91	15.09	88.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	6.67	93.33	12.84	113.75	11.29	100.00	1	1	100.00	100.00	5,608.94	5,608.94	100.00	100.00	43683.30	4930.96	4930.96	4930.96	
14	5,000	7,500	6,250	1	15	6.67	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96	4930.96	4930.96	
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96	4930.96	4930.96	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96	4930.96	4930.96	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96	4930.96	4930.96	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96	4930.96	4930.96	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96	4930.96	4930.96	
20	500,000	UP		0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96	4930.96	4930.96	
				15					113.75					1					5,608.94					4930.96



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	12.63	12.63	2.54	2.54	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	16	4.21	16.84	0.36	2.90	0.18	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	22	6.32	23.16	1.25	4.16	0.61	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	27	5.26	28.42	1.85	6.01	0.91	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	32	5.26	33.68	1.40	7.41	0.68	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	40	8.42	42.11	8.50	15.91	4.16	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	50	10.53	52.63	12.66	28.57	6.20	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	52	2.11	54.74	2.43	31.00	1.19	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	55	3.16	57.89	1.63	32.63	0.80	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	58	3.16	61.05	12.91	45.54	6.32	22.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	59	1.05	62.11	2.67	48.21	1.31	23.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	63	4.21	66.32	17.00	65.21	8.32	31.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	65	2.11	68.42	6.20	71.41	3.03	34.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	71	6.32	74.74	28.69	100.09	14.04	48.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	76	5.26	80.00	32.28	132.37	15.79	64.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	82	6.32	86.32	44.11	176.48	21.58	86.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	89	7.37	93.68	25.37	201.86	12.42	98.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	94	5.26	98.95	2.49	204.34	1.22	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	95	1.05	100.00	0.03	204.38	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	95	0.00	100.00	0.00	204.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				95					204.38					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	29.33	29.33	0.62	0.62	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	54	6.67	36.00	0.72	1.34	0.66	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	38	92	25.33	61.33	5.08	6.42	4.63	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	111	12.67	74.00	3.95	10.37	3.60	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	113	1.33	75.33	0.16	10.53	0.15	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	116	2.00	77.33	2.91	13.45	2.65	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	118	1.33	78.67	2.08	15.53	1.90	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	119	0.67	79.33	1.36	16.88	1.24	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	120	0.67	80.00	2.38	19.26	2.17	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	121	0.67	80.67	7.16	26.42	6.52	24.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	122	0.67	81.33	0.01	26.43	0.01	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	123	0.67	82.00	0.02	26.45	0.01	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	124	0.67	82.67	2.48	23.97	2.26	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	125	0.67	83.33	0.16	24.12	0.14	21.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	126	0.67	84.00	0.17	24.29	0.15	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	127	0.67	84.67	8.73	33.02	7.96	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	128	0.67	85.33	20.02	53.04	18.24	48.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	129	0.67	86.00	20.37	73.41	18.56	66.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	130	0.67	86.67	8.58	81.99	7.82	74.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		20	150	13.33	100.00	27.74	109.74	25.28	100.00	6	6	100.00	100.00	391.41	391.41	100.00	100.00	1410.79	356.69			
				150					109.74					6					391.41					356.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	8.17	8.17	1.87	1.87	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	65	3.13	11.30	3.65	5.52	0.69	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	34	99	5.91	17.22	5.84	11.36	1.10	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	116	2.96	20.17	2.76	14.12	0.52	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	138	3.83	24.00	4.29	18.41	0.81	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	171	5.74	29.74	6.55	24.96	1.23	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	35	206	6.09	35.83	19.48	44.44	3.66	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	39	245	6.78	42.61	16.30	60.74	3.06	11.40	1	1	7.69	7.69	25.13	25.13	32.22	32.22	154.15	41.37			
9	1,500	2,000	1,750	30	275	5.22	47.83	10.47	71.22	1.97	13.37	1	2	7.69	15.38	8.38	33.51	10.74	42.96	79.99	47.05			
10	2,000	2,500	2,250	40	315	6.96	54.78	23.24	94.45	4.36	17.73	0	2	0.00	15.38	0.00	33.51	0.00	42.96	0.00	35.48			
11	2,500	3,000	2,750	30	345	5.22	60.00	13.27	107.72	2.49	20.22	0	2	0.00	15.38	0.00	33.51	0.00	42.96	0.00	31.11			
12	3,000	4,000	3,500	71	416	12.35	72.35	40.26	147.98	7.56	27.78	0	2	0.00	15.38	0.00	33.51	0.00	42.96	0.00	22.65			
13	4,000	5,000	4,500	33	449	5.74	78.09	105.00	252.98	19.71	47.49	0	2	0.00	15.38	0.00	33.51	0.00	42.96	0.00	13.25			
14	5,000	7,500	6,250	45	494	7.83	85.91	18.89	271.87	3.55	51.03	1	3	7.69	23.08	7.99	41.50	10.24	53.20	42.28	15.26			
15	7,500	10,000	8,750	27	521	4.70	90.61	18.44	290.31	3.46	54.50	0	3	0.00	23.08	0.00	41.50	0.00	53.20	0.00	14.29			
16	10,000	20,000	15,000	25	546	4.35	94.96	73.89	364.20	13.87	68.37	1	4	7.69	30.77	6.08	47.57	7.79	60.98	8.22	13.06			
17	20,000	50,000	35,000	20	566	3.48	98.43	145.09	509.28	27.24	95.60	8	12	61.54	92.31	23.86	71.44	30.59	91.58	16.45	14.03			
18	50,000	100,000	75,000	9	575	1.57	100.00	23.43	532.71	4.40	100.00	1	13	7.69	100.00	6.57	78.01	8.42	100.00	28.04	14.64			
19	100,000	500,000	300,000	0	575	0.00	100.00	0.00	532.71	0.00	100.00	0	13	0.00	100.00	0.00	78.01	0.00	100.00	0.00	14.64			
20	500,000	UP		0	575	0.00	100.00	0.00	532.71	0.00	100.00	0	13	0.00	100.00	0.00	78.01	0.00	100.00	0.00	14.64			
				575					532.71					13					78.01					14.64



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	8.59	8.59	1.65	1.65	0.15	0.15	3	3	13.04	13.04	5.10	5.10	0.11	0.11	308.55	308.55			
2	50	100	75	5	52	0.91	9.51	0.09	1.74	0.01	0.16	0	3	0.00	13.04	0.00	5.10	0.00	0.11	0.00	293.32			
3	100	200	150	35	87	6.40	15.90	2.03	0.29	0.18	0.03	0	3	0.00	13.04	0.00	5.10	0.00	0.11	0.00	1773.37			
4	200	300	250	14	101	2.56	18.46	0.07	0.22	0.01	0.02	0	3	0.00	13.04	0.00	5.10	0.00	0.11	0.00	2328.26			
5	300	500	400	25	126	4.57	23.03	5.10	4.88	0.46	0.44	0	3	0.00	13.04	0.00	5.10	0.00	0.11	0.00	104.47			
6	500	750	625	13	139	2.38	25.41	6.91	11.79	0.62	1.07	0	3	0.00	13.04	0.00	5.10	0.00	0.11	0.00	43.26			
7	750	1,000	875	10	149	1.83	27.24	5.25	17.04	0.47	1.54	1	4	4.35	17.39	13.07	18.17	0.29	0.40	249.11	106.66			
8	1,000	1,500	1,250	31	180	5.67	32.91	12.38	29.42	1.12	2.66	0	4	0.00	17.39	0.00	18.17	0.00	0.40	0.00	61.78			
9	1,500	2,000	1,750	28	208	5.12	38.03	9.66	39.07	0.87	3.53	0	4	0.00	17.39	0.00	18.17	0.00	0.40	0.00	46.51			
10	2,000	2,500	2,250	8	216	1.46	39.49	0.93	38.14	0.08	3.45	0	4	0.00	17.39	0.00	18.17	0.00	0.40	0.00	47.64			
11	2,500	3,000	2,750	11	227	2.01	41.50	13.29	51.44	1.20	4.65	0	4	0.00	17.39	0.00	18.17	0.00	0.40	0.00	35.33			
12	3,000	4,000	3,500	13	240	2.38	43.88	12.83	64.27	1.16	5.81	0	4	0.00	17.39	0.00	18.17	0.00	0.40	0.00	28.28			
13	4,000	5,000	4,500	30	270	5.48	49.36	32.05	96.31	2.90	8.71	1	5	4.35	21.74	1.62	19.80	0.04	0.43	5.06	20.55			
14	5,000	7,500	6,250	24	294	4.39	53.75	27.80	124.11	2.51	11.22	0	5	0.00	21.74	0.00	19.80	0.00	0.43	0.00	15.95			
15	7,500	10,000	8,750	26	320	4.75	58.50	32.06	156.17	2.90	14.12	0	5	0.00	21.74	0.00	19.80	0.00	0.43	0.00	12.68			
16	10,000	20,000	15,000	59	379	10.79	69.29	266.46	422.63	24.09	38.21	5	10	21.74	43.48	130.55	150.34	2.85	3.28	48.99	35.57			
17	20,000	50,000	35,000	53	432	9.69	78.98	302.29	724.92	27.33	65.54	2	12	8.70	52.17	851.36	1,001.71	18.59	21.88	281.64	138.18			
18	50,000	100,000	75,000	24	456	4.39	83.36	129.85	854.76	11.74	77.28	1	13	4.35	56.52	91.84	1,093.54	2.01	23.88	70.73	127.94			
19	100,000	500,000	300,000	42	498	7.68	91.04	90.98	945.74	8.23	85.50	1	14	4.35	60.87	455.58	1,549.13	9.95	33.83	500.75	163.80			
20	500,000	UP		49	547	8.96	100.00	160.33	1,106.07	14.50	100.00	9	23	39.13	100.00	3,029.42	4,578.54	66.17	100.00	1889.47	413.95			
				547					1,106.07					23					4,578.54					413.95



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2904

AERIAL RAILWAYS/ROPEWAYS/FUNICULAR RAILWAYS/CHAIRLIFTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	3.70	14.81	0.07	0.07	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	9	18.52	33.33	0.53	0.60	0.72	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	3.70	37.04	0.10	0.50	0.14	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	3.70	40.74	0.07	0.42	0.10	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	18	25.93	66.67	5.66	6.08	7.72	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	20	7.41	74.07	1.63	7.71	2.23	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	22	7.41	81.48	2.33	10.04	3.19	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	23	3.70	85.19	1.81	11.86	2.47	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	24	3.70	88.89	3.64	15.50	4.97	21.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	25	3.70	92.59	14.70	30.20	20.07	41.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	26	3.70	96.30	14.30	44.50	19.52	60.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	27	3.70	100.00	28.74	73.24	39.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				27					73.24					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2905 AIRPORT : HANGARS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	12.24	12.24	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	2.04	14.29	0.12	0.21	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.04	16.33	0.17	0.38	0.04	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.04	18.37	0.30	0.69	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	2.04	20.41	0.38	1.07	0.08	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	13	6.12	26.53	1.89	2.95	0.40	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	2.04	28.57	1.47	4.43	0.31	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	16	4.08	32.65	3.48	7.90	0.74	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	19	6.12	38.78	6.11	14.02	1.30	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	21	4.08	42.86	4.08	18.09	0.87	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	2.04	44.90	0.39	18.49	0.08	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	2.04	46.94	0.38	18.87	0.08	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	2.04	48.98	8.43	27.30	1.79	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	2.04	51.02	8.08	35.38	1.72	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	28	6.12	57.14	26.89	62.28	5.72	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	32	8.16	65.31	99.77	162.05	21.23	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	33	2.04	67.35	24.90	186.94	5.30	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	36	6.12	73.47	68.03	254.97	14.47	54.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	44	16.33	89.80	148.36	403.33	31.56	85.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	49	10.20	100.00	66.70	470.04	14.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				49				470.04				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2906

AIRPORT : WORKSHOPSPARE PARTS DEPOTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9	9	12.16	12.16	9.68	9.68	3.32	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	15	8.11	20.27	1.86	7.82	0.64	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	17	2.70	22.97	1.40	6.43	0.48	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	21	5.41	28.38	1.80	4.63	0.62	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	25	5.41	33.78	1.39	3.24	0.48	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	33	10.81	44.59	9.86	6.61	3.38	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	37	5.41	50.00	8.08	14.70	2.77	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	41	5.41	55.41	4.63	19.32	1.59	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	45	5.41	60.81	6.83	26.15	2.34	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	46	1.35	62.16	3.03	29.18	1.04	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	54	10.81	72.97	28.90	58.07	9.91	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	55	1.35	74.32	3.57	61.65	1.23	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	56	1.35	75.68	6.11	67.75	2.09	23.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	58	2.70	78.38	37.88	105.64	12.99	36.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	59	1.35	79.73	36.37	142.00	12.47	48.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	64	6.76	86.49	40.59	182.59	13.92	62.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	68	5.41	91.89	73.60	256.20	25.25	87.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	70	2.70	94.59	10.82	267.02	3.71	91.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	72	2.70	97.30	50.78	317.80	17.42	109.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	74	2.70	100.00	609.33	291.53	209.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				74					291.53					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2907 AIRPORT : AIRCRAFTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14	14	87.50	87.50	2.02	2.02	44.88	44.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	15	6.25	93.75	1.24	3.26	27.49	72.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	16	6.25	100.00	1.24	4.50	27.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					4.50					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2908

AIRPORT : GENERAL AIRPORT SERVICES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	198	198	35.68	35.68	3.31	3.31	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	220	3.96	39.64	0.94	4.25	0.25	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	260	7.21	46.85	3.26	7.51	0.87	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	283	4.14	50.99	3.37	10.88	0.90	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	43	326	7.75	58.74	6.99	17.87	1.86	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	348	3.96	62.70	11.72	29.58	3.12	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	355	1.26	63.96	0.23	29.81	0.06	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	30	385	5.41	69.37	13.94	43.75	3.71	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	407	3.96	73.33	14.59	58.34	3.88	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	417	1.80	75.14	20.58	78.91	5.47	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	420	0.54	75.68	4.79	83.70	1.27	22.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	431	1.98	77.66	10.89	94.59	2.90	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	439	1.44	79.10	11.59	106.18	3.08	28.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	450	1.98	81.08	27.99	134.17	7.45	35.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	463	2.34	83.42	27.16	161.33	7.22	42.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	491	5.05	88.47	101.89	263.22	27.10	70.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	511	3.60	92.07	42.43	305.65	11.28	81.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	521	1.80	93.87	5.19	310.84	1.38	82.68	1	1	33.33	33.33	0.89	0.89	33.33	33.33	17.24	0.29			
19	100,000	500,000	300,000	16	537	2.88	96.76	10.52	321.36	2.80	85.48	1	2	33.33	66.67	0.00	0.89	0.00	33.33	0.00	0.28			
20	500,000	UP		18	555	3.24	100.00	54.60	375.95	14.52	100.00	1	3	33.33	100.00	1.79	2.68	66.67	100.00	3.27	0.71			
				555					375.95					3					2.68					0.71



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2909 AIRPORT : OTHERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	7.85	7.85	0.36	0.36	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	26	5.76	13.61	1.07	1.43	0.18	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	48	11.52	25.13	4.23	5.66	0.70	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	63	7.85	32.98	3.99	9.65	0.66	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	93	15.71	48.69	13.25	22.90	2.20	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	107	7.33	56.02	7.97	30.87	1.32	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	121	7.33	63.35	9.26	40.13	1.54	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	135	7.33	70.68	13.91	54.03	2.31	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	136	0.52	71.20	1.39	55.42	0.23	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	140	2.09	73.30	9.13	64.55	1.52	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	142	1.05	74.35	3.64	68.19	0.60	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	144	1.05	75.39	7.75	75.94	1.29	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	146	1.05	76.44	8.84	84.78	1.47	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	148	1.05	77.49	18.27	103.04	3.03	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	155	3.66	81.15	27.33	130.38	4.54	21.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	159	2.09	83.25	93.74	224.11	15.56	37.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	163	2.09	85.34	41.72	265.84	6.92	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	164	0.52	85.86	52.50	318.34	8.71	52.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	26	190	13.61	99.48	273.87	592.21	45.45	98.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	191	0.52	100.00	10.35	602.56	1.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				191					602.56					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.99	0.99	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	1.26	2.25	2.12	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	2.55	4.79	4.30	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	2.44	7.23	4.12	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	4.57	11.80	7.70	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	5.20	17.00	8.78	28.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	7.47	24.47	12.60	41.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	8.66	33.13	14.62	55.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	3.78	36.91	6.37	62.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	22.36	59.26	37.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					59.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	11.92	11.92	1.35	1.35	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	19	0.66	12.58	0.28	1.63	0.05	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	28	5.96	18.54	2.28	3.90	0.41	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	36	5.30	23.84	6.35	10.25	1.14	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	43	4.64	28.48	3.93	14.18	0.71	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	51	5.30	33.77	7.45	21.63	1.34	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	59	5.30	39.07	10.39	32.02	1.86	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	73	9.27	48.34	26.06	58.09	4.68	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	79	3.97	52.32	17.90	75.98	3.21	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	92	8.61	60.93	33.02	109.00	5.93	19.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	99	4.64	65.56	23.28	132.29	4.18	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	107	5.30	70.86	28.16	160.44	5.05	28.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	112	3.31	74.17	17.62	178.06	3.16	31.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	125	8.61	82.78	86.32	264.38	15.49	47.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	136	7.28	90.07	139.24	403.62	24.99	72.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	146	6.62	96.69	129.82	533.45	23.30	95.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	147	0.66	97.35	2.00	535.45	0.36	96.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	148	0.66	98.01	2.00	537.45	0.36	96.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	149	0.66	98.68	17.00	554.45	3.05	99.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	151	1.32	100.00	2.76	557.21	0.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				151					557.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6.25	18.75	0.41	0.41	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6.25	25.00	0.69	1.10	0.59	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6.25	31.25	0.89	1.99	0.77	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6.25	37.50	1.15	3.14	1.00	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6.25	43.75	1.42	4.57	1.23	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6.25	50.00	1.63	6.19	1.40	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	6.25	56.25	3.00	9.19	2.59	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	6.25	62.50	2.45	11.64	2.11	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	6.25	68.75	5.68	17.32	4.91	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	6.25	75.00	13.73	31.05	11.86	26.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	6.25	81.25	38.20	69.25	32.99	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	6.25	87.50	20.33	89.59	17.56	77.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	6.25	93.75	26.21	115.79	22.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	6.25	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16					115.79					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.35	4.35	0.47	0.47	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.35	8.70	0.49	0.96	0.93	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.35	13.04	0.89	1.85	1.69	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.35	17.39	0.64	2.49	1.22	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	6	8.70	26.09	1.92	4.41	3.63	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.35	30.43	0.21	4.62	0.39	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	11	17.39	47.83	4.26	8.88	8.07	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	4.35	52.17	2.33	11.21	4.42	21.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	14	8.70	60.87	6.52	17.73	12.36	33.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	17	13.04	73.91	8.85	26.58	16.78	50.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	4.35	78.26	4.68	31.26	8.87	59.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	20	8.70	86.96	18.03	49.29	34.17	93.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	4.35	91.30	22.51	71.81	42.66	136.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	23	8.70	100.00	19.04	52.77	36.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23					52.77					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2914 OTHERS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	6.90	6.90	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	3.45	10.34	0.12	0.12	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	3.45	13.79	0.11	0.23	0.14	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	3.45	17.24	1.90	2.13	2.36	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	3.45	20.69	0.97	3.10	1.20	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	9	10.34	31.03	4.08	7.18	5.06	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	11	6.90	37.93	2.04	9.22	2.52	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	15	13.79	51.72	6.85	16.08	8.50	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	19	13.79	65.52	9.07	25.15	11.25	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	22	10.34	75.86	13.24	38.39	16.42	47.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	23	3.45	79.31	6.05	44.44	7.50	55.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	26	10.34	89.66	14.75	59.19	18.28	73.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	27	3.45	93.10	7.14	66.33	8.86	82.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	28	3.45	96.55	1.78	68.11	2.20	84.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	29	3.45	100.00	12.55	80.66	15.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				29					80.66					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	212	212	11.95	11.95	59.49	59.49	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	130	342	7.33	19.28	55.67	115.16	0.92	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	214	556	12.06	31.34	140.41	255.57	2.33	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	139	695	7.84	39.18	112.62	368.19	1.87	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	223	918	12.57	51.75	282.57	650.76	4.69	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	162	1,080	9.13	60.88	294.16	944.92	4.88	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	168	1,248	9.47	70.35	399.30	1,344.22	6.63	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	137	1,385	7.72	78.07	419.57	1,763.79	6.96	29.27	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	93	1,478	5.24	83.31	413.85	2,177.63	6.87	36.13	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	49	1,527	2.76	86.08	268.87	2,446.50	4.46	40.60	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	57	1,584	3.21	89.29	398.26	2,844.76	6.61	47.20	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	40	1,624	2.25	91.54	326.26	3,171.02	5.41	52.62	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	31	1,655	1.75	93.29	315.33	3,486.34	5.23	57.85	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	1,695	2.25	95.55	614.25	4,100.60	10.19	68.04	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	34	1,729	1.92	97.46	586.18	4,686.78	9.73	77.77	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	1,751	1.24	98.70	609.34	5,296.13	10.11	87.88	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	1,764	0.73	99.44	466.81	5,762.93	7.75	95.63	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	1,768	0.23	99.66	123.47	5,886.40	2.05	97.68	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	1,773	0.28	99.94	140.04	6,026.45	2.32	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	1,774	0.06	100.00	0.02	6,026.46	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,774					6,026.46					1					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29151 ELECTRICAL (DIESEL GENERATED AND/OR PLN) WELDING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	13.73	13.73	8.46	8.46	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	48	3.17	16.90	6.19	14.65	0.67	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	71	8.10	25.00	14.17	28.82	1.54	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	95	8.45	33.45	39.99	68.81	4.36	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	35	130	12.32	45.77	40.88	109.69	4.45	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	26	156	9.15	54.93	45.18	154.87	4.92	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	172	5.63	60.56	38.15	193.02	4.16	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	188	5.63	66.20	39.49	232.51	4.30	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	206	6.34	72.54	43.44	275.95	4.73	30.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	217	3.87	76.41	30.70	306.64	3.34	33.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	224	2.46	78.87	39.86	346.50	4.34	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	233	3.17	82.04	30.30	376.80	3.30	41.06	1	1	100.00	100.00	16.16	16.16	100.00	100.00	53.34	4.29			
13	4,000	5,000	4,500	7	240	2.46	84.51	54.41	431.20	5.93	46.99	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	3.75			
14	5,000	7,500	6,250	11	251	3.87	88.38	117.40	548.61	12.79	59.78	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	2.95			
15	7,500	10,000	8,750	3	254	1.06	89.44	44.12	592.72	4.81	64.59	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	2.73			
16	10,000	20,000	15,000	14	268	4.93	94.37	143.57	736.29	15.64	80.23	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	2.19			
17	20,000	50,000	35,000	8	276	2.82	97.18	107.24	843.53	11.69	91.92	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	1.92			
18	50,000	100,000	75,000	1	277	0.35	97.54	64.46	907.99	7.02	98.94	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	1.78			
19	100,000	500,000	300,000	3	280	1.06	98.59	6.37	914.36	0.69	99.63	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	1.77			
20	500,000	UP		4	284	1.41	100.00	3.36	917.72	0.37	100.00	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	1.76			
				284					917.72					1					16.16					1.76



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	13.64	13.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	8	22.73	36.36	1.45	1.45	3.41	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	11	13.64	50.00	2.15	3.60	5.05	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	13	9.09	59.09	1.23	4.83	2.90	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	4.55	63.64	1.84	6.67	4.32	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	4.55	68.18	2.41	9.08	5.65	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	18	13.64	81.82	7.07	16.15	16.62	37.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	20	9.09	90.91	5.34	21.49	12.55	50.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	4.55	95.45	4.63	26.11	10.88	61.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	22	4.55	100.00	16.44	42.55	38.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					42.55					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	11	40.74	40.74	3.80	3.80	30.71	30.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	15	14.81	55.56	1.26	5.06	10.17	40.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	19	14.81	70.37	1.63	6.69	13.16	54.04	1	1	100.00	100.00	19.46	19.46	100.00	100.00	1194.41	1194.41	290.92	290.92	
5	300	500	400	4	23	14.81	85.19	1.07	7.76	8.62	62.66	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	250.90	
6	500	750	625	1	24	3.70	88.89	0.86	8.62	6.98	69.63	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	225.77	
7	750	1,000	875	1	25	3.70	92.59	1.48	10.10	11.99	81.62	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	192.61	
8	1,000	1,500	1,250	1	26	3.70	96.30	1.41	11.51	11.36	92.98	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	169.07	
9	1,500	2,000	1,750	1	27	3.70	100.00	0.87	12.38	7.02	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	157.20	
10	2,000	2,500	2,500	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	157.20	
11	2,500	3,000	2,750	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	157.20	
12	3,000	4,000	3,500	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	157.20	
13	4,000	5,000	4,500	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	157.20	
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	157.20	
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	157.20	
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	157.20	
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	157.20	
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	157.20	
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	157.20	
20	500,000	UP		0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	100.00	0.00	157.20	
				27					12.38					1					19.46					157.20



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2921

FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	5.15	5.15	7.35	7.35	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	32	4.55	9.70	1.78	9.13	0.37	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	43	3.33	13.03	1.76	10.89	0.36	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	60	5.15	18.18	5.60	16.49	1.15	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	83	6.97	25.15	8.58	25.07	1.77	5.16	0	0	0.00	0.00	1.77	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	102	5.76	30.91	10.18	35.25	2.10	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	31	133	9.39	40.30	35.72	70.97	7.35	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	40	173	12.12	52.42	37.76	108.73	7.77	22.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	34	207	10.30	62.73	21.86	130.59	4.50	26.88	0	0	0.00	0.00	4.50	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	228	6.36	69.09	29.90	160.49	6.15	33.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	235	2.12	71.21	20.57	181.06	4.23	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	255	6.06	77.27	52.59	233.66	10.82	48.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	271	4.85	82.12	26.72	260.38	5.50	53.59	0	0	0.00	0.00	5.50	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	278	2.12	84.24	22.09	282.47	4.55	58.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	285	2.12	86.36	15.85	298.32	3.26	61.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	302	5.15	91.52	74.31	372.63	15.29	76.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	317	4.55	96.06	73.87	446.51	15.20	91.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	322	1.52	97.58	5.07	451.57	1.04	92.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	330	2.42	100.00	34.29	485.87	7.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	330	0.00	100.00	0.00	485.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				330					485.87					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	4.58	4.58	16.71	16.71	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	63	1.31	5.89	3.51	20.22	0.18	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	26	89	2.43	8.32	9.73	29.95	0.51	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	112	2.15	10.47	22.11	52.06	1.16	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	57	169	5.33	15.79	42.14	94.20	2.20	4.92	1	1	50.00	50.00	499.60	499.60	99.64	99.64	1185.59	530.36			
6	500	750	625	54	223	5.05	20.84	50.69	144.89	2.65	7.57	0	1	0.00	50.00	0.00	499.60	0.00	99.64	0.00	344.82			
7	750	1,000	875	62	285	5.79	26.64	71.01	215.89	3.71	11.28	0	1	0.00	50.00	0.00	499.60	0.00	99.64	0.00	231.41			
8	1,000	1,500	1,250	74	359	6.92	33.55	84.54	300.43	4.42	15.70	1	2	50.00	100.00	1.80	501.40	0.36	100.00	2.13	166.89			
9	1,500	2,000	1,750	52	411	4.86	38.41	66.34	366.77	3.47	19.17	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	136.71			
10	2,000	2,500	2,250	49	460	4.58	42.99	53.75	420.52	2.81	21.98	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	119.23			
11	2,500	3,000	2,750	38	498	3.55	46.54	47.97	468.49	2.51	24.49	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	107.02			
12	3,000	4,000	3,500	50	548	4.67	51.21	54.52	523.02	2.85	27.34	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	95.87			
13	4,000	5,000	4,500	57	605	5.33	56.54	76.15	599.17	3.98	31.32	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	83.68			
14	5,000	7,500	6,250	98	703	9.16	65.70	164.14	763.31	8.58	39.90	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	65.69			
15	7,500	10,000	8,750	61	764	5.70	71.40	75.35	838.66	3.94	43.84	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	59.79			
16	10,000	20,000	15,000	185	949	17.29	88.69	416.92	1,255.58	21.79	65.63	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	39.93			
17	20,000	50,000	35,000	113	1,062	10.56	99.25	556.63	1,812.22	29.09	94.72	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	27.67			
18	50,000	100,000	75,000	5	1,067	0.47	99.72	52.43	1,864.65	2.74	97.46	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	26.89			
19	100,000	500,000	300,000	1	1,068	0.09	99.81	48.19	1,912.84	2.52	99.98	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	26.21			
20	500,000	UP		2	1,070	0.19	100.00	0.33	1,913.17	0.02	100.00	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	26.21			
				1,070					1,913.17					2					501.40					26.21



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2923

CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.13	0.13	0.04	0.04	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	0.27	0.40	0.25	0.29	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.13	0.54	0.35	0.64	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.13	0.67	0.40	1.03	0.04	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	8	0.40	1.07	0.40	1.43	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	12	0.54	1.61	3.11	4.54	0.28	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	19	0.94	2.55	1.68	6.22	0.15	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	43	3.22	5.76	12.63	18.85	1.12	1.68	1	1	11.11	11.11	145.25	145.25	39.15	39.15	1149.82	770.37
9	1,500	2,000	1,750	29	72	3.89	9.65	9.11	27.97	0.81	2.49	1	2	11.11	22.22	66.05	211.30	17.80	56.96	724.96	755.57
10	2,000	2,500	2,250	34	106	4.56	14.21	7.84	35.81	0.70	3.19	0	2	0.00	22.22	0.00	211.30	0.00	56.96	0.00	590.07
11	2,500	3,000	2,750	28	134	3.75	17.96	7.67	43.47	0.68	3.87	0	2	0.00	22.22	0.00	211.30	0.00	56.96	0.00	486.02
12	3,000	4,000	3,500	43	177	5.76	23.73	42.46	85.93	3.78	7.65	0	2	0.00	22.22	0.00	211.30	0.00	56.96	0.00	245.89
13	4,000	5,000	4,500	49	226	6.57	30.29	56.72	142.65	5.05	12.70	0	2	0.00	22.22	0.00	211.30	0.00	56.96	0.00	148.12
14	5,000	7,500	6,250	84	310	11.26	41.55	57.91	200.56	5.16	17.85	0	2	0.00	22.22	0.00	211.30	0.00	56.96	0.00	105.35
15	7,500	10,000	8,750	67	377	8.98	50.54	164.66	365.22	14.66	32.51	0	2	0.00	22.22	0.00	211.30	0.00	56.96	0.00	57.85
16	10,000	20,000	15,000	196	573	26.27	76.81	346.36	711.58	30.83	63.34	1	3	11.11	33.33	6.25	217.55	1.68	58.64	1.80	30.57
17	20,000	50,000	35,000	135	708	18.10	94.91	230.50	942.08	20.52	83.86	3	6	33.33	66.67	13.48	231.03	3.63	62.27	5.85	24.52
18	50,000	100,000	75,000	26	734	3.49	98.39	88.85	1,030.94	7.91	91.77	1	7	11.11	77.78	46.97	278.00	12.66	74.93	52.86	26.97
19	100,000	500,000	300,000	6	740	0.80	99.20	21.76	1,052.70	1.94	93.70	2	9	22.22	100.00	92.99	370.99	25.07	100.00	427.26	35.24
20	500,000	UP		6	746	0.80	100.00	70.74	1,123.44	6.30	100.00	0	9	0.00	100.00	0.00	370.99	0.00	100.00	0.00	33.02
				746				1,123.44		9						370.99					33.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2924 THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	58	58	48.74	48.74	1.57	1.57	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	66	6.72	55.46	0.64	2.21	0.38	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	78	10.08	65.55	4.04	6.25	2.37	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	86	6.72	72.27	3.85	10.09	2.26	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	94	6.72	78.99	1.94	12.03	1.14	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	98	3.36	82.35	1.17	13.20	0.69	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	101	2.52	84.87	0.00	13.20	0.00	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	102	0.84	85.71	1.51	14.71	0.89	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	105	2.52	88.24	5.15	19.86	3.02	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	106	0.84	89.08	0.00	19.86	0.00	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	107	0.84	89.92	9.48	29.34	5.56	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	108	0.84	90.76	6.40	35.74	3.76	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	109	0.84	91.60	20.00	55.74	11.74	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	110	0.84	92.44	8.50	64.24	4.99	37.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	111	0.84	93.28	11.44	75.68	6.72	44.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	112	0.84	94.12	22.88	98.56	13.43	57.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	119	5.88	100.00	71.78	170.34	42.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	119	0.00	100.00	0.00	170.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	119	0.00	100.00	0.00	170.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	119	0.00	100.00	0.00	170.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				119					170.34					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2925

CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	36.36	36.36	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	9.09	45.45	0.03	0.03	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	9.09	54.55	0.11	0.14	1.30	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	9.09	63.64	0.85	0.99	10.21	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	9.09	72.73	0.24	1.23	2.89	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	9.09	81.82	1.84	3.06	22.13	36.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	9.09	90.91	1.91	4.97	22.96	59.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	9.09	100.00	3.33	8.30	40.14	100.00	1	1	100.00	100.00	20.00	20.00	100.00	100.00	600.29	240.94
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
20	500,000	UP		0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
				11				8.30				1				20.00					240.94



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2926 OTHERS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	94	94	9.88	9.88	3.68	3.68	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	151	245	15.88	25.76	32.63	28.96	2.71	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	116	361	12.20	37.96	49.48	78.44	4.10	6.50	1	1	11.11	11.11	10.14	10.14	15.19	15.19	20.50	12.93			
4	200	300	250	82	443	8.62	46.58	47.43	125.87	3.93	10.43	0	1	0.00	11.11	0.00	10.14	0.00	15.19	0.00	8.06			
5	300	500	400	156	599	16.40	62.99	117.06	242.93	9.70	20.14	2	3	22.22	33.33	6.45	16.59	9.66	24.84	5.51	6.83			
6	500	750	625	143	742	15.04	78.02	178.05	420.98	14.76	34.90	1	4	11.11	44.44	9.58	26.17	14.34	39.19	5.38	6.22			
7	750	1,000	875	124	866	13.04	91.06	194.43	615.41	16.12	51.02	2	6	22.22	66.67	8.76	34.93	13.11	52.30	4.50	5.68			
8	1,000	1,500	1,250	30	896	3.15	94.22	44.76	660.18	3.71	54.73	0	6	0.00	66.67	0.00	34.93	0.00	52.30	0.00	5.29			
9	1,500	2,000	1,750	18	914	1.89	96.11	64.76	724.93	5.37	60.10	1	7	11.11	77.78	18.50	53.43	27.70	80.00	28.57	7.37			
10	2,000	2,500	2,250	4	918	0.42	96.53	10.37	735.30	0.86	60.96	0	7	0.00	77.78	0.00	53.43	0.00	80.00	0.00	7.27			
11	2,500	3,000	2,750	5	923	0.53	97.06	29.25	764.55	2.42	63.38	0	7	0.00	77.78	0.00	53.43	0.00	80.00	0.00	6.99			
12	3,000	4,000	3,500	2	925	0.21	97.27	16.22	780.77	1.34	64.72	0	7	0.00	77.78	0.00	53.43	0.00	80.00	0.00	6.84			
13	4,000	5,000	4,500	3	928	0.32	97.58	7.19	787.96	0.60	65.32	0	7	0.00	77.78	0.00	53.43	0.00	80.00	0.00	6.78			
14	5,000	7,500	6,250	5	933	0.53	98.11	53.81	841.77	4.46	69.78	0	7	0.00	77.78	0.00	53.43	0.00	80.00	0.00	6.35			
15	7,500	10,000	8,750	4	937	0.42	98.53	36.36	878.13	3.01	72.80	0	7	0.00	77.78	0.00	53.43	0.00	80.00	0.00	6.08			
16	10,000	20,000	15,000	8	945	0.84	99.37	101.67	979.81	8.43	81.22	2	9	22.22	100.00	13.36	66.78	20.00	100.00	13.14	6.82			
17	20,000	50,000	35,000	3	948	0.32	99.68	54.20	1,034.01	4.49	85.72	0	9	0.00	100.00	0.00	66.78	0.00	100.00	0.00	6.46			
18	50,000	100,000	75,000	1	949	0.11	99.79	171.29	1,205.30	14.20	99.92	0	9	0.00	100.00	0.00	66.78	0.00	100.00	0.00	5.54			
19	100,000	500,000	300,000	2	951	0.21	100.00	1.00	1,206.30	0.08	100.00	0	9	0.00	100.00	0.00	66.78	0.00	100.00	0.00	5.54			
20	500,000	UP		0	951	0.00	100.00	0.00	1,206.30	0.00	100.00	0	9	0.00	100.00	0.00	66.78	0.00	100.00	0.00	5.54			
				951					1,206.30					9					66.78					5.54



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2927

RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,670	7,670	13.07	13.07	140.75	140.75	0.96	0.96	10	10	1.37	1.37	62.89	62.89	0.70	0.70	44.68	44.68			
2	50	100	75	2,997	10,667	5.11	18.17	229.46	370.20	1.57	2.53	8	18	1.10	2.47	43.51	106.39	0.49	1.19	18.96	28.74			
3	100	200	150	10,134	20,801	17.27	35.44	920.83	1,291.03	6.30	8.83	195	213	26.71	29.18	1,951.04	2,057.43	21.87	23.06	211.88	159.36			
4	200	300	250	10,667	31,468	18.17	53.61	1,396.83	2,687.86	9.55	18.38	155	368	21.23	50.41	1,777.67	3,835.10	19.92	42.98	127.26	142.68			
5	300	500	400	15,533	47,001	26.46	80.08	3,793.55	6,481.40	25.94	44.32	214	582	29.32	79.73	2,780.11	6,615.20	31.16	74.14	73.29	102.06			
6	500	750	625	4,545	51,546	7.74	87.82	1,865.26	8,346.66	12.75	57.08	34	616	4.66	84.38	448.86	7,064.06	5.03	79.17	24.06	84.63			
7	750	1,000	875	2,494	54,040	4.25	92.07	2,294.69	10,641.35	15.69	72.77	6	622	0.82	85.21	156.73	7,220.79	1.76	80.92	6.83	67.86			
8	1,000	1,500	1,250	1,586	55,626	2.70	94.77	973.40	11,614.75	6.66	79.42	7	629	0.96	86.16	169.17	7,389.96	1.90	82.82	17.38	63.63			
9	1,500	2,000	1,750	702	56,328	1.20	95.97	540.05	12,154.80	3.69	83.12	3	632	0.41	86.58	154.11	7,544.07	1.73	84.55	28.54	62.07			
10	2,000	2,500	2,250	277	56,605	0.47	96.44	303.78	12,458.59	2.08	85.19	0	632	0.00	86.58	0.00	7,544.07	0.00	84.55	0.00	60.55			
11	2,500	3,000	2,750	183	56,788	0.31	96.75	228.65	12,687.24	1.56	86.76	1	633	0.14	86.71	82.27	7,626.34	0.92	85.47	35.98	60.11			
12	3,000	4,000	3,500	227	57,015	0.39	97.14	330.45	13,017.69	2.26	89.02	2	635	0.27	86.99	253.27	7,879.61	2.84	88.31	76.64	60.53			
13	4,000	5,000	4,500	209	57,224	0.36	97.50	462.55	13,480.24	3.16	92.18	0	635	0.00	86.99	0.00	7,879.61	0.00	88.31	0.00	58.45			
14	5,000	7,500	6,250	206	57,430	0.35	97.85	454.11	13,934.35	3.11	95.28	4	639	0.55	87.53	727.69	8,607.30	8.16	96.46	160.24	61.77			
15	7,500	10,000	8,750	111	57,541	0.19	98.04	287.04	14,221.39	1.96	97.25	0	639	0.00	87.53	0.00	8,607.30	0.00	96.46	0.00	60.52			
16	10,000	20,000	15,000	367	57,908	0.63	98.66	704.96	14,926.35	4.82	102.07	2	641	0.27	87.81	5.03	8,612.33	0.06	96.52	0.71	57.70			
17	20,000	50,000	35,000	481	58,389	0.82	99.48	924.63	15,850.98	6.32	108.39	4	645	0.55	88.36	4.87	8,617.20	0.05	96.57	0.53	54.36			
18	50,000	100,000	75,000	79	58,468	0.13	99.61	323.69	16,174.67	2.21	110.60	0	645	0.00	88.36	0.00	8,617.20	0.00	96.57	0.00	53.28			
19	100,000	500,000	300,000	133	58,601	0.23	99.84	777.86	16,952.53	5.32	115.92	2	647	0.27	88.63	1.03	8,618.23	0.01	96.58	0.13	50.84			
20	500,000	UP		93	58,694	0.16	100.00	2,328.59	14,623.94	15.92	100.00	83	730	11.37	100.00	304.88	8,923.11	3.42	100.00	13.09	61.02			
				58,694					14,623.94					730					8,923.11					61.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2928

KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	216	216	20.79	20.79	22.59	22.59	3.48	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	74	290	7.12	27.91	8.79	31.37	1.35	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	151	441	14.53	42.44	55.47	86.84	8.54	13.36	1	1	0.82	0.82	21.91	21.91	0.08	0.08	39.49	25.23			
4	200	300	250	157	598	15.11	57.56	99.71	186.55	15.34	28.71	2	3	1.64	2.46	275.57	297.47	1.04	1.12	276.37	159.46			
5	300	500	400	206	804	19.83	77.38	106.66	293.21	16.41	45.12	1	4	0.82	3.28	8.01	305.48	0.03	1.15	7.51	104.19			
6	500	750	625	91	895	8.76	86.14	64.98	358.18	10.00	55.12	2	6	1.64	4.92	11.55	317.04	0.04	1.20	17.78	88.51			
7	750	1,000	875	67	962	6.45	92.59	60.12	418.31	9.25	64.37	0	6	0.00	4.92	0.00	317.04	0.00	1.20	0.00	75.79			
8	1,000	1,500	1,250	36	998	3.46	96.05	51.19	469.50	7.88	72.25	0	6	0.00	4.92	0.00	317.04	0.00	1.20	0.00	67.53			
9	1,500	2,000	1,750	9	1,007	0.87	96.92	18.35	487.85	2.82	75.07	0	6	0.00	4.92	0.00	317.04	0.00	1.20	0.00	64.99			
10	2,000	2,500	2,250	8	1,015	0.77	97.69	23.56	511.41	3.63	78.70	0	6	0.00	4.92	0.00	317.04	0.00	1.20	0.00	61.99			
11	2,500	3,000	2,750	6	1,021	0.58	98.27	17.01	528.42	2.62	81.32	0	6	0.00	4.92	0.00	317.04	0.00	1.20	0.00	60.00			
12	3,000	4,000	3,500	4	1,025	0.38	98.65	12.92	541.33	1.99	83.30	0	6	0.00	4.92	0.00	317.04	0.00	1.20	0.00	58.57			
13	4,000	5,000	4,500	1	1,026	0.10	98.75	3.25	544.58	0.50	83.80	0	6	0.00	4.92	0.00	317.04	0.00	1.20	0.00	58.22			
14	5,000	7,500	6,250	3	1,029	0.29	99.04	21.10	565.69	3.25	87.05	0	6	0.00	4.92	0.00	317.04	0.00	1.20	0.00	56.04			
15	7,500	10,000	8,750	1	1,030	0.10	99.13	25.11	590.80	3.86	90.92	0	6	0.00	4.92	0.00	317.04	0.00	1.20	0.00	53.66			
16	10,000	20,000	15,000	1	1,031	0.10	99.23	0.32	591.12	0.05	90.97	7	13	5.74	10.66	1,825.37	2,142.40	6.90	8.10	563384.74	362.43			
17	20,000	50,000	35,000	1	1,032	0.10	99.33	10.76	601.88	1.66	92.62	0	13	0.00	10.66	0.00	2,142.40	0.00	8.10	0.00	355.95			
18	50,000	100,000	75,000	1	1,033	0.10	99.42	21.65	623.53	3.33	95.95	0	13	0.00	10.66	0.00	2,142.40	0.00	8.10	0.00	343.59			
19	100,000	500,000	300,000	1	1,034	0.10	99.52	5.56	629.09	0.86	96.81	0	13	0.00	10.66	0.00	2,142.40	0.00	8.10	0.00	340.55			
20	500,000	UP		5	1,039	0.48	100.00	20.73	649.83	3.19	100.00	109	122	89.34	100.00	24,315.90	26,458.30	91.90	100.00	117271.17	4071.59			
				1,039					649.83					122					26,458.30					4071.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	4.68	4.68	0.76	0.76	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	36	5.85	10.53	3.69	4.45	0.39	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	37	73	10.82	21.35	18.95	23.41	2.00	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	26	99	7.60	28.95	21.35	44.75	2.25	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	42	141	12.28	41.23	36.01	80.76	3.79	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	39	180	11.40	52.63	43.38	124.14	4.57	13.08	2	2	50.00	50.00	5.25	5.25	15.38	15.38	12.10	4.23			
7	750	1,000	875	21	201	6.14	58.77	43.60	167.74	4.59	17.68	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	3.13			
8	1,000	1,500	1,250	39	240	11.40	70.18	71.03	238.77	7.48	25.16	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	2.20			
9	1,500	2,000	1,750	22	262	6.43	76.61	53.86	292.63	5.68	30.84	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	1.79			
10	2,000	2,500	2,250	15	277	4.39	80.99	43.99	336.62	4.64	35.47	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	1.56			
11	2,500	3,000	2,750	4	281	1.17	82.16	12.62	349.24	1.33	36.80	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	1.50			
12	3,000	4,000	3,500	10	291	2.92	85.09	42.29	391.53	4.46	41.26	1	3	25.00	75.00	28.88	34.13	84.62	100.00	68.29	8.72			
13	4,000	5,000	4,500	5	296	1.46	86.55	13.13	404.66	1.38	42.64	0	3	0.00	75.00	0.00	34.13	0.00	100.00	0.00	8.44			
14	5,000	7,500	6,250	11	307	3.22	89.77	115.75	520.41	12.20	54.84	1	4	25.00	100.00	0.00	34.13	0.00	100.00	0.00	6.56			
15	7,500	10,000	8,750	10	317	2.92	92.69	160.27	680.68	16.89	71.73	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	5.01			
16	10,000	20,000	15,000	10	327	2.92	95.61	90.14	770.82	9.50	81.23	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	4.43			
17	20,000	50,000	35,000	4	331	1.17	96.78	53.95	824.77	5.69	86.91	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	4.14			
18	50,000	100,000	75,000	1	332	0.29	97.08	6.72	831.50	0.71	87.62	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	4.11			
19	100,000	500,000	300,000	8	340	2.34	99.42	101.89	933.39	10.74	98.36	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	3.66			
20	500,000	UP		2	342	0.58	100.00	15.58	948.97	1.64	100.00	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	3.60			
				342					948.97					4					34.13					3.60



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,929	1,929	33.88	33.88	51.78	51.78	1.16	1.16	1	1	6.25	6.25	0.50	0.50	0.02	0.02	0.97	0.97			
2	50	100	75	671	2,600	11.78	45.66	75.00	126.78	1.69	2.85	3	4	18.75	25.00	4.98	5.48	0.19	0.21	6.63	4.32			
3	100	200	150	494	3,094	8.68	54.34	103.80	230.58	2.33	5.18	3	7	18.75	43.75	15.85	21.32	0.60	0.81	15.27	9.25			
4	200	300	250	361	3,455	6.34	60.68	160.81	391.39	3.61	8.80	1	8	6.25	50.00	3.90	25.22	0.15	0.95	2.43	6.44			
5	300	500	400	608	4,063	10.68	71.36	378.04	769.43	8.49	17.29	2	10	12.50	62.50	11.67	36.89	0.44	1.39	3.09	4.79			
6	500	750	625	421	4,484	7.39	78.75	394.48	1,163.91	8.86	26.15	2	12	12.50	75.00	916.73	953.62	34.66	36.05	232.39	81.93			
7	750	1,000	875	375	4,859	6.59	85.34	540.87	1,704.78	12.15	38.31	1	13	6.25	81.25	28.60	982.22	1.08	37.13	5.29	57.62			
8	1,000	1,500	1,250	353	5,212	6.20	91.53	675.23	2,380.01	15.17	53.48	1	14	6.25	87.50	63.18	1,045.39	2.39	39.52	9.36	43.92			
9	1,500	2,000	1,750	161	5,373	2.83	94.36	423.95	2,803.96	9.53	63.01	0	14	0.00	87.50	0.00	1,045.39	0.00	39.52	0.00	37.28			
10	2,000	2,500	2,250	99	5,472	1.74	96.10	355.83	3,159.79	8.00	71.00	0	14	0.00	87.50	0.00	1,045.39	0.00	39.52	0.00	33.08			
11	2,500	3,000	2,750	62	5,534	1.09	97.19	233.20	3,392.99	5.24	76.24	0	14	0.00	87.50	0.00	1,045.39	0.00	39.52	0.00	30.81			
12	3,000	4,000	3,500	54	5,588	0.95	98.14	292.94	3,685.93	6.58	82.83	1	15	6.25	93.75	1,597.75	2,643.14	60.41	99.93	545.42	71.71			
13	4,000	5,000	4,500	32	5,620	0.56	98.70	180.99	3,866.92	4.07	86.89	0	15	0.00	93.75	0.00	2,643.14	0.00	99.93	0.00	68.35			
14	5,000	7,500	6,250	48	5,668	0.84	99.54	345.79	4,212.71	7.77	94.66	1	16	6.25	100.00	1.85	2,644.99	0.07	100.00	0.54	62.79			
15	7,500	10,000	8,750	14	5,682	0.25	99.79	150.75	4,363.46	3.39	98.05	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	60.62			
16	10,000	20,000	15,000	8	5,690	0.14	99.93	43.74	4,407.20	0.98	99.04	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	60.02			
17	20,000	50,000	35,000	2	5,692	0.04	99.96	5.49	4,412.69	0.12	99.16	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	59.94			
18	50,000	100,000	75,000	2	5,694	0.04	100.00	37.44	4,450.13	0.84	100.00	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	59.44			
19	100,000	500,000	300,000	0	5,694	0.00	100.00	0.00	4,450.13	0.00	100.00	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	59.44			
20	500,000	UP		0	5,694	0.00	100.00	0.00	4,450.13	0.00	100.00	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	59.44			
				5,694					4,450.13					16					2,644.99					59.44



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,449	8,449	16.16	16.16	768.49	768.49	0.78	0.78	7	7	1.65	1.65	76.72	76.72	0.10	0.10	9.98	9.98			
2	50	100	75	5,631	14,080	10.77	26.93	957.15	1,725.65	0.97	1.75	13	20	3.06	4.71	186.65	263.36	0.24	0.34	19.50	15.26			
3	100	200	150	7,787	21,867	14.89	41.82	1,888.85	3,614.49	1.92	3.67	9	29	2.12	6.82	159.92	423.28	0.21	0.55	8.47	11.71			
4	200	300	250	3,822	25,689	7.31	49.13	1,957.82	5,572.32	1.99	5.67	6	35	1.41	8.24	261.25	684.53	0.34	0.89	13.34	12.28			
5	300	500	400	4,524	30,213	8.65	57.79	3,228.41	8,800.73	3.28	8.95	15	50	3.53	11.76	963.30	1,647.83	1.25	2.13	29.84	18.72			
6	500	750	625	3,051	33,264	5.84	63.62	2,893.60	11,694.33	2.94	11.89	14	64	3.29	15.06	1,133.82	2,781.64	1.47	3.60	39.18	23.79			
7	750	1,000	875	2,532	35,796	4.84	68.46	3,449.41	15,143.75	3.51	15.40	9	73	2.12	17.18	1,471.53	4,253.17	1.90	5.50	42.66	28.09			
8	1,000	1,500	1,250	3,415	39,211	6.53	75.00	3,810.61	18,954.35	3.87	19.27	12	85	2.82	20.00	1,384.90	5,638.07	1.79	7.29	36.34	29.75			
9	1,500	2,000	1,750	2,309	41,520	4.42	79.41	2,857.38	21,811.73	2.90	22.18	6	91	1.41	21.41	156.08	5,794.15	0.20	7.50	5.46	26.56			
10	2,000	2,500	2,250	1,546	43,066	2.96	82.37	2,072.14	23,883.87	2.11	24.28	5	96	1.18	22.59	82.37	5,876.52	0.11	7.60	3.97	24.60			
11	2,500	3,000	2,750	883	43,949	1.69	84.06	1,544.93	25,428.81	1.57	25.85	1	97	0.24	22.82	25.00	5,901.52	0.03	7.63	1.62	23.21			
12	3,000	4,000	3,500	1,108	45,057	2.12	86.18	3,015.07	28,443.88	3.07	28.92	4	101	0.94	23.76	638.67	6,540.18	0.83	8.46	21.18	22.99			
13	4,000	5,000	4,500	727	45,784	1.39	87.57	2,910.13	31,354.01	2.96	31.88	4	105	0.94	24.71	145.34	6,685.52	0.19	8.65	4.99	21.32			
14	5,000	7,500	6,250	1,289	47,073	2.47	90.03	5,896.54	37,250.55	5.99	37.87	15	120	3.53	28.24	3,396.53	10,082.06	4.39	13.04	57.60	27.07			
15	7,500	10,000	8,750	653	47,726	1.25	91.28	4,798.25	42,048.80	4.88	42.75	8	128	1.88	30.12	7,629.98	17,712.04	9.87	22.91	159.02	42.12			
16	10,000	20,000	15,000	1,236	48,962	2.36	93.65	13,717.49	55,766.29	13.95	56.70	27	155	6.35	36.47	8,113.30	25,825.34	10.50	33.41	59.15	46.31			
17	20,000	50,000	35,000	1,178	50,140	2.25	95.90	17,448.62	73,214.92	17.74	74.43	27	182	6.35	42.82	4,225.93	30,051.27	5.47	38.88	24.22	41.05			
18	50,000	100,000	75,000	972	51,112	1.86	97.76	13,164.32	86,379.24	13.38	87.82	41	223	9.65	52.47	9,326.75	39,378.02	12.07	50.94	70.85	45.59			
19	100,000	500,000	300,000	909	52,021	1.74	99.50	9,599.52	95,978.76	9.76	97.58	107	330	25.18	77.65	21,770.29	61,148.30	28.16	79.11	226.79	63.71			
20	500,000	UP		263	52,284	0.50	100.00	2,382.87	98,361.63	2.42	100.00	95	425	22.35	100.00	16,148.10	77,296.40	20.89	100.00	677.67	78.58			
				52,284					98,361.63					425					77,296.40					78.58



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	774	774	12.48	12.48	10.14	10.14	0.10	0.10	1	1	0.88	0.88	2.27	2.27	0.13	0.13	22.36	22.36			
2	50	100	75	472	1,246	7.61	20.09	36.29	26.15	0.36	0.26	8	9	7.08	7.96	69.80	72.07	4.10	4.23	192.36	275.57			
3	100	200	150	424	1,670	6.84	26.93	47.63	73.78	0.48	0.74	0	9	0.00	7.96	0.00	72.07	0.00	4.23	0.00	97.68			
4	200	300	250	354	2,024	5.71	32.63	63.41	137.19	0.64	1.38	2	11	1.77	9.73	3.44	75.51	0.20	4.44	5.43	55.04			
5	300	500	400	749	2,773	12.08	44.71	182.85	320.04	1.83	3.21	0	11	0.00	9.73	0.00	75.51	0.00	4.44	0.00	23.59			
6	500	750	625	493	3,266	7.95	52.66	207.13	527.17	2.08	5.29	3	14	2.65	12.39	21.04	96.55	1.24	5.67	10.16	18.31			
7	750	1,000	875	296	3,562	4.77	57.43	183.09	710.26	1.84	7.12	3	17	2.65	15.04	72.93	169.48	4.28	9.96	39.83	23.86			
8	1,000	1,500	1,250	445	4,007	7.18	64.61	512.53	1,222.79	5.14	12.26	4	21	3.54	18.58	6.72	176.20	0.39	10.35	1.31	14.41			
9	1,500	2,000	1,750	221	4,228	3.56	68.17	283.56	1,506.35	2.84	15.10	2	23	1.77	20.35	3.48	179.69	0.20	10.56	1.23	11.93			
10	2,000	2,500	2,250	188	4,416	3.03	71.20	351.84	1,858.20	3.53	18.63	1	24	0.88	21.24	33.20	212.89	1.95	12.51	9.44	11.46			
11	2,500	3,000	2,750	155	4,571	2.50	73.70	247.31	2,105.51	2.48	21.11	2	26	1.77	23.01	45.22	258.11	2.66	15.16	18.29	12.26			
12	3,000	4,000	3,500	184	4,755	2.97	76.67	427.75	2,533.26	4.29	25.40	2	28	1.77	24.78	49.70	307.81	2.92	18.08	11.62	12.15			
13	4,000	5,000	4,500	150	4,905	2.42	79.09	315.13	2,848.39	3.16	28.56	0	28	0.00	24.78	0.00	307.81	0.00	18.08	0.00	10.81			
14	5,000	7,500	6,250	306	5,211	4.93	84.02	2,365.74	5,214.12	23.72	52.28	5	33	4.42	29.20	196.32	504.13	11.53	29.62	8.30	9.67			
15	7,500	10,000	8,750	229	5,440	3.69	87.71	663.83	5,877.95	6.66	58.94	0	33	0.00	29.20	0.00	504.13	0.00	29.62	0.00	8.58			
16	10,000	20,000	15,000	299	5,739	4.82	92.53	817.11	6,695.06	8.19	67.13	1	34	0.88	30.09	3.60	507.73	0.21	29.83	0.44	7.58			
17	20,000	50,000	35,000	132	5,871	2.13	94.66	930.59	7,625.65	9.33	76.46	17	51	15.04	45.13	504.78	1,012.51	29.66	59.48	54.24	13.28			
18	50,000	100,000	75,000	153	6,024	2.47	97.13	1,280.28	8,905.93	12.84	89.30	14	65	12.39	57.52	86.83	1,099.34	5.10	64.59	6.78	12.34			
19	100,000	500,000	300,000	140	6,164	2.26	99.39	975.32	9,881.24	9.78	99.08	17	82	15.04	72.57	535.78	1,635.12	31.48	96.06	54.93	16.55			
20	500,000	UP		38	6,202	0.61	100.00	91.62	9,972.86	0.92	100.00	31	113	27.43	100.00	67.02	1,702.14	3.94	100.00	73.15	17.07			
				6,202					9,972.86					113					1,702.14					17.07



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	356	356	9.10	9.10	18.95	18.95	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	353	709	9.03	18.13	47.62	66.57	0.68	0.95	1	1	5.26	5.26	2.53	2.53	1.10	1.10	5.31	3.80			
3	100	200	150	736	1,445	18.82	36.95	150.73	217.30	2.15	3.11	1	2	5.26	10.53	29.20	31.74	12.74	13.85	19.38	14.60			
4	200	300	250	477	1,922	12.20	49.14	176.17	393.47	2.52	5.63	0	2	0.00	10.53	0.00	31.74	0.00	13.85	0.00	8.07			
5	300	500	400	513	2,435	13.12	62.26	269.14	662.61	3.85	9.47	1	3	5.26	15.79	9.58	41.32	4.18	18.03	3.56	6.24			
6	500	750	625	298	2,733	7.62	69.88	186.42	849.03	2.67	12.14	0	3	0.00	15.79	0.00	41.32	0.00	18.03	0.00	4.87			
7	750	1,000	875	272	3,005	6.95	76.83	317.26	1,166.29	4.54	16.67	1	4	5.26	21.05	1.09	42.40	0.47	18.50	0.34	3.64			
8	1,000	1,500	1,250	264	3,269	6.75	83.58	389.83	1,556.12	5.57	22.25	2	6	10.53	31.58	14.91	57.31	6.51	25.01	3.82	3.68			
9	1,500	2,000	1,750	143	3,412	3.66	87.24	298.64	1,854.77	4.27	26.52	0	6	0.00	31.58	0.00	57.31	0.00	25.01	0.00	3.09			
10	2,000	2,500	2,250	65	3,477	1.66	88.90	186.80	2,041.56	2.67	29.19	0	6	0.00	31.58	0.00	57.31	0.00	25.01	0.00	2.81			
11	2,500	3,000	2,750	47	3,524	1.20	90.10	180.32	2,221.88	2.58	31.77	0	6	0.00	31.58	0.00	57.31	0.00	25.01	0.00	2.58			
12	3,000	4,000	3,500	47	3,571	1.20	91.31	294.44	2,516.32	4.21	35.98	0	6	0.00	31.58	0.00	57.31	0.00	25.01	0.00	2.28			
13	4,000	5,000	4,500	32	3,603	0.82	92.12	175.94	2,692.26	2.52	38.49	0	6	0.00	31.58	0.00	57.31	0.00	25.01	0.00	2.13			
14	5,000	7,500	6,250	35	3,638	0.89	93.02	302.11	2,994.37	4.32	42.81	0	6	0.00	31.58	0.00	57.31	0.00	25.01	0.00	1.91			
15	7,500	10,000	8,750	29	3,667	0.74	93.76	229.80	3,224.17	3.29	46.10	0	6	0.00	31.58	0.00	57.31	0.00	25.01	0.00	1.78			
16	10,000	20,000	15,000	52	3,719	1.33	95.09	805.49	4,029.66	11.52	57.61	0	6	0.00	31.58	0.00	57.31	0.00	25.01	0.00	1.42			
17	20,000	50,000	35,000	88	3,807	2.25	97.34	1,591.09	5,620.76	22.75	80.36	1	7	5.26	36.84	104.00	161.31	45.38	70.39	6.54	2.87			
18	50,000	100,000	75,000	49	3,856	1.25	98.59	844.81	6,465.57	12.08	92.44	9	16	47.37	84.21	59.78	221.09	26.08	96.48	7.08	3.42			
19	100,000	500,000	300,000	52	3,908	1.33	99.92	529.72	6,995.29	7.57	100.01	0	16	0.00	84.21	0.00	221.09	0.00	96.48	0.00	3.16			
20	500,000	UP		3	3,911	0.08	100.00	0.69	6,994.60	0.01	100.00	3	19	15.79	100.00	8.08	229.17	3.52	100.00	1162.53	3.28			
				3,911					6,994.60					19					229.17					3.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,807	2,807	35.16	35.16	213.46	213.46	1.84	1.84	2	2	8.00	8.00	44.10	44.10	1.20	1.20	20.66	20.66			
2	50	100	75	748	3,555	9.37	44.53	175.47	388.93	1.52	3.36	1	3	4.00	12.00	70.46	114.56	1.92	3.12	40.15	29.45			
3	100	200	150	809	4,364	10.13	54.66	366.49	755.42	3.17	6.53	0	3	0.00	12.00	0.00	114.56	0.00	3.12	0.00	15.16			
4	200	300	250	523	4,887	6.55	61.21	343.66	1,099.08	2.97	9.50	0	3	0.00	12.00	0.00	114.56	0.00	3.12	0.00	10.42			
5	300	500	400	835	5,722	10.46	71.67	836.42	1,935.50	7.23	16.73	1	4	4.00	16.00	11.56	126.11	0.31	3.43	1.38	6.52			
6	500	750	625	552	6,274	6.91	78.58	619.75	2,555.25	5.36	22.08	2	6	8.00	24.00	953.25	1,079.37	25.96	29.40	153.81	42.24			
7	750	1,000	875	421	6,695	5.27	83.86	760.79	3,316.05	6.57	28.66	1	7	4.00	28.00	3.94	1,083.31	0.11	29.51	0.52	32.67			
8	1,000	1,500	1,250	375	7,070	4.70	88.55	722.17	4,038.22	6.24	34.90	2	9	8.00	36.00	1,279.13	2,362.44	34.84	64.35	177.12	58.50			
9	1,500	2,000	1,750	292	7,362	3.66	92.21	691.38	4,729.60	5.97	40.87	2	11	8.00	44.00	82.16	2,444.59	2.24	66.58	11.88	51.69			
10	2,000	2,500	2,250	136	7,498	1.70	93.91	491.71	5,221.31	4.25	45.12	0	11	0.00	44.00	0.00	2,444.59	0.00	66.58	0.00	46.82			
11	2,500	3,000	2,750	79	7,577	0.99	94.90	295.63	5,516.94	2.55	47.68	0	11	0.00	44.00	0.00	2,444.59	0.00	66.58	0.00	44.31			
12	3,000	4,000	3,500	78	7,655	0.98	95.88	484.16	6,001.10	4.18	51.86	0	11	0.00	44.00	0.00	2,444.59	0.00	66.58	0.00	40.74			
13	4,000	5,000	4,500	51	7,706	0.64	96.52	526.05	6,527.15	4.55	56.41	0	11	0.00	44.00	0.00	2,444.59	0.00	66.58	0.00	37.45			
14	5,000	7,500	6,250	70	7,776	0.88	97.39	827.14	7,354.29	7.15	63.56	1	12	4.00	48.00	859.27	3,303.86	23.40	89.99	103.88	44.92			
15	7,500	10,000	8,750	31	7,807	0.39	97.78	621.76	7,976.05	5.37	68.93	1	13	4.00	52.00	4.06	3,307.92	0.11	90.10	0.65	41.47			
16	10,000	20,000	15,000	54	7,861	0.68	98.46	1,468.00	9,444.05	12.69	81.61	2	15	8.00	60.00	41.73	3,349.66	1.14	91.23	2.84	35.47			
17	20,000	50,000	35,000	47	7,908	0.59	99.05	1,315.05	10,759.09	11.36	92.98	0	15	0.00	60.00	0.00	3,349.66	0.00	91.23	0.00	31.13			
18	50,000	100,000	75,000	18	7,926	0.23	99.27	492.78	11,251.88	4.26	97.24	1	16	4.00	64.00	17.00	3,366.66	0.46	91.70	3.45	29.92			
19	100,000	500,000	300,000	46	7,972	0.58	99.85	293.43	11,545.30	2.54	99.77	6	22	24.00	88.00	291.21	3,657.87	7.93	99.63	99.24	31.68			
20	500,000	UP		12	7,984	0.15	100.00	26.18	11,571.48	0.23	100.00	3	25	12.00	100.00	13.61	3,671.48	0.37	100.00	52.00	31.73			
				7,984					11,571.48					25					3,671.48					31.73



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	10.16	10.16	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	26	0.41	10.57	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	27	0.41	10.98	0.60	0.53	0.16	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	84	111	34.15	45.12	58.56	59.09	15.83	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	140	11.79	56.91	30.89	89.98	8.35	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	144	1.63	58.54	5.40	95.37	1.46	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	35	179	14.23	72.76	82.72	178.10	22.36	48.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	205	10.57	83.33	87.96	266.06	23.77	71.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	213	3.25	86.59	30.83	296.89	8.33	80.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	214	0.41	86.99	3.81	300.70	1.03	81.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	219	2.03	89.02	24.84	325.55	6.71	87.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	220	0.41	89.43	4.76	330.31	1.29	89.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	221	0.41	89.84	9.63	339.94	2.60	91.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	223	0.81	90.65	24.85	364.78	6.72	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	224	0.41	91.06	0.00	364.78	0.00	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	225	0.41	91.46	0.00	364.78	0.00	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	239	5.69	97.15	5.26	370.05	1.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	245	2.44	99.59	0.00	370.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	246	0.41	100.00	0.00	370.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	246	0.00	100.00	0.00	370.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				246					370.05					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2932 MAIL ORDER HOUSES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	11.76	11.76	0.55	0.55	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	16	11.76	23.53	1.03	1.58	0.89	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	24	11.76	35.29	4.00	5.58	3.46	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	29	7.35	42.65	3.08	8.66	2.67	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	43	20.59	63.24	17.87	26.53	15.48	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	47	5.88	69.12	5.42	31.95	4.69	27.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	52	7.35	76.47	10.75	42.70	9.32	36.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	56	5.88	82.35	6.99	49.69	6.06	43.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	60	5.88	88.24	19.18	68.87	16.61	59.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	62	2.94	91.18	6.66	75.53	5.77	65.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	63	1.47	92.65	8.00	83.53	6.93	72.37	1	1	100.00	100.00	6.16	6.16	100.00	100.00	77.05	7.37
12	3,000	4,000	3,500	2	65	2.94	95.59	12.51	96.04	10.84	83.21	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	6.41
13	4,000	5,000	4,500	1	66	1.47	97.06	4.34	100.38	3.76	86.97	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	6.14
14	5,000	7,500	6,250	2	68	2.94	100.00	15.04	115.42	13.03	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
15	7,500	10,000	8,750	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
16	10,000	20,000	15,000	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
17	20,000	50,000	35,000	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
18	50,000	100,000	75,000	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
19	100,000	500,000	300,000	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
20	500,000	UP		0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
				68				115.42				1				6.16					5.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,101	1,101	16.63	16.63	8.87	8.87	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	410	1,511	6.19	22.82	222.91	231.78	2.03	2.12	3	3	9.38	9.38	174.96	174.96	2.95	2.95	78.49	75.49			
3	100	200	150	1,061	2,572	16.03	38.85	1,036.17	1,267.95	9.46	11.57	7	10	21.88	31.25	1,025.95	1,200.91	17.31	20.26	99.01	94.71			
4	200	300	250	881	3,453	13.31	52.16	1,193.30	2,461.24	10.89	22.47	9	19	28.13	59.38	1,621.18	2,822.08	27.35	47.61	135.86	114.66			
5	300	500	400	1,215	4,668	18.35	70.51	1,819.80	4,281.05	16.61	39.08	7	26	21.88	81.25	1,580.23	4,402.32	26.66	74.27	86.84	102.83			
6	500	750	625	573	5,241	8.66	79.17	1,163.01	5,444.05	10.62	49.70	0	26	0.00	81.25	0.00	4,402.32	0.00	74.27	0.00	80.86			
7	750	1,000	875	467	5,708	7.05	86.22	1,159.92	6,603.97	10.59	60.28	5	31	15.63	96.88	366.29	4,768.61	6.18	80.45	31.58	72.21			
8	1,000	1,500	1,250	366	6,074	5.53	91.75	903.26	7,507.23	8.25	68.53	0	31	0.00	96.88	0.00	4,768.61	0.00	80.45	0.00	63.52			
9	1,500	2,000	1,750	210	6,284	3.17	94.92	698.66	8,205.89	6.38	74.91	0	31	0.00	96.88	0.00	4,768.61	0.00	80.45	0.00	58.11			
10	2,000	2,500	2,250	83	6,367	1.25	96.18	391.56	8,597.46	3.57	78.48	0	31	0.00	96.88	0.00	4,768.61	0.00	80.45	0.00	55.47			
11	2,500	3,000	2,750	79	6,446	1.19	97.37	412.07	9,009.53	3.76	82.24	0	31	0.00	96.88	0.00	4,768.61	0.00	80.45	0.00	52.93			
12	3,000	4,000	3,500	46	6,492	0.69	98.07	377.47	9,386.99	3.45	85.69	1	32	3.13	100.00	1,158.53	5,927.13	19.55	100.00	306.92	63.14			
13	4,000	5,000	4,500	32	6,524	0.48	98.55	291.18	9,678.17	2.66	88.35	0	32	0.00	100.00	0.00	5,927.13	0.00	100.00	0.00	61.24			
14	5,000	7,500	6,250	27	6,551	0.41	98.96	356.11	10,034.28	3.25	91.60	0	32	0.00	100.00	0.00	5,927.13	0.00	100.00	0.00	59.07			
15	7,500	10,000	8,750	16	6,567	0.24	99.20	269.16	10,303.43	2.46	94.05	0	32	0.00	100.00	0.00	5,927.13	0.00	100.00	0.00	57.53			
16	10,000	20,000	15,000	17	6,584	0.26	99.46	205.23	10,508.66	1.87	95.93	0	32	0.00	100.00	0.00	5,927.13	0.00	100.00	0.00	56.40			
17	20,000	50,000	35,000	9	6,593	0.14	99.59	160.65	10,669.31	1.47	97.39	0	32	0.00	100.00	0.00	5,927.13	0.00	100.00	0.00	55.55			
18	50,000	100,000	75,000	8	6,601	0.12	99.71	22.31	10,691.62	0.20	97.60	0	32	0.00	100.00	0.00	5,927.13	0.00	100.00	0.00	55.44			
19	100,000	500,000	300,000	15	6,616	0.23	99.94	60.03	10,751.65	0.55	98.15	0	32	0.00	100.00	0.00	5,927.13	0.00	100.00	0.00	55.13			
20	500,000	UP		4	6,620	0.06	100.00	203.07	10,954.72	1.85	100.00	0	32	0.00	100.00	0.00	5,927.13	0.00	100.00	0.00	54.11			
				6,620					10,954.72					32					5,927.13					54.11



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2934 SHOPS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44,769	44,769	14.47	14.47	3,768.19	3,768.19	0.87	0.87	22	22	1.27	1.27	686.51	686.51	0.46	0.46	18.22	18.22
2	50	100	75	19,199	63,968	6.20	20.67	4,791.59	8,559.78	1.10	1.97	26	48	1.50	2.76	1,000.61	1,687.13	0.66	1.12	20.88	19.71
3	100	200	150	32,320	96,288	10.44	31.11	13,009.89	21,569.67	3.00	4.97	63	111	3.62	6.38	3,550.83	5,237.95	2.36	3.48	27.29	24.28
4	200	300	250	27,806	124,094	8.99	40.10	17,630.82	39,200.49	4.06	9.03	55	166	3.16	9.55	4,763.36	10,001.31	3.16	6.64	27.02	25.51
5	300	500	400	49,121	173,215	15.87	55.97	43,682.05	82,882.54	10.06	19.09	213	379	12.25	21.79	14,242.32	24,243.63	9.45	16.09	32.60	29.25
6	500	750	625	39,450	212,665	12.75	68.72	42,293.50	125,176.05	9.74	28.83	418	797	24.04	45.83	11,460.30	35,703.93	7.60	23.69	27.10	28.52
7	750	1,000	875	33,051	245,716	10.68	79.40	48,595.33	173,771.38	11.19	40.02	389	1,186	22.37	68.20	18,713.40	54,417.33	12.42	36.11	38.51	31.32
8	1,000	1,500	1,250	25,071	270,787	8.10	87.50	50,867.55	224,638.93	11.72	51.74	273	1,459	15.70	83.90	12,353.32	66,770.65	8.20	44.31	24.29	29.72
9	1,500	2,000	1,750	12,683	283,470	4.10	91.60	39,629.99	264,268.92	9.13	60.87	64	1,523	3.68	87.58	10,332.19	77,102.84	6.86	51.16	26.07	29.18
10	2,000	2,500	2,250	6,679	290,149	2.16	93.76	24,005.94	288,274.87	5.53	66.40	37	1,560	2.13	89.71	9,074.76	86,177.60	6.02	57.18	37.80	29.89
11	2,500	3,000	2,750	4,645	294,794	1.50	95.26	21,754.49	310,029.35	5.01	71.41	22	1,582	1.27	90.97	9,457.33	95,634.94	6.28	63.46	43.47	30.85
12	3,000	4,000	3,500	4,496	299,290	1.45	96.71	25,881.54	335,910.89	5.96	77.37	36	1,618	2.07	93.04	4,784.44	100,419.38	3.17	66.63	18.49	29.89
13	4,000	5,000	4,500	2,569	301,859	0.83	97.54	18,757.37	354,668.26	4.32	81.69	16	1,634	0.92	93.96	8,089.14	108,508.52	5.37	72.00	43.13	30.59
14	5,000	7,500	6,250	2,848	304,707	0.92	98.46	24,969.54	379,637.80	5.75	87.44	13	1,647	0.75	94.71	1,530.82	110,039.34	1.02	73.02	6.13	28.99
15	7,500	10,000	8,750	1,338	306,045	0.43	98.90	15,561.63	395,199.44	3.58	91.02	12	1,659	0.69	95.40	5,969.28	116,008.62	3.96	76.98	38.36	29.35
16	10,000	20,000	15,000	1,887	307,932	0.61	99.51	23,300.05	418,499.49	5.37	96.39	36	1,695	2.07	97.47	4,846.93	120,855.54	3.22	80.19	20.80	28.88
17	20,000	50,000	35,000	1,216	309,148	0.39	99.90	11,082.61	429,582.09	2.55	98.94	11	1,706	0.63	98.10	28,567.28	149,422.83	18.96	99.15	257.77	34.78
18	50,000	100,000	75,000	187	309,335	0.06	99.96	2,571.46	432,153.55	0.59	99.53	7	1,713	0.40	98.50	560.18	149,983.01	0.37	99.52	21.78	34.71
19	100,000	500,000	300,000	69	309,404	0.02	99.98	1,476.73	433,630.28	0.34	99.87	7	1,720	0.40	98.91	49.56	150,032.57	0.03	99.55	3.36	34.60
20	500,000	UP		58	309,462	0.02	100.00	549.57	434,179.85	0.13	100.00	19	1,739	1.09	100.00	671.93	150,704.50	0.45	100.00	122.26	34.71
				309,462				434,179.85					1,739				150,704.50				34.71



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29341 SHOPS :SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7,491	7,491	13.36	13.36	1,505.79	1,505.79	1.61	1.61	3	3	1.97	1.97	66.18	66.18	0.18	0.18	4.39	4.39	
2	50	100	75	3,781	11,272	6.74	20.10	1,586.65	3,092.43	1.70	3.30	6	9	3.95	5.92	208.96	275.14	0.55	0.73	13.17	8.90	
3	100	200	150	6,818	18,090	12.16	32.25	3,422.65	6,515.08	3.66	6.96	10	19	6.58	12.50	426.88	702.01	1.13	1.86	12.47	10.78	
4	200	300	250	6,193	24,283	11.04	43.30	4,229.82	10,744.90	4.52	11.48	12	31	7.89	20.39	1,389.80	2,091.81	3.69	5.55	32.86	19.47	
5	300	500	400	9,287	33,570	16.56	59.85	9,110.50	19,855.40	9.73	21.22	14	45	9.21	29.61	1,531.09	3,622.90	4.06	9.62	16.81	18.25	
6	500	750	625	5,984	39,554	10.67	70.52	8,384.89	28,240.29	8.96	30.18	22	67	14.47	44.08	2,506.25	6,129.15	6.65	16.27	29.89	21.70	
7	750	1,000	875	5,007	44,561	8.93	79.45	9,520.81	37,761.10	10.17	40.35	12	79	7.89	51.97	3,578.00	9,707.16	9.50	25.77	37.58	25.71	
8	1,000	1,500	1,250	4,100	48,661	7.31	86.76	10,643.90	48,405.00	11.37	51.72	14	93	9.21	61.18	1,688.34	11,395.50	4.48	30.25	15.86	23.54	
9	1,500	2,000	1,750	2,372	51,033	4.23	90.99	8,451.45	56,856.45	9.03	60.75	15	108	9.87	71.05	797.67	12,193.16	2.12	32.37	9.44	21.45	
10	2,000	2,500	2,250	1,241	52,274	2.21	93.20	5,418.42	62,274.88	5.79	66.54	3	111	1.97	73.03	171.12	12,364.29	0.45	32.82	3.16	19.85	
11	2,500	3,000	2,750	950	53,224	1.69	94.90	4,925.67	67,200.54	5.26	71.81	5	116	3.29	76.32	2,773.31	15,137.59	7.36	40.18	56.30	22.53	
12	3,000	4,000	3,500	924	54,148	1.65	96.54	5,937.32	73,137.86	6.34	78.15	7	123	4.61	80.92	575.91	15,713.50	1.53	41.71	9.70	21.48	
13	4,000	5,000	4,500	563	54,711	1.00	97.55	4,227.61	77,365.47	4.52	82.67	1	124	0.66	81.58	81.92	15,795.42	0.22	41.93	1.94	20.42	
14	5,000	7,500	6,250	618	55,329	1.10	98.65	5,395.66	82,761.13	5.77	88.43	11	135	7.24	88.82	5,881.07	21,676.48	15.61	57.54	109.00	26.19	
15	7,500	10,000	8,750	284	55,613	0.51	99.15	3,196.27	85,957.39	3.42	91.85	2	137	1.32	90.13	421.12	22,097.60	1.12	58.66	13.18	25.71	
16	10,000	20,000	15,000	272	55,885	0.48	99.64	4,570.72	90,528.11	4.88	96.73	6	143	3.95	94.08	13,447.27	35,544.87	35.70	94.36	294.20	39.26	
17	20,000	50,000	35,000	152	56,037	0.27	99.91	2,546.25	93,074.35	2.72	99.45	3	146	1.97	96.05	10.72	35,555.59	0.03	94.39	0.42	38.20	
18	50,000	100,000	75,000	32	56,069	0.06	99.97	378.95	93,453.30	0.40	99.86	2	148	1.32	97.37	1,973.83	37,529.42	5.24	99.63	520.87	40.16	
19	100,000	500,000	300,000	16	56,085	0.03	100.00	92.21	93,545.51	0.10	99.96	1	149	0.66	98.03	0.00	37,529.42	0.00	99.63	0.00	40.12	
20	500,000	UP		2	56,087	0.00	100.00	41.79	93,587.30	0.04	100.00	3	152	1.97	100.00	141.02	37,670.44	0.37	100.00	337.44	40.25	
				56,087					93,587.30					152					37,670.44			40.25



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29342 SHOPS :SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	139	139	7.15	7.15	17.65	17.65	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	84	223	4.32	11.47	25.89	43.54	0.66	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	152	375	7.81	19.28	64.84	108.38	1.65	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	155	530	7.97	27.25	107.84	216.22	2.75	5.51	1	1	50.00	50.00	99.99	99.99	76.38	76.38	92.71	46.24	
5	300	500	400	293	823	15.06	42.31	282.67	498.89	7.21	12.72	0	1	0.00	50.00	0.00	99.99	0.00	76.38	0.00	20.04	
6	500	750	625	265	1,088	13.62	55.94	320.61	819.50	8.18	20.90	0	1	0.00	50.00	0.00	99.99	0.00	76.38	0.00	12.20	
7	750	1,000	875	248	1,336	12.75	68.69	466.69	1,286.19	11.90	32.80	0	1	0.00	50.00	0.00	99.99	0.00	76.38	0.00	7.77	
8	1,000	1,500	1,250	231	1,567	11.88	80.57	600.06	1,886.25	15.30	48.10	0	1	0.00	50.00	0.00	99.99	0.00	76.38	0.00	5.30	
9	1,500	2,000	1,750	134	1,701	6.89	87.46	365.59	2,251.84	9.32	57.42	0	1	0.00	50.00	0.00	99.99	0.00	76.38	0.00	4.44	
10	2,000	2,500	2,250	59	1,760	3.03	90.49	259.41	2,511.25	6.61	64.03	0	1	0.00	50.00	0.00	99.99	0.00	76.38	0.00	3.98	
11	2,500	3,000	2,750	49	1,809	2.52	93.01	266.52	2,777.77	6.80	70.83	1	2	50.00	100.00	30.92	130.91	23.62	100.00	11.60	4.71	
12	3,000	4,000	3,500	57	1,866	2.93	95.94	340.14	3,117.91	8.67	79.50	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	4.20	
13	4,000	5,000	4,500	38	1,904	1.95	97.89	280.52	3,398.43	7.15	86.65	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.85	
14	5,000	7,500	6,250	28	1,932	1.44	99.33	265.08	3,663.51	6.76	93.41	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.57	
15	7,500	10,000	8,750	8	1,940	0.41	99.74	120.04	3,783.55	3.06	96.47	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.46	
16	10,000	20,000	15,000	5	1,945	0.26	100.00	138.27	3,921.82	3.53	100.00	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.34	
17	20,000	50,000	35,000	0	1,945	0.00	100.00	0.00	3,921.82	0.00	100.00	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.34	
18	50,000	100,000	75,000	0	1,945	0.00	100.00	0.00	3,921.82	0.00	100.00	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.34	
19	100,000	500,000	300,000	0	1,945	0.00	100.00	0.00	3,921.82	0.00	100.00	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.34	
20	500,000	UP		0	1,945	0.00	100.00	0.00	3,921.82	0.00	100.00	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.34	
				1,945					3,921.82					2					130.91			3.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29343 SHOPS :SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	83	83	11.20	11.20	40.86	40.86	2.48	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	23	106	3.10	14.30	10.86	51.71	0.66	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	59	165	7.96	22.27	30.01	81.73	1.82	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	50	215	6.75	29.01	27.11	108.84	1.64	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	111	326	14.98	43.99	118.30	227.14	7.17	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	93	419	12.55	56.55	103.72	330.86	6.28	20.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	82	501	11.07	67.61	174.41	505.27	10.57	30.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	91	592	12.28	79.89	279.32	784.59	16.92	47.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	50	642	6.75	86.64	164.90	949.50	9.99	57.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	24	666	3.24	89.88	113.52	1,063.01	6.88	64.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	23	689	3.10	92.98	130.04	1,193.06	7.88	72.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	20	709	2.70	95.68	128.76	1,321.82	7.80	80.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	722	1.75	97.44	109.91	1,431.73	6.66	86.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	731	1.21	98.65	86.16	1,517.89	5.22	91.96	1	1	50.00	50.00	38.14	38.14	50.00	50.00	44.26	2.51	
15	7,500	10,000	8,750	4	735	0.54	99.19	47.32	1,565.21	2.87	94.82	0	1	0.00	50.00	0.00	38.14	0.00	50.00	0.00	2.44	
16	10,000	20,000	15,000	5	740	0.67	99.87	55.05	1,620.25	3.33	98.16	1	2	50.00	100.00	38.14	76.28	50.00	100.00	69.28	4.71	
17	20,000	50,000	35,000	1	741	0.13	100.00	30.40	1,650.65	1.84	100.00	0	2	0.00	100.00	0.00	76.28	0.00	100.00	0.00	4.62	
18	50,000	100,000	75,000	0	741	0.00	100.00	0.00	1,650.65	0.00	100.00	0	2	0.00	100.00	0.00	76.28	0.00	100.00	0.00	4.62	
19	100,000	500,000	300,000	0	741	0.00	100.00	0.00	1,650.65	0.00	100.00	0	2	0.00	100.00	0.00	76.28	0.00	100.00	0.00	4.62	
20	500,000	UP		0	741	0.00	100.00	0.00	1,650.65	0.00	100.00	0	2	0.00	100.00	0.00	76.28	0.00	100.00	0.00	4.62	
				741					1,650.65					2					76.28			4.62



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29344

SHOPS :TOTALLY DETACHED AND SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	28.57	28.57	0.04	0.04	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	10	7.14	35.71	0.38	0.42	2.26	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	18	28.57	64.29	2.10	2.52	12.55	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	20	7.14	71.43	1.11	3.63	6.64	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	24	14.29	85.71	2.49	6.13	14.89	36.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	25	3.57	89.29	0.46	6.58	2.72	39.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	26	3.57	92.86	1.52	8.10	9.07	48.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	27	3.57	96.43	2.05	10.15	12.25	60.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	28	3.57	100.00	6.60	16.76	39.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					16.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29345

SHOPS :FOR SPECIAL AGENT OF CERTAIN PRODUCTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.97	0.97	13.17	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.86	1.83	11.62	24.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	2.78	4.61	37.60	62.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	2.78	7.38	37.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				7.38		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2935 PASAR RISK

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	21.43	21.43	1.04	1.04	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	11	17.86	39.29	5.59	6.64	7.79	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	17	21.43	60.71	0.17	6.80	0.23	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	3.57	64.29	0.66	7.47	0.92	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	24	21.43	85.71	14.22	21.69	19.80	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	25	3.57	89.29	23.59	45.28	32.85	63.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	27	7.14	96.43	26.54	71.82	36.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	28	3.57	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					71.82					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2936 OTHERS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	10	10	38.46	38.46	3.49	3.49	7.55	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	3.85	42.31	0.04	3.52	0.08	7.62	1	1	100.00	100.00	0.45	0.45	100.00	100.00	1277.11	12.89
3	100	200	150	2	13	7.69	50.00	1.49	5.01	3.22	10.84	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	9.06
4	200	300	250	2	15	7.69	57.69	3.90	8.92	8.44	19.28	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	5.10
5	300	500	400	2	17	7.69	65.38	5.12	14.04	11.08	30.36	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	3.24
6	500	750	625	1	18	3.85	69.23	1.12	15.16	2.42	32.78	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	3.00
7	750	1,000	875	1	19	3.85	73.08	0.13	15.29	0.28	33.06	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	2.97
8	1,000	1,500	1,250	1	20	3.85	76.92	0.69	15.97	1.49	34.54	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	2.84
9	1,500	2,000	1,750	2	22	7.69	84.62	5.74	21.72	12.42	46.97	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	2.09
10	2,000	2,500	2,250	1	23	3.85	88.46	0.74	22.45	1.59	48.56	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	2.02
11	2,500	3,000	2,750	1	24	3.85	92.31	7.61	30.07	16.47	65.03	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	1.51
12	3,000	4,000	3,500	2	26	7.69	100.00	16.17	46.24	34.97	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
20	500,000	UP		0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
				26				46.24				1				0.45				0.98	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,703	2,703	11.03	11.03	181.14	181.14	0.32	0.32	1	0.99	0.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	956	3,659	3.90	14.93	231.92	413.06	0.41	0.73	0	1	0.00	0.99	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,484	5,143	6.06	20.99	484.18	897.24	0.86	1.59	1	2	0.99	1.98	124.44	124.44	0.73	0.73	25.70	13.87			
4	200	300	250	1,360	6,503	5.55	26.54	540.77	1,438.00	0.96	2.54	0	2	0.00	1.98	0.00	124.44	0.00	0.73	0.00	8.65			
5	300	500	400	2,534	9,037	10.34	36.89	1,531.51	2,969.51	2.71	5.25	1	3	0.99	2.97	3.35	127.79	0.02	0.75	0.22	4.30			
6	500	750	625	2,082	11,119	8.50	45.38	1,792.21	4,761.72	3.17	8.43	6	9	5.94	8.91	1,181.06	1,308.85	6.89	7.64	65.90	27.49			
7	750	1,000	875	2,269	13,388	9.26	54.64	2,754.33	7,516.05	4.87	13.30	7	16	6.93	15.84	248.21	1,557.05	1.45	9.09	9.01	20.72			
8	1,000	1,500	1,250	2,157	15,545	8.80	63.45	3,524.93	11,040.98	6.24	19.54	4	20	3.96	19.80	236.88	1,793.93	1.38	10.47	6.72	16.25			
9	1,500	2,000	1,750	1,713	17,258	6.99	70.44	3,665.65	14,706.63	6.49	26.02	12	32	11.88	31.68	1,999.78	3,793.71	11.67	22.14	54.55	25.80			
10	2,000	2,500	2,250	966	18,224	3.94	74.38	2,599.29	17,305.93	4.60	30.62	5	37	4.95	36.63	91.48	3,885.19	0.53	22.67	3.52	22.45			
11	2,500	3,000	2,750	846	19,070	3.45	77.84	2,760.33	20,066.26	4.88	35.50	6	43	5.94	42.57	1,520.90	5,406.09	8.88	31.55	55.10	26.94			
12	3,000	4,000	3,500	988	20,058	4.03	81.87	3,900.77	23,967.03	6.90	42.41	1	44	0.99	43.56	24.80	5,430.89	0.14	31.69	0.64	22.66			
13	4,000	5,000	4,500	786	20,844	3.21	85.08	3,746.26	27,713.29	6.63	49.03	7	51	6.93	50.50	2,997.68	8,428.56	17.49	49.19	80.02	30.41			
14	5,000	7,500	6,250	1,011	21,855	4.13	89.20	6,092.90	33,806.19	10.78	59.82	8	59	7.92	58.42	2,019.67	10,448.23	11.79	60.97	33.15	30.91			
15	7,500	10,000	8,750	675	22,530	2.76	91.96	4,610.69	38,416.88	8.16	67.97	6	65	5.94	64.36	749.31	11,197.55	4.37	65.35	16.25	29.15			
16	10,000	20,000	15,000	1,022	23,552	4.17	96.13	9,146.01	47,562.89	16.18	84.16	16	81	15.84	80.20	5,549.02	16,746.56	32.38	97.73	60.67	35.21			
17	20,000	50,000	35,000	512	24,064	2.09	98.22	5,174.30	52,737.19	9.16	93.31	10	91	9.90	90.10	144.21	16,890.78	0.84	98.57	2.79	32.03			
18	50,000	100,000	75,000	218	24,282	0.89	99.11	1,739.94	54,477.14	3.08	96.39	2	93	1.98	92.08	65.26	16,956.03	0.38	98.95	3.75	31.13			
19	100,000	500,000	300,000	175	24,457	0.71	99.82	1,771.13	56,248.27	3.13	99.52	4	97	3.96	96.04	25.80	16,981.84	0.15	99.10	1.46	30.19			
20	500,000	UP		43	24,500	0.18	100.00	269.53	56,517.80	0.48	100.00	4	101	3.96	100.00	154.04	17,135.87	0.90	100.00	57.15	30.32			
				24,500					56,517.80					101					17,135.87					30.32



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29371 SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19,740	19,740	11.26	11.26	1,186.18	1,186.18	0.31	0.31	27	2.35	2.35	433.39	433.39	0.25	0.25	36.54	36.54	
2	50	100	75	7,363	27,103	4.20	15.46	1,635.76	2,821.94	0.43	0.75	12	3.9	1.04	3.39	139.36	572.75	0.08	0.33	8.52	20.30
3	100	200	150	10,008	37,111	5.71	21.17	3,128.88	5,950.81	0.83	1.58	22	61	1.91	5.31	782.71	1,355.45	0.45	0.78	25.02	22.78
4	200	300	250	8,397	45,508	4.79	25.96	3,537.93	9,488.75	0.94	2.52	40	101	3.48	8.79	1,206.11	2,561.56	0.70	1.48	34.09	27.00
5	300	500	400	14,360	59,868	8.19	34.16	7,514.78	17,003.52	1.99	4.51	60	161	5.22	14.01	3,640.54	6,202.11	2.11	3.59	48.45	36.48
6	500	750	625	13,843	73,711	7.90	42.06	9,421.40	26,424.92	2.50	7.01	108	269	9.40	23.41	3,926.10	10,128.21	2.27	5.86	41.67	38.33
7	750	1,000	875	13,562	87,273	7.74	49.79	13,204.68	39,629.60	3.50	10.51	63	332	5.48	28.89	3,410.60	13,538.81	1.97	7.83	25.83	34.16
8	1,000	1,500	1,250	14,135	101,408	8.06	57.86	18,942.67	58,572.26	5.03	15.54	54	386	4.70	33.59	4,231.68	17,770.49	2.45	10.28	22.34	30.34
9	1,500	2,000	1,750	10,959	112,367	6.25	64.11	19,151.37	77,723.63	5.08	20.62	55	441	4.79	38.38	6,037.86	23,808.35	3.49	13.78	31.53	30.63
10	2,000	2,500	2,250	7,149	119,516	4.08	68.19	14,720.62	92,444.25	3.91	24.53	45	486	3.92	42.30	3,881.71	27,690.06	2.25	16.02	26.37	29.95
11	2,500	3,000	2,750	6,154	125,670	3.51	71.70	15,915.32	108,359.57	4.22	28.75	50	536	4.35	46.65	4,372.89	32,062.94	2.53	18.55	27.48	29.59
12	3,000	4,000	3,500	8,008	133,678	4.57	76.27	23,894.24	132,253.81	6.34	35.09	48	584	4.18	50.83	11,633.78	43,696.72	6.73	25.29	48.69	33.04
13	4,000	5,000	4,500	6,233	139,911	3.56	79.83	23,390.82	155,644.63	6.21	41.30	77	661	6.70	57.53	8,331.26	52,027.98	4.82	30.11	35.62	33.43
14	5,000	7,500	6,250	8,577	148,488	4.89	84.72	40,368.87	196,013.50	10.71	52.01	86	747	7.48	65.01	10,557.64	62,585.62	6.11	36.22	26.15	31.93
15	7,500	10,000	8,750	5,886	154,374	3.36	88.08	33,074.83	229,088.34	8.78	60.78	60	807	5.22	70.23	7,254.42	69,840.04	4.20	40.42	21.93	30.49
16	10,000	20,000	15,000	9,590	163,964	5.47	93.55	68,173.22	297,261.55	18.09	78.87	109	916	9.49	79.72	60,906.53	130,746.57	35.25	75.66	89.34	43.98
17	20,000	50,000	35,000	6,781	170,745	3.87	97.42	53,356.20	350,617.75	14.16	93.03	105	1,021	9.14	88.86	14,029.29	144,775.86	8.12	83.78	26.29	41.29
18	50,000	100,000	75,000	2,314	173,059	1.32	98.74	16,597.92	367,215.67	4.40	97.43	47	1,068	4.09	92.95	3,082.42	147,858.28	1.78	85.56	18.57	40.26
19	100,000	500,000	300,000	1,555	174,614	0.89	99.62	8,589.45	375,805.12	2.28	99.71	61	1,129	5.31	98.26	24,310.99	172,169.26	14.07	99.63	283.03	45.81
20	500,000	UP		658	175,272	0.38	100.00	1,094.27	376,899.39	0.29	100.00	20	1,149	1.74	100.00	633.59	172,802.85	0.37	100.00	57.90	45.85
				175,272				376,899.39				1,149				172,802.85					45.85



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	109	109	5.67	5.67	18.19	18.19	0.29	0.29	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	39	148	2.03	7.70	30.46	12.27	0.49	0.20	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	62	210	3.23	10.93	33.01	45.28	0.53	0.72	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	65	275	3.38	14.31	26.83	72.11	0.43	1.15	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	120	395	6.24	20.55	79.49	151.60	1.27	2.41	1	1	11.11	11.11	5.72	5.72	2.52	2.52	7.20	3.78			
6	500	750	625	131	526	6.82	27.37	106.68	258.28	1.70	4.11	0	1	0.00	11.11	0.00	5.72	0.00	2.52	0.00	2.22			
7	750	1,000	875	157	683	8.17	35.54	194.03	452.31	3.09	7.20	0	1	0.00	11.11	0.00	5.72	0.00	2.52	0.00	1.27			
8	1,000	1,500	1,250	136	819	7.08	42.61	240.85	693.16	3.84	11.04	1	2	11.11	22.22	2.54	8.27	1.12	3.65	1.06	1.19			
9	1,500	2,000	1,750	121	940	6.30	48.91	277.37	970.53	4.42	15.46	0	2	0.00	22.22	0.00	8.27	0.00	3.65	0.00	0.85			
10	2,000	2,500	2,250	78	1,018	4.06	52.97	250.95	1,221.49	4.00	19.46	0	2	0.00	22.22	0.00	8.27	0.00	3.65	0.00	0.68			
11	2,500	3,000	2,750	70	1,088	3.64	56.61	267.34	1,488.83	4.26	23.71	1	3	11.11	33.33	86.17	94.44	38.00	41.65	32.23	6.34			
12	3,000	4,000	3,500	117	1,205	6.09	62.70	455.88	1,944.71	7.26	30.98	1	4	11.11	44.44	32.25	126.69	14.22	55.87	7.08	6.51			
13	4,000	5,000	4,500	80	1,285	4.16	66.86	364.41	2,309.12	5.80	36.78	1	5	11.11	55.56	43.71	170.40	19.28	75.15	11.99	7.38			
14	5,000	7,500	6,250	134	1,419	6.97	73.83	736.29	3,045.41	11.73	48.51	1	6	11.11	66.67	11.90	182.30	5.25	80.39	1.62	5.99			
15	7,500	10,000	8,750	96	1,515	4.99	78.82	611.57	3,656.98	9.74	58.25	1	7	11.11	77.78	26.22	208.52	11.56	91.96	4.29	5.70			
16	10,000	20,000	15,000	145	1,660	7.54	86.37	1,077.35	4,734.32	17.16	75.41	1	8	11.11	88.89	13.69	222.21	6.04	97.99	1.27	4.69			
17	20,000	50,000	35,000	127	1,787	6.61	92.98	1,195.85	5,930.17	19.05	94.46	1	9	11.11	100.00	4.55	226.76	2.01	100.00	0.38	3.82			
18	50,000	100,000	75,000	62	1,849	3.23	96.20	228.17	6,158.34	3.63	98.09	0	9	0.00	100.00	0.00	226.76	0.00	100.00	0.00	3.68			
19	100,000	500,000	300,000	37	1,886	1.93	98.13	120.26	6,278.61	1.92	100.01	0	9	0.00	100.00	0.00	226.76	0.00	100.00	0.00	3.61			
20	500,000	UP		36	1,922	1.87	100.00	0.43	6,278.18	0.01	100.00	0	9	0.00	100.00	0.00	226.76	0.00	100.00	0.00	3.61			
				1,922					6,278.18					9					226.76					3.61



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29372 SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	80	80	5.31	5.31	3.87	3.87	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	42	122	2.79	8.10	11.38	15.25	0.31	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	76	198	5.05	13.15	23.81	39.06	0.66	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	74	272	4.91	18.06	27.52	66.58	0.76	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	123	395	8.17	26.23	78.79	145.37	2.18	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	126	521	8.37	34.59	104.30	249.67	2.89	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	134	655	8.90	43.49	135.45	385.11	3.75	10.65	1	1	9.09	9.09	0.11	0.11	0.01	0.01	0.08	0.03
8	1,000	1,500	1,250	127	782	8.43	51.93	178.98	564.09	4.95	15.61	0	1	0.00	9.09	0.00	0.11	0.00	0.01	0.00	0.02
9	1,500	2,000	1,750	109	891	7.24	59.16	155.97	720.06	4.32	19.92	3	4	27.27	36.36	2.99	3.10	0.18	0.19	1.91	0.43
10	2,000	2,500	2,250	63	954	4.18	63.35	148.86	868.92	4.12	24.04	1	5	9.09	45.45	5.00	8.10	0.31	0.50	3.36	0.93
11	2,500	3,000	2,750	66	1,020	4.38	67.73	188.81	1,057.73	5.22	29.26	1	6	9.09	54.55	3.80	11.89	0.23	0.73	2.01	1.12
12	3,000	4,000	3,500	83	1,103	5.51	73.24	279.67	1,337.40	7.74	37.00	0	6	0.00	54.55	0.00	11.89	0.00	0.73	0.00	0.89
13	4,000	5,000	4,500	54	1,157	3.59	76.83	211.64	1,549.04	5.86	42.86	0	6	0.00	54.55	0.00	11.89	0.00	0.73	0.00	0.77
14	5,000	7,500	6,250	80	1,237	5.31	82.14	285.98	1,835.02	7.91	50.77	3	9	27.27	81.82	1,245.13	1,257.02	76.17	76.90	435.39	68.50
15	7,500	10,000	8,750	61	1,298	4.05	86.19	293.95	2,128.97	8.13	58.90	0	9	0.00	81.82	0.00	1,257.02	0.00	76.90	0.00	59.04
16	10,000	20,000	15,000	101	1,399	6.71	92.90	659.24	2,788.20	18.24	77.14	0	9	0.00	81.82	0.00	1,257.02	0.00	76.90	0.00	45.08
17	20,000	50,000	35,000	82	1,481	5.44	98.34	624.84	3,413.04	17.29	94.43	1	10	9.09	90.91	376.10	1,633.12	23.01	99.91	60.19	47.85
18	50,000	100,000	75,000	20	1,501	1.33	99.67	176.83	3,589.87	4.89	99.32	1	11	9.09	100.00	1.46	1,634.58	0.09	100.00	0.82	45.53
19	100,000	500,000	300,000	5	1,506	0.33	100.00	24.55	3,614.42	0.68	100.00	0	11	0.00	100.00	0.00	1,634.58	0.00	100.00	0.00	45.22
20	500,000	UP		0	1,506	0.00	100.00	0.00	3,614.42	0.00	100.00	0	11	0.00	100.00	0.00	1,634.58	0.00	100.00	0.00	45.22
				1,506				3,614.42				11				1,634.58				45.22	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.44	4.44	0.05	0.05	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.22	6.67	0.41	0.46	0.33	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.22	8.89	0.45	0.91	0.36	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.22	11.11	0.75	1.66	0.60	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	10	11.11	22.22	9.30	10.96	7.42	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	12	4.44	26.67	1.36	12.31	1.08	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	15	6.67	33.33	3.82	16.14	3.05	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	20	11.11	44.44	13.98	30.12	11.15	24.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	23	6.67	51.11	6.84	36.95	5.45	29.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	24	2.22	53.33	1.32	38.28	1.06	30.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	25	2.22	55.56	9.62	47.89	7.67	38.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	33	17.78	73.33	20.37	68.26	16.25	54.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	41	17.78	91.11	22.72	90.99	18.13	72.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	42	2.22	93.33	0.47	91.46	0.38	72.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	43	2.22	95.56	0.65	92.11	0.52	73.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	45	4.44	100.00	33.24	125.35	26.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	125.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	125.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	125.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	45	0.00	100.00	0.00	125.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					125.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29373 SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	210	210	4.69	4.69	40.38	40.38	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	72	282	1.61	6.29	38.55	78.93	0.22	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	138	420	3.08	9.37	70.71	149.64	0.40	0.85	2	2	5.56	5.56	80.36	80.36	0.77	0.77	113.64	53.70	
4	200	300	250	140	560	3.12	12.49	48.39	198.03	0.28	1.13	3	5	8.33	13.89	97.67	178.03	0.94	1.71	201.84	89.90	
5	300	500	400	340	900	7.59	20.08	200.04	398.07	1.14	2.27	2	7	5.56	19.44	17.95	195.97	0.17	1.88	8.97	49.23	
6	500	750	625	348	1,248	7.76	27.84	305.85	703.92	1.74	4.02	1	8	2.78	22.22	318.96	514.93	3.06	4.94	104.29	73.15	
7	750	1,000	875	407	1,655	9.08	36.93	522.33	1,226.25	2.98	7.00	1	9	2.78	25.00	0.00	514.93	0.00	4.94	0.00	41.99	
8	1,000	1,500	1,250	442	2,097	9.86	46.79	745.70	1,971.94	4.25	11.25	3	12	8.33	33.33	19.62	534.55	0.19	5.13	2.63	27.11	
9	1,500	2,000	1,750	406	2,503	9.06	55.85	964.95	2,936.90	5.51	16.76	2	14	5.56	38.89	341.42	875.97	3.28	8.41	35.38	29.83	
10	2,000	2,500	2,250	213	2,716	4.75	60.60	615.68	3,552.58	3.51	20.27	1	15	2.78	41.67	26.60	902.57	0.26	8.66	4.32	25.41	
11	2,500	3,000	2,750	238	2,954	5.31	65.91	840.27	4,392.85	4.79	25.06	1	16	2.78	44.44	10.75	913.31	0.10	8.76	1.28	20.79	
12	3,000	4,000	3,500	261	3,215	5.82	71.73	1,022.61	5,415.46	5.83	30.90	3	19	8.33	52.78	48.25	961.57	0.46	9.23	4.72	17.76	
13	4,000	5,000	4,500	211	3,426	4.71	76.44	1,129.36	6,544.82	6.44	37.34	2	21	5.56	58.33	128.57	1,090.14	1.23	10.46	11.38	16.66	
14	5,000	7,500	6,250	291	3,717	6.49	82.93	1,960.88	8,505.69	11.19	48.53	3	24	8.33	66.67	254.60	1,344.74	2.44	12.90	12.98	15.81	
15	7,500	10,000	8,750	215	3,932	4.80	87.73	1,997.06	10,502.75	11.39	59.92	5	29	13.89	80.56	7,644.73	8,989.47	73.36	86.27	382.80	85.59	
16	10,000	20,000	15,000	275	4,207	6.14	93.86	3,087.39	13,590.14	17.61	77.54	4	33	11.11	91.67	341.81	9,331.28	3.28	89.55	11.07	68.66	
17	20,000	50,000	35,000	198	4,405	4.42	98.28	2,963.74	16,553.88	16.91	94.44	2	35	5.56	97.22	1,091.52	10,422.80	10.47	100.02	36.83	62.96	
18	50,000	100,000	75,000	47	4,452	1.05	99.33	702.81	17,256.69	4.01	98.45	1	36	2.78	100.00	2.34	10,420.47	0.02	100.00	0.33	60.39	
19	100,000	500,000	300,000	28	4,480	0.62	99.96	256.21	17,512.90	1.46	99.92	0	36	0.00	100.00	0.00	10,420.47	0.00	100.00	0.00	59.50	
20	500,000	UP		2	4,482	0.04	100.00	14.78	17,527.68	0.08	100.00	0	36	0.00	100.00	0.00	10,420.47	0.00	100.00	0.00	59.45	
				4,482					17,527.68					36					10,420.47			59.45



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	4.69	4.69	5.56	5.56	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	10	3.13	7.81	0.67	6.23	0.13	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	14	3.13	10.94	1.22	7.46	0.24	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	22	6.25	17.19	2.96	10.42	0.58	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	27	3.91	21.09	5.80	16.22	1.13	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	38	8.59	29.69	9.95	26.17	1.93	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	48	7.81	37.50	14.69	40.86	2.85	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	61	10.16	47.66	36.52	77.38	7.09	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	68	5.47	53.13	14.28	91.66	2.77	17.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	76	6.25	59.38	25.64	117.30	4.98	22.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	80	3.13	62.50	17.42	134.71	3.38	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	88	6.25	68.75	21.63	156.34	4.20	30.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	89	0.78	69.53	1.93	158.28	0.38	30.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	95	4.69	74.22	34.34	192.62	6.67	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	104	7.03	81.25	67.61	260.24	13.13	50.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	115	8.59	89.84	104.35	364.58	20.27	70.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	128	10.16	100.00	150.20	514.79	29.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	128	0.00	100.00	0.00	514.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	128	0.00	100.00	0.00	514.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	128	0.00	100.00	0.00	514.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				128					514.79					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29374 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	3.88	3.88	2.56	2.56	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	65	4.25	8.13	5.62	8.18	0.27	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	57	122	7.13	15.25	21.28	29.46	1.03	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	56	178	7.00	22.25	35.06	64.51	1.70	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	78	256	9.75	32.00	59.19	123.70	2.87	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	71	327	8.88	40.88	64.88	188.58	3.14	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	79	406	9.88	50.75	77.71	266.29	3.76	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	79	485	9.88	60.63	118.71	385.00	5.75	18.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	63	548	7.88	68.50	126.91	511.91	6.15	24.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	31	579	3.88	72.38	91.58	603.49	4.43	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	29	608	3.63	76.00	112.67	716.16	5.46	34.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	33	641	4.13	80.13	129.61	845.77	6.28	40.95	1	1	33.33	33.33	3.18	3.18	1.85	1.85	2.46	0.38			
13	4,000	5,000	4,500	22	663	2.75	82.88	113.81	959.57	5.51	46.46	0	1	0.00	33.33	0.00	3.18	0.00	1.85	0.00	0.33			
14	5,000	7,500	6,250	36	699	4.50	87.38	237.58	1,197.16	11.50	57.97	0	1	0.00	33.33	0.00	3.18	0.00	1.85	0.00	0.27			
15	7,500	10,000	8,750	24	723	3.00	90.38	217.12	1,414.28	10.51	68.48	0	1	0.00	33.33	0.00	3.18	0.00	1.85	0.00	0.23			
16	10,000	20,000	15,000	28	751	3.50	93.88	312.06	1,726.34	15.11	83.59	0	1	0.00	33.33	0.00	3.18	0.00	1.85	0.00	0.18			
17	20,000	50,000	35,000	33	784	4.13	98.00	318.86	2,045.20	15.44	99.03	2	3	66.67	100.00	168.98	172.16	98.15	100.00	52.99	8.42			
18	50,000	100,000	75,000	16	800	2.00	100.00	19.96	2,065.16	0.97	100.00	0	3	0.00	100.00	0.00	172.16	0.00	100.00	0.00	8.34			
19	100,000	500,000	300,000	0	800	0.00	100.00	0.00	2,065.16	0.00	100.00	0	3	0.00	100.00	0.00	172.16	0.00	100.00	0.00	8.34			
20	500,000	UP		0	800	0.00	100.00	0.00	2,065.16	0.00	100.00	0	3	0.00	100.00	0.00	172.16	0.00	100.00	0.00	8.34			
				800					2,065.16					3					172.16					8.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29375 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	58	58	5.61	5.61	3.94	3.94	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	80	2.13	7.74	4.31	8.25	0.12	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	58	138	5.61	13.35	15.37	23.62	0.43	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	43	181	4.16	17.50	21.16	44.78	0.59	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	93	274	8.99	26.50	51.41	96.19	1.43	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	91	365	8.80	35.30	66.75	162.95	1.85	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	80	445	7.74	43.04	84.02	246.97	2.33	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	103	548	9.96	53.00	123.92	370.89	3.44	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	72	620	6.96	59.96	157.24	528.13	4.36	14.65	1	1	16.67	16.67	26.93	26.93	3.24	3.24	17.13	5.10			
10	2,000	2,500	2,250	43	663	4.16	64.12	103.03	631.16	2.86	17.51	0	1	0.00	16.67	0.00	26.93	0.00	3.24	0.00	4.27			
11	2,500	3,000	2,750	45	708	4.35	68.47	139.53	770.69	3.87	21.38	1	2	16.67	33.33	47.43	74.36	5.71	8.95	33.99	9.65			
12	3,000	4,000	3,500	60	768	5.80	74.27	224.18	994.87	6.22	27.59	0	2	0.00	33.33	0.00	74.36	0.00	8.95	0.00	7.47			
13	4,000	5,000	4,500	41	809	3.97	78.24	242.72	1,237.58	6.73	34.33	0	2	0.00	33.33	0.00	74.36	0.00	8.95	0.00	6.01			
14	5,000	7,500	6,250	51	860	4.93	83.17	334.98	1,572.56	9.29	43.62	0	2	0.00	33.33	0.00	74.36	0.00	8.95	0.00	4.73			
15	7,500	10,000	8,750	48	908	4.64	87.81	445.01	2,017.57	12.34	55.96	2	4	33.33	66.67	106.69	181.04	12.84	21.78	23.97	8.97			
16	10,000	20,000	15,000	83	991	8.03	95.84	935.91	2,953.48	25.96	81.92	2	6	33.33	100.00	650.13	831.17	78.22	100.00	69.46	28.14			
17	20,000	50,000	35,000	30	1,021	2.90	98.74	477.90	3,431.38	13.26	95.17	0	6	0.00	100.00	0.00	831.17	0.00	100.00	0.00	24.22			
18	50,000	100,000	75,000	11	1,032	1.06	99.81	151.22	3,582.60	4.19	99.37	0	6	0.00	100.00	0.00	831.17	0.00	100.00	0.00	23.20			
19	100,000	500,000	300,000	2	1,034	0.19	100.00	22.78	3,605.38	0.63	100.00	0	6	0.00	100.00	0.00	831.17	0.00	100.00	0.00	23.05			
20	500,000	UP		0	1,034	0.00	100.00	0.00	3,605.38	0.00	100.00	0	6	0.00	100.00	0.00	831.17	0.00	100.00	0.00	23.05			
				1,034					3,605.38					6					831.17					23.05



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29376 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	39	39	4.76	4.76	0.73	0.73	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	19	58	2.32	7.08	1.50	2.23	0.12	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	44	102	5.37	12.45	14.73	16.96	1.15	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	44	146	5.37	17.83	10.95	27.91	0.86	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	70	216	8.55	26.37	25.95	53.86	2.03	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	103	319	12.58	38.95	47.02	100.88	3.68	7.89	1	1	25.00	25.00	41.60	41.60	3.34	3.34	88.49	41.24	
7	750	1,000	875	76	395	9.28	48.23	39.50	140.38	3.09	10.98	0	1	0.00	25.00	0.00	41.60	0.00	3.34	0.00	29.64	
8	1,000	1,500	1,250	78	473	9.52	57.75	56.67	197.05	4.43	15.41	0	1	0.00	25.00	0.00	41.60	0.00	3.34	0.00	21.11	
9	1,500	2,000	1,750	54	527	6.59	64.35	63.69	260.74	4.98	20.39	0	1	0.00	25.00	0.00	41.60	0.00	3.34	0.00	15.96	
10	2,000	2,500	2,250	38	565	4.64	68.99	47.82	308.55	3.74	24.13	0	1	0.00	25.00	0.00	41.60	0.00	3.34	0.00	13.48	
11	2,500	3,000	2,750	36	601	4.40	73.38	59.73	368.29	4.67	28.80	0	1	0.00	25.00	0.00	41.60	0.00	3.34	0.00	11.30	
12	3,000	4,000	3,500	46	647	5.62	79.00	108.63	476.92	8.49	37.29	0	1	0.00	25.00	0.00	41.60	0.00	3.34	0.00	8.72	
13	4,000	5,000	4,500	45	692	5.49	84.49	120.25	597.17	9.40	46.69	1	2	25.00	50.00	33.42	75.02	2.68	6.01	27.79	12.56	
14	5,000	7,500	6,250	41	733	5.01	89.50	130.46	727.63	10.20	56.89	1	3	25.00	75.00	128.98	204.00	10.34	16.35	98.86	28.04	
15	7,500	10,000	8,750	43	776	5.25	94.75	177.30	904.93	13.86	70.75	0	3	0.00	75.00	0.00	204.00	0.00	16.35	0.00	22.54	
16	10,000	20,000	15,000	29	805	3.54	98.29	271.76	1,176.69	21.25	92.00	1	4	25.00	100.00	1,043.47	1,247.47	83.65	100.00	383.96	106.01	
17	20,000	50,000	35,000	13	818	1.59	99.88	96.79	1,273.48	7.57	99.57	0	4	0.00	100.00	0.00	1,247.47	0.00	100.00	0.00	97.96	
18	50,000	100,000	75,000	1	819	0.12	100.00	5.49	1,278.97	0.43	100.00	0	4	0.00	100.00	0.00	1,247.47	0.00	100.00	0.00	97.54	
19	100,000	500,000	300,000	0	819	0.00	100.00	0.00	1,278.97	0.00	100.00	0	4	0.00	100.00	0.00	1,247.47	0.00	100.00	0.00	97.54	
20	500,000	UP		0	819	0.00	100.00	0.00	1,278.97	0.00	100.00	0	4	0.00	100.00	0.00	1,247.47	0.00	100.00	0.00	97.54	
				819					1,278.97					4					1,247.47			97.54



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	2.86	2.86	0.23	0.23	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	9	3.57	6.43	0.51	0.74	0.13	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	18	6.43	12.86	0.88	1.62	0.23	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	28	7.14	20.00	3.19	4.81	0.82	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	38	7.14	27.14	4.21	9.02	1.08	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	47	6.43	33.57	5.08	14.10	1.31	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	17	64	12.14	45.71	12.79	26.90	3.29	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	74	7.14	52.86	9.70	36.60	2.49	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	85	7.86	60.71	10.53	47.13	2.71	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	92	5.00	65.71	17.78	64.91	4.57	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	95	2.14	67.86	12.70	77.60	3.26	19.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	100	3.57	71.43	11.91	89.52	3.06	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	108	5.71	77.14	20.99	110.51	5.39	28.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	118	7.14	84.29	53.99	164.49	13.87	42.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	125	5.00	89.29	35.95	200.44	9.24	51.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	137	8.57	97.86	126.72	327.16	32.57	84.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	139	1.43	99.29	44.93	372.09	11.55	95.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	140	0.71	100.00	17.03	389.12	4.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	140	0.00	100.00	0.00	389.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	140	0.00	100.00	0.00	389.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				140				389.12					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29378 PUBLIC WAREHOUSE SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,039	1,039	23.76	23.76	101.38	101.38	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	226	1,265	5.17	28.93	107.62	208.99	0.81	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	259	1,524	5.92	34.85	181.94	390.93	1.37	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	182	1,706	4.16	39.01	166.59	557.52	1.26	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	305	2,011	6.97	45.99	221.36	778.89	1.67	5.88	1	1	4.76	4.76	44.88	44.88	0.72	0.72	20.27	5.76			
6	500	750	625	262	2,273	5.99	51.98	201.54	980.43	1.52	7.40	1	2	4.76	9.52	6.00	50.88	0.10	0.82	2.98	5.19			
7	750	1,000	875	213	2,486	4.87	56.85	311.04	1,291.46	2.35	9.75	0	2	0.00	9.52	0.00	50.88	0.00	0.82	0.00	3.94			
8	1,000	1,500	1,250	215	2,701	4.92	61.77	425.86	1,717.32	3.21	12.96	0	2	0.00	9.52	0.00	50.88	0.00	0.82	0.00	2.96			
9	1,500	2,000	1,750	175	2,876	4.00	65.77	504.00	2,221.33	3.80	16.77	2	4	9.52	19.05	38.92	89.79	0.62	1.44	7.72	4.04			
10	2,000	2,500	2,250	97	2,973	2.22	67.99	316.63	2,537.96	2.39	19.16	2	6	9.52	28.57	68.42	158.21	1.10	2.54	21.61	6.23			
11	2,500	3,000	2,750	114	3,087	2.61	70.59	352.72	2,890.67	2.66	21.82	0	6	0.00	28.57	0.00	158.21	0.00	2.54	0.00	5.47			
12	3,000	4,000	3,500	164	3,251	3.75	74.34	703.74	3,594.41	5.31	27.13	1	7	4.76	33.33	0.00	158.21	0.00	2.54	0.00	4.40			
13	4,000	5,000	4,500	122	3,373	2.79	77.13	559.94	4,154.35	4.23	31.36	0	7	0.00	33.33	0.00	158.21	0.00	2.54	0.00	3.81			
14	5,000	7,500	6,250	200	3,573	4.57	81.71	1,165.09	5,319.44	8.79	40.15	0	7	0.00	33.33	0.00	158.21	0.00	2.54	0.00	2.97			
15	7,500	10,000	8,750	194	3,767	4.44	86.14	1,152.50	6,471.95	8.70	48.85	1	8	4.76	38.10	1,891.33	2,049.54	30.36	32.91	164.11	31.67			
16	10,000	20,000	15,000	285	4,052	6.52	92.66	2,690.81	9,162.75	20.31	69.16	2	10	9.52	47.62	907.50	2,957.05	14.57	47.47	33.73	32.27			
17	20,000	50,000	35,000	158	4,210	3.61	96.27	2,331.61	11,494.36	17.60	86.76	3	13	14.29	61.90	29.55	2,986.59	0.47	47.95	1.27	25.98			
18	50,000	100,000	75,000	89	4,299	2.04	98.31	989.26	12,483.63	7.47	94.23	0	13	0.00	61.90	0.00	2,986.59	0.00	47.95	0.00	23.92			
19	100,000	500,000	300,000	58	4,357	1.33	99.63	605.82	13,089.44	4.57	98.80	4	17	19.05	80.95	710.99	3,697.58	11.41	59.36	117.36	28.25			
20	500,000	UP		16	4,373	0.37	100.00	159.01	13,248.45	1.20	100.00	4	21	19.05	100.00	2,531.07	6,228.65	40.64	100.00	1591.79	47.01			
				4,373					13,248.45					21					6,228.65					47.01



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	3.08	3.08	0.23	0.23	0.12	0.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	6	6.15	9.23	1.02	1.26	0.51	0.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.54	10.77	1.88	3.14	0.94	1.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	9	3.08	13.85	1.02	4.15	0.51	2.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	15	9.23	23.08	5.04	9.19	2.53	4.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	18	4.62	27.69	0.25	9.44	0.13	4.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	29	16.92	44.62	6.17	15.62	3.10	7.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	36	10.77	55.38	14.26	29.87	7.16	15.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	38	3.08	58.46	3.19	33.06	1.60	16.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	39	1.54	60.00	2.76	30.30	1.39	15.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	42	4.62	64.62	4.18	34.48	2.10	17.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	45	4.62	69.23	19.31	53.79	9.70	27.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	50	7.69	76.92	8.10	61.90	4.07	31.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	55	7.69	84.62	17.47	79.37	8.78	39.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	58	4.62	89.23	37.30	116.67	18.73	58.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	61	4.62	93.85	47.94	164.60	24.08	82.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	64	4.62	98.46	14.43	179.04	7.25	89.93	1	1	100.00	100.00	337.80	337.80	100.00	100.00	2340.57	188.67			
19	100,000	500,000	300,000	1	65	1.54	100.00	20.04	199.08	10.07	100.00	0	1	0.00	100.00	0.00	337.80	0.00	100.00	0.00	169.68			
20	500,000	UP		0	65	0.00	100.00	0.00	199.08	0.00	100.00	0	1	0.00	100.00	0.00	337.80	0.00	100.00	0.00	169.68			
				65					199.08					1					337.80					169.68



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 PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,714	1,714	21.60	21.60	134.73	134.73	0.61	0.61	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	449	2,163	5.66	27.26	73.75	208.49	0.33	0.95	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	360	2,523	4.54	31.79	87.92	296.41	0.40	1.35	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	314	2,837	3.96	35.75	38.19	334.60	0.17	1.52	1	1	1	1.23	1.23	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	245	3,082	3.09	38.84	159.04	493.64	0.72	2.24	2	3	3	2.47	3.70	205.66	205.66	5.57	5.57	129.32			
6	500	750	625	267	3,349	3.36	42.20	204.37	698.01	0.93	3.17	1	4	4	1.23	4.94	107.10	312.76	2.90	8.46	52.41			
7	750	1,000	875	383	3,732	4.83	47.03	506.40	1,204.41	2.30	5.47	1	5	5	1.23	6.17	2.60	315.36	0.07	8.53	0.51			
8	1,000	1,500	1,250	705	4,437	8.88	55.91	996.71	2,201.12	4.52	9.99	9	14	14	11.11	17.28	60.49	375.85	1.64	10.17	6.07			
9	1,500	2,000	1,750	437	4,874	5.51	61.42	1,231.34	3,432.46	5.59	15.58	5	19	19	6.17	23.46	600.00	975.85	16.24	26.41	48.73			
10	2,000	2,500	2,250	319	5,193	4.02	65.44	1,123.29	4,555.75	5.10	20.68	2	21	21	2.47	25.93	105.86	1,081.71	2.86	29.27	9.42			
11	2,500	3,000	2,750	354	5,547	4.46	69.90	1,421.30	5,977.05	6.45	27.13	11	32	32	13.58	39.51	155.77	1,237.48	4.22	33.49	10.96			
12	3,000	4,000	3,500	529	6,076	6.67	76.56	2,293.20	8,270.25	10.41	37.54	7	39	39	8.64	48.15	35.01	1,272.49	0.95	34.44	1.53			
13	4,000	5,000	4,500	436	6,512	5.49	82.06	2,124.74	10,394.99	9.64	47.19	11	50	50	13.58	61.73	175.72	1,448.21	4.76	39.19	8.27			
14	5,000	7,500	6,250	477	6,989	6.01	88.07	3,245.35	13,640.34	14.73	61.92	8	58	58	9.88	71.60	1,762.57	3,210.79	47.70	86.89	54.31			
15	7,500	10,000	8,750	243	7,232	3.06	91.13	2,499.67	16,140.01	11.35	73.27	5	63	63	6.17	77.78	98.87	3,309.66	2.68	89.56	3.96			
16	10,000	20,000	15,000	220	7,452	2.77	93.90	2,840.04	18,980.05	12.89	86.16	10	73	73	12.35	90.12	178.41	3,488.07	4.83	94.39	6.28			
17	20,000	50,000	35,000	183	7,635	2.31	96.21	1,823.11	20,803.16	8.28	94.43	1	74	74	1.23	91.36	14.94	3,503.01	0.40	94.80	0.82			
18	50,000	100,000	75,000	88	7,723	1.11	97.32	514.70	21,317.87	2.34	96.77	0	74	74	0.00	91.36	0.00	3,503.01	0.00	94.80	0.00			
19	100,000	500,000	300,000	116	7,839	1.46	98.78	566.80	21,884.67	2.57	99.34	7	81	81	8.64	100.00	192.31	3,695.31	5.20	100.00	33.93			
20	500,000	UP		97	7,936	1.22	100.00	144.84	22,029.51	0.66	100.00	0	81	81	0.00	100.00	0.00	3,695.31	0.00	100.00	0.00			
				7,936					22,029.51					81					3,695.31					16.77



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29381

STORAGE TANKS : UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.66	3.66	0.19	0.19	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.22	4.88	1.50	1.69	0.33	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.22	6.10	0.54	2.23	0.12	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.22	7.32	0.76	3.00	0.17	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.22	8.54	1.97	4.97	0.43	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.22	9.76	1.97	6.93	0.43	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.22	10.98	3.28	10.21	0.71	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	19	12.20	23.17	19.43	29.64	4.21	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	26	8.54	31.71	9.67	39.31	2.10	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	27	1.22	32.93	5.58	44.89	1.21	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	33	7.32	40.24	24.70	69.60	5.36	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	44	13.41	53.66	66.73	136.33	14.47	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	55	13.41	67.07	61.73	198.06	13.38	42.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	71	19.51	86.59	160.33	358.39	34.76	77.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	75	4.88	91.46	50.33	408.73	10.91	88.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	76	1.22	92.68	2.10	410.82	0.45	89.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	77	1.22	93.90	0.79	411.62	0.17	89.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	78	1.22	95.12	2.48	414.09	0.54	89.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	80	2.44	97.56	6.53	420.62	1.42	91.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	82	2.44	100.00	40.60	461.23	8.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				82					461.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29382 STORAGE TANKS :SURFACE STORAGE TANKS(INCLUDING BARRELS)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	7.14	7.14	1.22	1.22	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.79	8.93	0.59	1.82	0.17	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.79	10.71	0.60	2.42	0.17	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.79	12.50	0.61	3.03	0.17	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	12	8.93	21.43	3.75	6.78	1.05	1.90	1	1	50.00	50.00	0.90	0.90	100.00	100.00	24.00	13.28			
6	500	750	625	9	21	16.07	37.50	10.49	17.27	2.94	4.84	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	5.21			
7	750	1,000	875	1	22	1.79	39.29	1.67	18.95	0.47	5.31	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	4.75			
8	1,000	1,500	1,250	2	24	3.57	42.86	4.53	23.47	1.27	6.58	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	3.83			
9	1,500	2,000	1,750	4	28	7.14	50.00	6.20	17.27	1.74	4.84	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	5.21			
10	2,000	2,500	2,250	1	29	1.79	51.79	3.87	21.14	1.08	5.93	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	4.26			
11	2,500	3,000	2,750	1	30	1.79	53.57	5.21	26.35	1.46	7.39	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	3.42			
12	3,000	4,000	3,500	3	33	5.36	58.93	19.59	45.94	5.49	12.88	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	1.96			
13	4,000	5,000	4,500	1	34	1.79	60.71	9.45	55.39	2.65	15.53	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	1.62			
14	5,000	7,500	6,250	7	41	12.50	73.21	34.14	89.54	9.58	25.11	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	1.01			
15	7,500	10,000	8,750	2	43	3.57	76.79	24.35	113.89	6.83	31.94	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	0.79			
16	10,000	20,000	15,000	7	50	12.50	89.29	135.25	249.14	37.93	69.87	1	2	50.00	100.00	0.00	0.90	0.00	100.00	0.00	0.36			
17	20,000	50,000	35,000	1	51	1.79	91.07	33.64	282.78	9.43	79.30	0	2	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.32			
18	50,000	100,000	75,000	5	56	8.93	100.00	73.80	356.58	20.70	100.00	0	2	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.25			
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	356.58	0.00	100.00	0	2	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.25			
20	500,000	UP		0	56	0.00	100.00	0.00	356.58	0.00	100.00	0	2	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.25			
				56					356.58					2					0.90					0.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	202	202	9.14	9.14	16.86	16.86	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	61	263	2.76	11.90	21.92	38.78	0.27	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	61	324	2.76	14.65	11.14	49.91	0.14	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	60	384	2.71	17.37	23.16	73.08	0.29	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	112	496	5.07	22.43	75.30	148.38	0.94	1.85	1	1	3.70	3.70	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	116	612	5.25	27.68	113.66	262.04	1.42	3.27	2	3	7.41	11.11	9.76	9.76	0.63	0.63	8.59	3.73			
7	750	1,000	875	147	759	6.65	34.33	213.47	475.51	2.67	5.94	0	3	0.00	11.11	0.00	9.76	0.00	0.63	0.00	2.05			
8	1,000	1,500	1,250	236	995	10.67	45.00	521.43	996.94	6.52	12.46	3	6	11.11	22.22	144.43	154.19	9.34	9.97	27.70	15.47			
9	1,500	2,000	1,750	244	1,239	11.04	56.04	702.86	1,699.80	8.78	21.24	1	7	3.70	25.93	1.00	155.19	0.06	10.04	0.14	9.13			
10	2,000	2,500	2,250	164	1,403	7.42	63.46	642.42	2,342.22	8.03	29.27	2	9	7.41	33.33	56.00	211.19	3.62	13.66	8.72	9.02			
11	2,500	3,000	2,750	159	1,562	7.19	70.65	661.21	3,003.43	8.26	37.53	0	9	0.00	33.33	0.00	211.19	0.00	13.66	0.00	7.03			
12	3,000	4,000	3,500	223	1,785	10.09	80.73	1,155.80	4,159.23	14.44	51.97	9	18	33.33	66.67	143.87	355.06	9.30	22.96	12.45	8.54			
13	4,000	5,000	4,500	158	1,943	7.15	87.88	1,136.89	5,296.12	14.21	66.18	1	19	3.70	70.37	719.44	1,074.50	46.52	69.48	63.28	20.29			
14	5,000	7,500	6,250	185	2,128	8.37	96.25	1,628.81	6,924.93	20.35	86.53	2	21	7.41	77.78	252.99	1,327.50	16.36	85.84	15.53	19.17			
15	7,500	10,000	8,750	50	2,178	2.26	98.51	624.87	7,549.80	7.81	94.34	2	23	7.41	85.19	117.83	1,445.33	7.62	93.46	18.86	19.14			
16	10,000	20,000	15,000	26	2,204	1.18	99.68	282.63	7,832.43	3.53	97.87	1	24	3.70	88.89	10.20	1,455.53	0.66	94.12	3.61	18.58			
17	20,000	50,000	35,000	5	2,209	0.23	99.91	138.66	7,971.09	1.73	99.60	0	24	0.00	88.89	0.00	1,455.53	0.00	94.12	0.00	18.26			
18	50,000	100,000	75,000	1	2,210	0.05	99.95	20.61	7,991.69	0.26	99.86	0	24	0.00	88.89	0.00	1,455.53	0.00	94.12	0.00	18.21			
19	100,000	500,000	300,000	1	2,211	0.05	100.00	11.42	8,003.12	0.14	100.00	3	27	11.11	100.00	90.96	1,546.48	5.88	100.00	796.27	19.32			
20	500,000	UP		0	2,211	0.00	100.00	0.00	8,003.12	0.00	100.00	0	27	0.00	100.00	0.00	1,546.48	0.00	100.00	0.00	19.32			
				2,211					8,003.12					27					1,546.48					19.32



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.17	5.17	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.72	6.90	0.38	0.43	0.09	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.72	8.62	0.13	0.56	0.03	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.72	10.34	4.93	5.49	1.17	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.72	12.07	1.22	6.72	0.29	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.72	13.79	1.22	7.94	0.29	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	10	3.45	17.24	3.06	11.00	0.73	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	19	15.52	32.76	19.03	30.03	4.52	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	21	3.45	36.21	6.86	36.89	1.63	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	22	1.72	37.93	4.37	41.26	1.04	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	23	1.72	39.66	4.37	36.89	1.04	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	30	12.07	51.72	33.27	70.16	7.90	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	33	5.17	56.90	23.08	93.24	5.48	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	43	17.24	74.14	84.46	177.70	20.06	42.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	47	6.90	81.03	38.85	216.55	9.23	51.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	57	17.24	98.28	177.72	394.27	42.21	93.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	58	1.72	100.00	26.80	421.07	6.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	58	0.00	100.00	0.00	421.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	421.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	58	0.00	100.00	0.00	421.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				58					421.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29385 OTHERS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	45	45	49.45	49.45	4.21	4.21	1.14	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	49	4.40	53.85	0.74	4.95	0.20	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	50	1.10	54.95	0.34	5.29	0.09	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	51	1.10	56.04	1.25	6.54	0.34	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	52	1.10	57.14	2.79	9.33	0.75	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	57	5.49	62.64	4.87	14.20	1.31	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	58	1.10	63.74	1.48	15.67	0.40	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	59	1.10	64.84	2.28	17.95	0.62	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	61	2.20	67.03	16.62	34.58	4.49	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	64	3.30	70.33	10.61	45.18	2.86	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	69	5.49	75.82	17.25	62.43	4.66	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	70	1.10	76.92	0.00	62.43	0.00	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	71	1.10	78.02	7.14	69.57	1.93	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	74	3.30	81.32	28.01	97.58	7.56	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	80	6.59	87.91	85.05	182.63	22.97	49.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	91	12.09	100.00	187.68	370.31	50.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	91	0.00	100.00	0.00	370.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	91	0.00	100.00	0.00	370.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	91	0.00	100.00	0.00	370.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	91	0.00	100.00	0.00	370.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				91					370.31					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,408	1,408	12.26	12.26	106.35	106.35	0.35	0.35	1	1	1.45	1.45	17.00	17.00	0.40	0.40	15.98	15.98			
2	50	100	75	628	2,036	5.47	17.72	99.04	205.39	0.32	0.67	1	2	1.45	2.90	41.52	58.52	0.99	1.39	41.93	28.49			
3	100	200	150	939	2,975	8.17	25.90	219.03	424.42	0.71	1.38	1	3	1.45	4.35	0.00	58.52	0.00	1.39	0.00	13.79			
4	200	300	250	543	3,518	4.73	30.62	283.63	708.05	0.92	2.30	1	4	1.45	5.80	32.25	90.77	0.77	2.15	11.37	12.82			
5	300	500	400	1,092	4,610	9.51	40.13	621.17	1,329.22	2.02	4.32	3	7	4.35	10.14	109.09	199.86	2.59	4.74	17.56	15.04			
6	500	750	625	791	5,401	6.89	47.01	644.53	1,973.75	2.09	6.41	6	13	8.70	18.84	678.66	878.52	16.11	20.85	105.30	44.51			
7	750	1,000	875	839	6,240	7.30	54.32	1,018.99	2,992.74	3.31	9.72	2	15	2.90	21.74	116.43	994.95	2.76	23.61	11.43	33.25			
8	1,000	1,500	1,250	970	7,210	8.44	62.76	1,702.54	4,695.28	5.53	15.24	9	24	13.04	34.78	939.11	1,934.06	22.29	45.90	55.16	41.19			
9	1,500	2,000	1,750	838	8,048	7.29	70.06	1,804.11	6,499.39	5.86	21.10	2	26	2.90	37.68	40.95	1,975.01	0.97	46.87	2.27	30.39			
10	2,000	2,500	2,250	480	8,528	4.18	74.23	1,443.61	7,943.01	4.69	25.79	1	27	1.45	39.13	28.34	2,003.35	0.67	47.54	1.96	25.22			
11	2,500	3,000	2,750	431	8,959	3.75	77.99	1,542.57	9,485.57	5.01	30.80	2	29	2.90	42.03	8.63	2,011.97	0.20	47.75	0.56	21.21			
12	3,000	4,000	3,500	492	9,451	4.28	82.27	2,113.55	11,599.12	6.86	37.66	3	32	4.35	46.38	108.35	2,120.32	2.57	50.32	5.13	18.28			
13	4,000	5,000	4,500	387	9,838	3.37	85.64	2,021.32	13,620.44	6.56	44.22	6	38	8.70	55.07	26.64	2,146.96	0.63	50.95	1.32	15.76			
14	5,000	7,500	6,250	431	10,269	3.75	89.39	2,963.61	16,584.05	9.62	53.84	8	46	11.59	66.67	1,527.05	3,674.02	36.24	87.19	51.53	22.15			
15	7,500	10,000	8,750	309	10,578	2.69	92.08	2,750.77	19,334.82	8.93	62.77	3	49	4.35	71.01	108.58	3,782.59	2.58	89.76	3.95	19.56			
16	10,000	20,000	15,000	429	11,007	3.73	95.81	5,679.56	25,014.38	18.44	81.21	8	57	11.59	82.61	330.23	4,112.83	7.84	97.60	5.81	16.44			
17	20,000	50,000	35,000	288	11,295	2.51	98.32	4,325.19	29,339.57	14.04	95.25	11	68	15.94	98.55	87.33	4,200.15	2.07	99.67	2.02	14.32			
18	50,000	100,000	75,000	81	11,376	0.71	99.03	937.05	30,276.62	3.04	98.30	1	69	1.45	100.00	13.78	4,213.93	0.33	100.00	1.47	13.92			
19	100,000	500,000	300,000	88	11,464	0.77	99.79	492.56	30,769.18	1.60	99.90	0	69	0.00	100.00	0.00	4,213.93	0.00	100.00	0.00	13.70			
20	500,000	UP		24	11,488	0.21	100.00	32.23	30,801.41	0.10	100.00	0	69	0.00	100.00	0.00	4,213.93	0.00	100.00	0.00	13.68			
				11,488					30,801.41					69					4,213.93					13.68



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29391 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	12.31	12.31	0.45	0.45	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	51	7.31	19.62	2.73	3.18	0.36	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	68	6.54	26.15	3.57	6.74	0.47	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	82	5.38	31.54	5.27	12.02	0.70	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	99	6.54	38.08	7.77	19.79	1.03	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	110	4.23	42.31	10.44	30.23	1.39	4.02	1	1	9.09	9.09	10.00	10.00	8.40	8.40	95.80	33.08			
7	750	1,000	875	9	119	3.46	45.77	10.75	40.97	1.43	5.45	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	24.41			
8	1,000	1,500	1,250	17	136	6.54	52.31	30.18	71.16	4.01	9.46	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	14.05			
9	1,500	2,000	1,750	30	166	11.54	63.85	70.02	141.18	9.31	18.77	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	7.08			
10	2,000	2,500	2,250	10	176	3.85	67.69	34.09	175.27	4.53	23.31	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	5.71			
11	2,500	3,000	2,750	6	182	2.31	70.00	21.44	196.70	2.85	26.16	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	5.08			
12	3,000	4,000	3,500	4	186	1.54	71.54	28.79	225.49	3.83	29.98	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	4.43			
13	4,000	5,000	4,500	5	191	1.92	73.46	18.46	243.95	2.45	32.44	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	4.10			
14	5,000	7,500	6,250	8	199	3.08	76.54	58.96	302.91	7.84	40.28	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	3.30			
15	7,500	10,000	8,750	8	207	3.08	79.62	49.23	352.14	6.55	46.82	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	2.84			
16	10,000	20,000	15,000	9	216	3.46	83.08	51.42	403.56	6.84	53.66	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	2.48			
17	20,000	50,000	35,000	7	223	2.69	85.77	80.14	483.71	10.66	64.32	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	2.07			
18	50,000	100,000	75,000	7	230	2.69	88.46	79.24	562.95	10.54	74.86	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	1.78			
19	100,000	500,000	300,000	18	248	6.92	95.38	129.19	692.14	17.18	92.04	3	4	27.27	36.36	21.50	31.50	18.07	26.47	16.65	4.55			
20	500,000	UP		12	260	4.62	100.00	59.89	752.03	7.96	100.00	7	11	63.64	100.00	87.50	119.01	73.53	100.00	146.10	15.82			
				260					752.03					11					119.01					15.82



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29392 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY B

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	0.00	0.00	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	1.24	1.24	40.10	40.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	1.85	3.09	59.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				3.09		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29393 STORAGE OF GOODS IN THE OPENPRIVATE OR PUBLIC TO WARRANTY C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	21.43	21.43	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	7.14	28.57	0.01	0.01	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	7.14	35.71	0.38	0.40	1.56	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	7.14	42.86	1.79	2.18	7.33	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	8	14.29	57.14	0.91	3.09	3.74	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	7.14	64.29	2.85	5.94	11.70	24.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	7.14	71.43	2.97	8.91	12.18	36.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	7.14	78.57	3.28	12.18	13.45	50.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	7.14	85.71	3.01	15.19	12.34	62.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	7.14	92.86	5.24	20.43	21.51	83.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	7.14	100.00	3.93	24.36	16.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					24.36					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.29	0.29	1.69	1.69	3.39	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	0.29	0.58	0.02	1.71	0.05	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	0.29	0.88	0.01	1.72	0.02	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	0.29	1.17	0.01	1.73	0.03	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	9	1.46	2.63	0.12	1.85	0.24	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	15	1.75	4.39	0.18	2.04	0.37	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	17	0.58	4.97	0.08	2.12	0.17	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	13	30	3.80	8.77	1.94	4.06	3.90	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	32	0.58	9.36	0.15	4.21	0.31	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	34	0.58	9.94	0.20	4.41	0.41	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	35	0.29	10.23	0.05	4.46	0.10	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	40	1.46	11.70	0.87	5.33	1.74	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	22	62	6.43	18.13	4.68	10.01	9.40	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	14	76	4.09	22.22	2.24	12.25	4.51	24.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	52	128	15.20	37.43	34.38	46.64	69.14	93.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	52	180	15.20	52.63	3.10	49.73	6.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	24	204	7.02	59.65	0.00	49.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	132	336	38.60	98.25	0.00	49.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	342	1.75	100.00	0.00	49.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				342					49.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 293941 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	14.29	42.86	0.57	0.57	6.32	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	14.29	57.14	0.01	0.58	0.16	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	28.57	85.71	0.05	0.64	0.57	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	14.29	100.00	8.38	9.01	92.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				9.01				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 293942 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	0.28	0.28	15.35	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	0.53	0.81	28.77	44.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	4	50.00	100.00	1.03	1.84	55.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					1.84					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	166	166	10.58	10.58	31.34	31.34	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	48	214	3.06	13.64	15.48	46.81	0.37	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	82	296	5.23	18.87	25.67	72.48	0.61	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	71	367	4.53	23.39	29.19	101.67	0.69	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	154	521	9.82	33.21	91.97	193.64	2.19	4.61	1	1	16.67	16.67	83.47	83.47	59.64	59.64	90.76	43.11			
6	500	750	625	157	678	10.01	43.21	178.32	371.97	4.24	8.85	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	22.44			
7	750	1,000	875	122	800	7.78	50.99	157.14	529.11	3.74	12.59	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	15.78			
8	1,000	1,500	1,250	177	977	11.28	62.27	304.92	834.03	7.25	19.84	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	10.01			
9	1,500	2,000	1,750	152	1,129	9.69	71.96	359.50	1,193.53	8.55	28.39	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	6.99			
10	2,000	2,500	2,250	71	1,200	4.53	76.48	206.81	1,400.33	4.92	33.31	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	5.96			
11	2,500	3,000	2,750	79	1,279	5.04	81.52	312.97	1,713.30	7.44	40.75	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	4.87			
12	3,000	4,000	3,500	89	1,368	5.67	87.19	391.83	2,105.13	9.32	50.07	2	3	33.33	50.00	7.30	90.77	5.22	64.85	1.86	4.31			
13	4,000	5,000	4,500	40	1,408	2.55	89.74	256.45	2,361.58	6.10	56.17	2	5	33.33	83.33	47.20	137.97	33.72	98.57	18.40	5.84			
14	5,000	7,500	6,250	67	1,475	4.27	94.01	431.23	2,792.81	10.26	66.43	1	6	16.67	100.00	2.00	139.97	1.43	100.00	0.46	5.01			
15	7,500	10,000	8,750	26	1,501	1.66	95.67	266.05	3,058.86	6.33	72.76	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	4.58			
16	10,000	20,000	15,000	51	1,552	3.25	98.92	660.68	3,719.55	15.72	88.47	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.76			
17	20,000	50,000	35,000	13	1,565	0.83	99.75	381.68	4,101.23	9.08	97.55	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.41			
18	50,000	100,000	75,000	3	1,568	0.19	99.94	102.90	4,204.13	2.45	100.00	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.33			
19	100,000	500,000	300,000	1	1,569	0.06	100.00	0.00	4,204.13	0.00	100.00	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.33			
20	500,000	UP		0	1,569	0.00	100.00	0.00	4,204.13	0.00	100.00	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.33			
				1,569					4,204.13					6					139.97					3.33



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 293951 SHOW ROOMS(PERMANENT SHOW ROOMI THOUT REPAIR) FOR NEW MOTOR

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	126	126	12.71	12.71	17.36	17.36	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	53	179	5.35	18.06	22.99	40.36	0.78	1.36	1	1	16.67	16.67	23.59	23.59	8.01	8.01	102.57	58.44			
3	100	200	150	65	244	6.56	24.62	23.56	63.92	0.80	2.16	0	1	0.00	16.67	0.00	23.59	0.00	8.01	0.00	36.90			
4	200	300	250	46	290	4.64	29.26	20.56	84.49	0.69	2.85	0	1	0.00	16.67	0.00	23.59	0.00	8.01	0.00	27.92			
5	300	500	400	90	380	9.08	38.35	63.40	147.89	2.14	5.00	0	1	0.00	16.67	0.00	23.59	0.00	8.01	0.00	15.95			
6	500	750	625	91	471	9.18	47.53	94.54	242.43	3.19	8.19	0	1	0.00	16.67	0.00	23.59	0.00	8.01	0.00	9.73			
7	750	1,000	875	95	566	9.59	57.11	162.62	405.05	5.49	13.68	1	2	16.67	33.33	16.00	39.59	5.43	13.44	9.84	9.77			
8	1,000	1,500	1,250	102	668	10.29	67.41	202.39	607.44	6.84	20.52	1	3	16.67	50.00	35.00	74.59	11.88	25.32	17.29	12.28			
9	1,500	2,000	1,750	79	747	7.97	75.38	199.69	807.13	6.75	27.26	0	3	0.00	50.00	0.00	74.59	0.00	25.32	0.00	9.24			
10	2,000	2,500	2,250	32	779	3.23	78.61	104.16	911.29	3.52	30.78	0	3	0.00	50.00	0.00	74.59	0.00	25.32	0.00	8.18			
11	2,500	3,000	2,750	36	815	3.63	82.24	146.37	1,057.65	4.94	35.73	0	3	0.00	50.00	0.00	74.59	0.00	25.32	0.00	7.05			
12	3,000	4,000	3,500	28	843	2.83	85.07	145.96	1,203.61	4.93	40.66	1	4	16.67	66.67	8.20	82.78	2.78	28.11	5.62	6.88			
13	4,000	5,000	4,500	31	874	3.13	88.19	201.47	1,405.08	6.81	47.46	0	4	0.00	66.67	0.00	82.78	0.00	28.11	0.00	5.89			
14	5,000	7,500	6,250	40	914	4.04	92.23	303.17	1,708.25	10.24	57.70	1	5	16.67	83.33	9.06	91.84	3.07	31.18	2.99	5.38			
15	7,500	10,000	8,750	19	933	1.92	94.15	193.04	1,901.28	6.52	64.22	0	5	0.00	83.33	0.00	91.84	0.00	31.18	0.00	4.83			
16	10,000	20,000	15,000	40	973	4.04	98.18	652.93	2,554.22	22.06	86.28	0	5	0.00	83.33	0.00	91.84	0.00	31.18	0.00	3.60			
17	20,000	50,000	35,000	17	990	1.72	99.90	379.84	2,934.06	12.83	99.11	1	6	16.67	100.00	202.70	294.54	68.82	100.00	53.37	10.04			
18	50,000	100,000	75,000	1	991	0.10	100.00	26.35	2,960.41	0.89	100.00	0	6	0.00	100.00	0.00	294.54	0.00	100.00	0.00	9.95			
19	100,000	500,000	300,000	0	991	0.00	100.00	0.00	2,960.41	0.00	100.00	0	6	0.00	100.00	0.00	294.54	0.00	100.00	0.00	9.95			
20	500,000	UP		0	991	0.00	100.00	0.00	2,960.41	0.00	100.00	0	6	0.00	100.00	0.00	294.54	0.00	100.00	0.00	9.95			
				991					2,960.41					6					294.54					9.95



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 293952 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) GUARANTEED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	8.11	8.11	4.55	4.55	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	17	1.08	9.19	0.24	4.79	0.04	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	30	7.03	16.22	3.14	7.93	0.59	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	45	8.11	24.32	5.69	13.63	1.06	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	59	7.57	31.89	7.50	21.13	1.40	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	81	11.89	43.78	20.46	41.58	3.81	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	97	8.65	52.43	15.39	56.98	2.87	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	118	11.35	63.78	39.41	96.38	7.34	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	134	8.65	72.43	29.52	125.90	5.50	23.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	147	7.03	79.46	53.70	179.60	10.00	33.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	155	4.32	83.78	28.42	208.02	5.29	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	158	1.62	85.41	7.74	215.76	1.44	40.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	165	3.78	89.19	43.62	259.38	8.12	48.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	175	5.41	94.59	90.80	350.18	16.91	65.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	178	1.62	96.22	26.68	376.86	4.97	70.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	181	1.62	97.84	77.52	454.39	14.44	84.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	185	2.16	100.00	82.61	537.00	15.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	185	0.00	100.00	0.00	537.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	185	0.00	100.00	0.00	537.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	185	0.00	100.00	0.00	537.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				185					537.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 293953 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) USED CARS

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	7.45	7.45	2.69	2.69	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	42	1.49	8.94	4.67	7.35	0.36	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	56	2.98	11.91	7.81	15.16	0.60	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	79	4.89	16.81	7.89	23.05	0.61	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	56	135	11.91	28.72	33.93	56.98	2.63	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	49	184	10.43	39.15	49.05	106.02	3.80	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	50	234	10.64	49.79	66.42	172.45	5.15	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	82	316	17.45	67.23	137.82	310.27	10.68	24.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	38	354	8.09	75.32	97.07	407.34	7.52	31.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	383	6.17	81.49	104.95	512.29	8.13	39.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	405	4.68	86.17	99.51	611.80	7.71	47.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	426	4.47	90.64	109.41	721.21	8.48	55.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	438	2.55	93.19	89.10	810.31	6.90	62.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	455	3.62	96.81	160.47	970.78	12.43	75.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	460	1.06	97.87	88.96	1,059.74	6.89	82.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	468	1.70	99.57	187.75	1,247.49	14.54	96.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	469	0.21	99.79	12.58	1,260.07	0.97	97.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	470	0.21	100.00	30.81	1,290.88	2.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	470	0.00	100.00	0.00	1,290.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	470	0.00	100.00	0.00	1,290.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				470					1,290.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29396 WHEN THERE IS NO EXHIBITION & BUILDING SPACE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.02	0.02	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	0.18	0.20	0.71	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	1.12	1.32	4.41	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	0.16	1.48	0.64	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	2.20	3.68	8.66	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	2.78	6.45	10.94	25.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	0.30	6.76	1.20	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	7.33	14.09	28.87	55.51	0	0	0.00	0.00	28.87	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	11.29	25.37	44.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					25.37					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29397

CONTENTS DURING THE EXHIBITION OR IN THE COURSE OF ERECTION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	6.79	6.79	46.39	46.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	7.85	14.64	53.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					14.64					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29398 STORAGE OF LOGS IN PONDS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	5.74	5.74	17.85	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	6.07	11.81	18.88	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	9.92	21.73	30.85	67.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	10.42	32.15	32.42	100.00	1	1	100.00	100.00	398.66	398.66	100.00	100.00	3824.66	1240.05	1240.05	1240.05	
6	500	750	625	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
7	750	1,000	875	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
20	500,000	UP		0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
				4					32.15					1					398.66					1240.05



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	31	31	7.38	7.38	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	32	0.24	7.62	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	34	0.48	8.10	0.33	0.34	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	35	0.24	8.33	0.36	0.69	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	50	3.57	11.90	9.93	10.62	0.32	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	70	4.76	16.67	14.76	25.38	0.48	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	93	5.48	22.14	28.89	54.27	0.93	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	116	5.48	27.62	32.85	87.12	1.06	2.81	1	1	5.26	5.26	4.92	4.92	0.38	0.38	14.99	5.65	0.00	0.00
9	1,500	2,000	1,750	15	131	3.57	31.19	32.99	120.11	1.06	3.88	0	1	0.00	5.26	0.00	4.92	0.00	0.38	0.38	0.00	4.10	
10	2,000	2,500	2,250	18	149	4.29	35.48	77.27	197.38	2.49	6.37	1	2	5.26	10.53	30.16	35.09	2.30	2.68	39.04	17.78	0.00	0.00
11	2,500	3,000	2,750	22	171	5.24	40.71	76.74	274.11	2.48	8.85	1	3	5.26	15.79	21.25	56.34	1.62	4.30	27.69	20.55	0.00	0.00
12	3,000	4,000	3,500	22	193	5.24	45.95	117.52	391.63	3.79	12.64	1	4	5.26	21.05	13.00	69.34	0.99	5.29	11.06	17.70	0.00	0.00
13	4,000	5,000	4,500	34	227	8.10	54.05	207.26	598.89	6.69	19.33	1	5	5.26	26.32	7.00	76.34	0.53	5.83	3.38	12.75	0.00	0.00
14	5,000	7,500	6,250	38	265	9.05	63.10	258.55	857.44	8.35	27.68	2	7	10.53	36.84	319.49	395.82	24.39	30.21	123.57	46.16	0.00	0.00
15	7,500	10,000	8,750	35	300	8.33	71.43	417.18	1,274.63	13.47	41.15	0	7	0.00	36.84	0.00	395.82	0.00	30.21	0.00	0.00	31.05	
16	10,000	20,000	15,000	61	361	14.52	85.95	994.94	2,269.57	32.12	73.27	5	12	26.32	63.16	216.16	611.98	16.50	46.71	21.73	26.96	0.00	0.00
17	20,000	50,000	35,000	40	401	9.52	95.48	599.81	2,869.37	19.36	92.63	6	18	31.58	94.74	683.72	1,295.70	52.19	98.90	113.99	45.16	0.00	0.00
18	50,000	100,000	75,000	5	406	1.19	96.67	105.55	2,974.93	3.41	96.04	0	18	0.00	94.74	0.00	1,295.70	0.00	98.90	0.00	0.00	43.55	
19	100,000	500,000	300,000	14	420	3.33	100.00	122.65	3,097.58	3.96	100.00	1	19	5.26	100.00	14.41	1,310.10	1.10	100.00	11.75	42.29	0.00	0.00
20	500,000	UP		0	420	0.00	100.00	0.00	3,097.58	0.00	100.00	0	19	0.00	100.00	0.00	1,310.10	0.00	100.00	0.00	0.00	42.29	
				420					3,097.58					19					1,310.10			42.29	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	333	333	14.19	14.19	32.07	32.07	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	70	403	2.98	17.18	9.85	41.92	0.09	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	177	580	7.54	24.72	67.42	109.34	0.65	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	211	791	8.99	33.72	117.57	226.91	1.13	2.18	1	1	2.27	2.27	1.42	1.42	0.01	0.01	1.21	0.62			
5	300	500	400	244	1,035	10.40	44.12	156.44	383.35	1.50	3.68	1	2	2.27	4.55	330.76	332.18	2.23	2.24	211.44	86.65			
6	500	750	625	144	1,179	6.14	50.26	156.11	539.46	1.50	5.18	0	2	0.00	4.55	0.00	332.18	0.00	2.24	0.00	61.58			
7	750	1,000	875	130	1,309	5.54	55.80	167.13	706.59	1.61	6.79	0	2	0.00	4.55	0.00	332.18	0.00	2.24	0.00	47.01			
8	1,000	1,500	1,250	82	1,391	3.50	59.29	159.15	865.74	1.53	8.32	0	2	0.00	4.55	0.00	332.18	0.00	2.24	0.00	38.37			
9	1,500	2,000	1,750	89	1,480	3.79	63.09	228.12	1,093.86	2.19	10.51	1	3	2.27	6.82	2.19	334.37	0.01	2.25	0.96	30.57			
10	2,000	2,500	2,250	51	1,531	2.17	65.26	179.36	1,273.22	1.72	12.23	0	3	0.00	6.82	0.00	334.37	0.00	2.25	0.00	26.26			
11	2,500	3,000	2,750	43	1,574	1.83	67.09	181.16	1,454.37	1.74	13.97	1	4	2.27	9.09	2.58	336.94	0.02	2.27	1.42	23.17			
12	3,000	4,000	3,500	70	1,644	2.98	70.08	361.86	1,816.24	3.48	17.45	1	5	2.27	11.36	8.35	345.29	0.06	2.33	2.31	19.01			
13	4,000	5,000	4,500	38	1,682	1.62	71.70	259.57	2,075.81	2.49	19.94	1	6	2.27	13.64	132.90	478.19	0.90	3.22	51.20	23.04			
14	5,000	7,500	6,250	65	1,747	2.77	74.47	660.21	2,736.02	6.34	26.28	1	7	2.27	15.91	140.55	618.75	0.95	4.17	21.29	22.61			
15	7,500	10,000	8,750	39	1,786	1.66	76.13	361.09	3,097.11	3.47	29.75	0	7	0.00	15.91	0.00	618.75	0.00	4.17	0.00	19.98			
16	10,000	20,000	15,000	75	1,861	3.20	79.33	1,061.81	4,158.92	10.20	39.95	1	8	2.27	18.18	30.98	649.73	0.21	4.38	2.92	15.62			
17	20,000	50,000	35,000	115	1,976	4.90	84.23	2,348.60	6,507.51	22.56	62.51	4	12	9.09	27.27	302.90	952.63	2.04	6.42	12.90	14.64			
18	50,000	100,000	75,000	136	2,112	5.80	90.03	1,680.36	8,187.87	16.14	78.65	4	16	9.09	36.36	18.84	971.46	0.13	6.55	1.12	11.86			
19	100,000	500,000	300,000	180	2,292	7.67	97.70	1,906.02	10,093.89	18.31	96.95	24	40	54.55	90.91	7,222.03	8,193.49	48.67	55.22	378.91	81.17			
20	500,000	UP		54	2,346	2.30	100.00	317.15	10,411.04	3.05	100.00	4	44	9.09	100.00	6,645.65	14,839.14	44.78	100.00	2095.44	142.53			
				2,346					10,411.04					44					14,839.14					142.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29411 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED BELOW 3 STARTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,585	1,585	9.69	9.69	194.59	194.59	0.34	0.34	2	2	1.27	1.27	46.74	46.74	0.33	0.33	24.02	24.02	
2	50	100	75	545	2,130	3.33	13.03	214.72	409.32	0.38	0.72	2	4	1.27	2.53	89.07	135.82	0.63	0.95	41.48	33.18	
3	100	200	150	1,188	3,318	7.27	20.29	558.03	967.35	0.98	1.69	1	5	0.63	3.16	75.07	210.89	0.53	1.48	13.45	21.80	
4	200	300	250	1,093	4,411	6.69	26.98	595.25	1,562.60	1.04	2.73	0	5	0.00	3.16	0.00	210.89	0.00	1.48	0.00	13.50	
5	300	500	400	1,689	6,100	10.33	37.31	1,325.25	2,887.85	2.32	5.05	3	8	1.90	5.06	305.16	516.05	2.14	3.62	23.03	17.87	
6	500	750	625	1,266	7,366	7.74	45.05	1,278.86	4,166.71	2.24	7.29	3	11	1.90	6.96	320.70	836.75	2.25	5.88	25.08	20.08	
7	750	1,000	875	1,379	8,745	8.43	53.49	1,807.10	5,973.81	3.16	10.45	5	16	3.16	10.13	693.06	1,529.81	4.87	10.74	38.35	25.61	
8	1,000	1,500	1,250	1,425	10,170	8.72	62.20	2,638.73	8,612.54	4.62	15.07	17	33	10.76	20.89	571.21	2,101.02	4.01	14.75	21.65	24.39	
9	1,500	2,000	1,750	1,131	11,301	6.92	69.12	2,962.44	11,574.98	5.18	20.26	11	44	6.96	27.85	283.00	2,384.01	1.99	16.74	9.55	20.60	
10	2,000	2,500	2,250	797	12,098	4.87	73.99	2,757.43	14,332.41	4.83	25.08	10	54	6.33	34.18	2,256.49	4,640.51	15.84	32.58	81.83	32.38	
11	2,500	3,000	2,750	633	12,731	3.87	77.87	2,659.65	16,992.06	4.65	29.74	5	59	3.16	37.34	156.54	4,797.04	1.10	33.68	5.89	28.23	
12	3,000	4,000	3,500	786	13,517	4.81	82.67	4,159.55	21,151.61	7.28	37.01	4	63	2.53	39.87	494.52	5,291.56	3.47	37.15	11.89	25.02	
13	4,000	5,000	4,500	585	14,102	3.58	86.25	4,240.48	25,392.09	7.42	44.44	14	77	8.86	48.73	745.92	6,037.48	5.24	42.39	17.59	23.78	
14	5,000	7,500	6,250	674	14,776	4.12	90.37	5,794.49	31,186.58	10.14	54.58	22	99	13.92	62.66	2,579.66	8,617.14	18.11	60.51	44.52	27.63	
15	7,500	10,000	8,750	441	15,217	2.70	93.07	5,294.11	36,480.70	9.26	63.84	6	105	3.80	66.46	297.60	8,914.74	2.09	62.59	5.62	24.44	
16	10,000	20,000	15,000	602	15,819	3.68	96.75	11,216.70	47,697.40	19.63	83.47	20	125	12.66	79.11	1,691.23	10,605.98	11.87	74.47	15.08	22.24	
17	20,000	50,000	35,000	362	16,181	2.21	98.97	8,231.96	55,929.36	14.41	97.87	21	146	13.29	92.41	3,340.41	13,946.39	23.45	97.92	40.58	24.94	
18	50,000	100,000	75,000	130	16,311	0.80	99.76	1,427.90	57,357.26	2.50	100.37	8	154	5.06	97.47	148.32	14,094.71	1.04	98.97	10.39	24.57	
19	100,000	500,000	300,000	36	16,347	0.22	99.98	241.45	57,115.81	0.42	99.95	4	158	2.53	100.00	147.30	14,242.01	1.03	100.00	61.00	24.94	
20	500,000	UP		3	16,350	0.02	100.00	27.97	57,143.78	0.05	100.00	0	158	0.00	100.00	0.00	14,242.01	0.00	100.00	0.00	24.92	
				16,350					57,143.78					158					14,242.01			24.92



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 29412 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,110	1,110	15.13	15.13	68.99	68.99	0.13	0.13	4	4	0.71	0.71	286.18	286.18	0.33	0.33	414.81	414.81			
2	50	100	75	55	1,165	0.75	15.88	186.83	255.82	0.36	0.50	2	6	0.36	1.07	46.06	332.23	0.05	0.38	24.65	129.87			
3	100	200	150	83	1,248	1.13	17.01	170.27	426.09	0.33	0.83	2	8	0.36	1.43	196.56	528.79	0.23	0.61	115.44	124.10			
4	200	300	250	147	1,395	2.00	19.01	92.53	518.62	0.18	1.01	0	8	0.00	1.43	0.00	528.79	0.00	0.61	0.00	101.96			
5	300	500	400	327	1,722	4.46	23.47	85.88	604.51	0.17	1.17	1	9	0.18	1.60	72.86	601.65	0.08	0.69	84.83	99.53			
6	500	750	625	316	2,038	4.31	27.77	137.07	741.57	0.27	1.44	2	11	0.36	1.96	3.83	605.48	0.00	0.70	2.79	81.65			
7	750	1,000	875	157	2,195	2.14	29.91	71.80	813.38	0.14	1.58	0	11	0.00	1.96	0.00	605.48	0.00	0.70	0.00	74.44			
8	1,000	1,500	1,250	127	2,322	1.73	31.64	118.66	932.05	0.23	1.81	3	14	0.53	2.50	17.56	623.03	0.02	0.72	14.79	66.85			
9	1,500	2,000	1,750	129	2,451	1.76	33.40	170.63	1,102.68	0.33	2.14	4	18	0.71	3.21	53.00	676.03	0.06	0.78	31.06	61.31			
10	2,000	2,500	2,250	65	2,516	0.89	34.29	121.84	1,224.52	0.24	2.38	0	18	0.00	3.21	0.00	676.03	0.00	0.78	0.00	55.21			
11	2,500	3,000	2,750	53	2,569	0.72	35.01	159.48	1,384.00	0.31	2.69	1	19	0.18	3.39	15.00	691.03	0.02	0.80	9.41	49.93			
12	3,000	4,000	3,500	90	2,659	1.23	36.24	515.97	1,899.97	1.00	3.69	4	23	0.71	4.10	888.13	1,579.16	1.03	1.82	172.13	83.12			
13	4,000	5,000	4,500	97	2,756	1.32	37.56	447.33	2,347.30	0.87	4.55	5	28	0.89	4.99	232.85	1,812.01	0.27	2.09	52.05	77.20			
14	5,000	7,500	6,250	184	2,940	2.51	40.07	1,172.18	3,519.47	2.27	6.83	5	33	0.89	5.88	1,319.00	3,131.01	1.52	3.62	112.53	88.96			
15	7,500	10,000	8,750	184	3,124	2.51	42.57	1,266.25	4,785.72	2.46	9.29	5	38	0.89	6.77	53.16	3,184.17	0.06	3.68	4.20	66.53			
16	10,000	20,000	15,000	584	3,708	7.96	50.53	7,054.64	11,840.36	13.69	22.97	31	69	5.53	12.30	12,026.31	15,210.49	13.89	17.56	170.47	128.46			
17	20,000	50,000	35,000	1,022	4,730	13.93	64.46	13,864.50	25,704.86	26.90	49.88	71	140	12.66	24.96	2,620.42	17,830.91	3.03	20.59	18.90	69.37			
18	50,000	100,000	75,000	1,037	5,767	14.13	78.59	11,697.44	37,402.30	22.70	72.57	127	267	22.64	47.59	8,135.85	25,966.76	9.39	29.98	69.55	69.43			
19	100,000	500,000	300,000	1,259	7,026	17.16	95.75	12,398.85	49,801.15	24.06	96.63	240	507	42.78	90.37	34,126.01	60,092.77	39.40	69.38	275.24	120.67			
20	500,000	UP		312	7,338	4.25	100.00	1,735.27	51,536.41	3.37	100.00	54	561	9.63	100.00	26,516.97	86,609.74	30.62	100.00	1528.12	168.06			
				7,338					51,536.41					561					86,609.74					168.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	120	120	8.25	8.25	90.01	90.01	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	136	1.10	9.35	17.36	72.65	0.07	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	166	2.06	11.42	96.51	23.86	0.37	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	57	223	3.92	15.34	221.48	245.34	0.84	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	56	279	3.85	19.19	284.52	529.86	1.08	2.01	0	0	0.00	0.00	1.08	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	71	350	4.88	24.07	547.49	1,077.35	2.08	4.09	1	1	5.00	5.00	3.71	3.71	0.33	0.33	0.68	0.34			
7	750	1,000	875	154	504	10.59	34.66	891.88	1,969.23	3.39	7.48	0	1	0.00	5.00	0.00	3.71	0.00	0.33	0.00	0.19			
8	1,000	1,500	1,250	150	654	10.32	44.98	1,552.01	3,521.24	5.90	13.38	0	1	0.00	5.00	0.00	3.71	0.00	0.33	0.00	0.11			
9	1,500	2,000	1,750	130	784	8.94	53.92	1,643.82	5,165.06	6.25	19.62	3	4	15.00	20.00	19.53	23.24	1.73	2.06	1.19	0.45			
10	2,000	2,500	2,250	82	866	5.64	59.56	1,195.51	6,360.57	4.54	24.17	4	8	20.00	40.00	26.51	49.75	2.35	4.42	2.22	0.78			
11	2,500	3,000	2,750	99	965	6.81	66.37	1,853.10	8,213.67	7.04	31.21	4	12	20.00	60.00	502.27	552.02	44.59	49.01	27.10	6.72			
12	3,000	4,000	3,500	124	1,089	8.53	74.90	2,657.85	10,871.52	10.10	41.31	1	13	5.00	65.00	92.90	644.92	8.25	57.25	3.50	5.93			
13	4,000	5,000	4,500	102	1,191	7.02	81.91	2,885.75	13,757.27	10.96	52.27	2	15	10.00	75.00	36.52	681.44	3.24	60.49	1.27	4.95			
14	5,000	7,500	6,250	121	1,312	8.32	90.23	4,949.35	18,706.63	18.81	71.08	2	17	10.00	85.00	432.12	1,113.56	38.36	98.85	8.73	5.95			
15	7,500	10,000	8,750	66	1,378	4.54	94.77	2,579.50	21,286.13	9.80	80.88	0	17	0.00	85.00	0.00	1,113.56	0.00	98.85	0.00	5.23			
16	10,000	20,000	15,000	46	1,424	3.16	97.94	3,251.98	24,538.11	12.36	93.23	3	20	15.00	100.00	12.90	1,126.46	1.15	100.00	0.40	4.59			
17	20,000	50,000	35,000	22	1,446	1.51	99.45	1,557.19	26,095.30	5.92	99.15	0	20	0.00	100.00	0.00	1,126.46	0.00	100.00	0.00	4.32			
18	50,000	100,000	75,000	6	1,452	0.41	99.86	221.84	26,317.14	0.84	99.99	0	20	0.00	100.00	0.00	1,126.46	0.00	100.00	0.00	4.28			
19	100,000	500,000	300,000	1	1,453	0.07	99.93	1.65	26,318.79	0.01	100.00	0	20	0.00	100.00	0.00	1,126.46	0.00	100.00	0.00	4.28			
20	500,000	UP		1	1,454	0.07	100.00	0.08	26,318.87	0.00	100.00	0	20	0.00	100.00	0.00	1,126.46	0.00	100.00	0.00	4.28			
				1,454					26,318.87					20					1,126.46					4.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 2943 SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	319	319	15.03	15.03	48.16	48.16	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	41	360	1.93	16.96	4.53	43.63	0.08	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	88	448	4.15	21.10	43.93	0.31	0.74	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	79	527	3.72	24.82	35.28	35.59	0.59	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	145	672	6.83	31.65	74.72	110.31	1.25	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	147	819	6.92	38.58	114.12	224.43	1.92	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	162	981	7.63	46.21	129.71	354.14	2.18	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	173	1,154	8.15	54.36	217.89	572.03	3.66	9.60	1	1	2.44	2.44	7.82	7.82	0.08	0.08	3.59	1.37			
9	1,500	2,000	1,750	130	1,284	6.12	60.48	205.61	777.64	3.45	13.05	0	1	0.00	2.44	0.00	7.82	0.00	0.08	0.00	1.01			
10	2,000	2,500	2,250	87	1,371	4.10	64.58	197.72	975.36	3.32	16.37	0	1	0.00	2.44	0.00	7.82	0.00	0.08	0.00	0.80			
11	2,500	3,000	2,750	90	1,461	4.24	68.82	236.28	1,211.64	3.97	20.34	0	1	0.00	2.44	0.00	7.82	0.00	0.08	0.00	0.65			
12	3,000	4,000	3,500	69	1,530	3.25	72.07	216.83	1,428.48	3.64	23.98	2	3	4.88	7.32	75.34	83.16	0.80	0.88	34.75	5.82			
13	4,000	5,000	4,500	72	1,602	3.39	75.46	360.21	1,788.69	6.05	30.03	0	3	0.00	7.32	0.00	83.16	0.00	0.88	0.00	4.65			
14	5,000	7,500	6,250	118	1,720	5.56	81.02	643.93	2,432.62	10.81	40.83	0	3	0.00	7.32	0.00	83.16	0.00	0.88	0.00	3.42			
15	7,500	10,000	8,750	79	1,799	3.72	84.74	626.19	3,058.81	10.51	51.35	3	6	7.32	14.63	3.48	86.64	0.04	0.92	0.56	2.83			
16	10,000	20,000	15,000	147	1,946	6.92	91.66	1,181.01	4,239.81	19.82	71.17	7	13	17.07	31.71	376.30	462.94	3.98	4.89	31.86	10.92			
17	20,000	50,000	35,000	110	2,056	5.18	96.84	1,097.23	5,337.04	18.42	89.59	13	26	31.71	63.41	8,891.12	9,354.06	93.97	98.86	810.32	175.27			
18	50,000	100,000	75,000	26	2,082	1.22	98.07	272.93	5,609.98	4.58	94.17	10	36	24.39	87.80	93.17	9,447.23	0.98	99.84	34.14	168.40			
19	100,000	500,000	300,000	37	2,119	1.74	99.81	329.15	5,939.13	5.53	99.70	5	41	12.20	100.00	14.74	9,461.97	0.16	100.00	4.48	159.32			
20	500,000	UP		4	2,123	0.19	100.00	18.13	5,957.26	0.30	100.00	0	41	0.00	100.00	0.00	9,461.97	0.00	100.00	0.00	158.83			
				2,123					5,957.26					41					9,461.97					158.83



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29431 SWIMMING POOLS OR COMPLEX OF SWIMMING POOLS NOT FORMING

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	19.44	19.44	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	2.78	22.22	0.18	0.20	0.15	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	2.78	25.00	0.72	0.92	0.60	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	2.78	27.78	0.75	1.67	0.62	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	2.78	30.56	0.74	2.41	0.62	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	13	5.56	36.11	0.77	3.18	0.64	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	16	8.33	44.44	2.94	6.12	2.44	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	2.78	47.22	1.17	7.30	0.97	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	2.78	50.00	2.10	9.39	1.74	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	21	8.33	58.33	4.15	13.55	3.44	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	2.78	61.11	6.94	20.48	5.75	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	2.78	63.89	4.14	24.62	3.43	20.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	2.78	66.67	0.12	24.74	0.10	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	2.78	69.44	4.11	28.85	3.41	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	2.78	72.22	9.21	38.06	7.64	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	28	5.56	77.78	40.21	78.27	33.36	64.92	1	1	50.00	50.00	33.46	33.46	100.00	100.00	83.22	42.75
17	20,000	50,000	35,000	5	33	13.89	91.67	30.04	108.32	24.92	89.84	0	1	0.00	50.00	0.00	33.46	0.00	100.00	0.00	30.90
18	50,000	100,000	75,000	1	34	2.78	94.44	2.60	110.92	2.16	92.00	1	2	50.00	100.00	0.00	33.47	0.00	100.00	0.02	30.17
19	100,000	500,000	300,000	2	36	5.56	100.00	9.64	120.56	8.00	100.00	0	2	0.00	100.00	0.00	33.47	0.00	100.00	0.00	27.76
20	500,000	UP		0	36	0.00	100.00	0.00	120.56	0.00	100.00	0	2	0.00	100.00	0.00	33.47	0.00	100.00	0.00	27.76
				36				120.56		2					33.47					27.76	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	10.53	10.53	12.50	12.50	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	29	1.21	11.74	3.97	16.47	0.74	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	45	6.48	18.22	9.31	25.78	1.75	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	56	4.45	22.67	4.45	30.22	0.83	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	83	10.93	33.60	14.17	44.40	2.66	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	115	12.96	46.56	19.23	63.63	3.61	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	140	10.12	56.68	22.56	86.19	4.23	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	34	174	13.77	70.45	39.73	125.93	7.46	23.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	187	5.26	75.71	16.73	142.66	3.14	26.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	197	4.05	79.76	24.17	166.83	4.54	31.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	200	1.21	80.97	5.79	172.62	1.09	32.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	216	6.48	87.45	59.43	232.05	11.15	43.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	222	2.43	89.88	29.06	261.11	5.45	49.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	227	2.02	91.90	31.30	292.41	5.87	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	231	1.62	93.52	39.78	332.19	7.46	62.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	235	1.62	95.14	30.85	363.04	5.79	68.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	246	4.45	99.60	160.17	523.21	30.06	98.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	247	0.40	100.00	9.64	532.85	1.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	247	0.00	100.00	0.00	532.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	247	0.00	100.00	0.00	532.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				247					532.85					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29433 PRIVATE(MEMBERS ONLY) CLUB HOUSES AND GOLF CLUB HOUSES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	6.67	6.67	0.03	0.03	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.33	10.00	0.52	0.55	0.76	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.33	13.33	0.30	0.86	0.44	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.33	16.67	0.63	1.49	0.92	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.33	20.00	0.50	1.99	0.73	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.33	23.33	0.84	2.83	1.22	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	3.33	26.67	0.52	3.35	0.76	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	10	6.67	33.33	1.69	5.04	2.45	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	3.33	36.67	1.88	6.92	2.73	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	3.33	40.00	0.40	7.33	0.59	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	14	6.67	46.67	0.58	7.91	0.84	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	16	6.67	53.33	9.92	2.01	14.40	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	3.33	56.67	2.82	0.80	4.09	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	25	26.67	83.33	31.58	32.38	45.84	47.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	3.33	86.67	17.63	50.01	25.59	72.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	27	3.33	90.00	4.72	54.73	6.85	79.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	30	10.00	100.00	14.16	68.88	20.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	68.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	68.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	30	0.00	100.00	0.00	68.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				30					68.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2944 OTHERS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	72	72	16.71	16.71	3.25	3.25	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	85	3.02	19.72	1.04	4.28	0.14	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	36	121	8.35	28.07	6.71	10.99	0.93	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	43	164	9.98	38.05	18.49	29.48	2.57	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	40	204	9.28	47.33	18.25	47.73	2.54	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	234	6.96	54.29	20.69	68.42	2.88	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	37	271	8.58	62.88	75.91	144.33	10.56	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	306	8.12	71.00	56.26	200.58	7.83	27.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	326	4.64	75.64	33.79	234.37	4.70	32.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	26	352	6.03	81.67	27.67	262.04	3.85	36.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	356	0.93	82.60	3.81	265.86	0.53	36.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	370	3.25	85.85	41.53	307.38	5.78	42.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	379	2.09	87.94	14.81	322.19	2.06	44.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	399	4.64	92.58	106.48	428.67	14.81	59.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	410	2.55	95.13	30.64	459.31	4.26	63.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	420	2.32	97.45	74.55	533.87	10.37	74.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	428	1.86	99.30	81.60	615.47	11.35	85.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	430	0.46	99.77	89.04	704.51	12.39	98.00	1	1	100.00	100.00	69.50	69.50	100.00	100.00	78.05	9.87			
19	100,000	500,000	300,000	1	431	0.23	100.00	14.39	718.90	2.00	100.00	0	1	0.00	100.00	0.00	69.50	0.00	100.00	0.00	9.67			
20	500,000	UP		0	431	0.00	100.00	0.00	718.90	0.00	100.00	0	1	0.00	100.00	0.00	69.50	0.00	100.00	0.00	9.67			
				431					718.90					1					69.50					9.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2945 RESTORANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,690	1,690	9.53	9.53	148.98	148.98	0.34	0.34	6	6	3.47	3.47	76.82	76.82	0.60	0.60	51.56	51.56			
2	50	100	75	354	2,044	2.00	11.52	208.24	357.23	0.47	0.80	0	6	0.00	3.47	0.00	76.82	0.00	0.60	0.00	21.50			
3	100	200	150	721	2,765	4.06	15.59	267.65	624.88	0.60	1.41	0	6	0.00	3.47	0.00	76.82	0.00	0.60	0.00	12.29			
4	200	300	250	713	3,478	4.02	19.60	398.90	1,023.77	0.90	2.30	1	7	0.58	4.05	3.40	80.22	0.03	0.62	0.85	7.84			
5	300	500	400	1,445	4,923	8.14	27.75	1,124.75	2,148.52	2.53	4.83	9	16	5.20	9.25	447.99	528.21	3.49	4.11	39.83	24.58			
6	500	750	625	1,440	6,363	8.12	35.87	1,583.18	3,731.70	3.56	8.39	17	33	9.83	19.08	259.45	787.66	2.02	6.13	16.39	21.11			
7	750	1,000	875	1,671	8,034	9.42	45.28	2,477.31	6,209.01	5.57	13.97	13	46	7.51	26.59	320.57	1,108.23	2.49	8.62	12.94	17.85			
8	1,000	1,500	1,250	1,684	9,718	9.49	54.78	3,524.22	9,733.23	7.93	21.89	21	67	12.14	38.73	1,916.32	3,024.55	14.91	23.53	54.38	31.07			
9	1,500	2,000	1,750	1,453	11,171	8.19	62.97	3,461.52	13,194.75	7.79	29.68	14	81	8.09	46.82	3,638.13	6,662.68	28.30	51.83	105.10	50.49			
10	2,000	2,500	2,250	1,287	12,458	7.25	70.22	3,799.22	16,993.97	8.55	38.22	16	97	9.25	56.07	163.92	6,826.60	1.28	53.11	4.31	40.17			
11	2,500	3,000	2,750	1,093	13,551	6.16	76.38	3,058.31	20,052.28	6.88	45.10	22	119	12.72	68.79	3,485.83	10,312.43	27.12	80.22	113.98	51.43			
12	3,000	4,000	3,500	994	14,545	5.60	81.99	3,527.75	23,580.03	7.94	53.04	11	130	6.36	75.14	292.53	10,604.96	2.28	82.50	8.29	44.97			
13	4,000	5,000	4,500	686	15,231	3.87	85.85	3,406.01	26,986.04	7.66	60.70	4	134	2.31	77.46	33.38	10,638.34	0.26	82.76	0.98	39.42			
14	5,000	7,500	6,250	1,078	16,309	6.08	91.93	4,722.26	31,708.30	10.62	71.32	16	150	9.25	86.71	1,355.59	11,993.93	10.55	93.30	28.71	37.83			
15	7,500	10,000	8,750	701	17,010	3.95	95.88	4,721.79	36,430.09	10.62	81.94	10	160	5.78	92.49	387.51	12,381.44	3.01	96.32	8.21	33.99			
16	10,000	20,000	15,000	581	17,591	3.27	99.15	5,602.77	42,032.86	12.60	94.55	9	169	5.20	97.69	422.53	12,803.97	3.29	99.61	7.54	30.46			
17	20,000	50,000	35,000	91	17,682	0.51	99.67	1,967.96	44,000.82	4.43	98.97	4	173	2.31	100.00	50.63	12,854.60	0.39	100.00	2.57	29.21			
18	50,000	100,000	75,000	30	17,712	0.17	99.84	371.02	44,371.84	0.83	99.81	0	173	0.00	100.00	0.00	12,854.60	0.00	100.00	0.00	28.97			
19	100,000	500,000	300,000	9	17,721	0.05	99.89	59.87	44,431.71	0.13	99.94	0	173	0.00	100.00	0.00	12,854.60	0.00	100.00	0.00	28.93			
20	500,000	UP		20	17,741	0.11	100.00	26.26	44,457.97	0.06	100.00	0	173	0.00	100.00	0.00	12,854.60	0.00	100.00	0.00	28.91			
				17,741					44,457.97					173					12,854.60					28.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,890	1,890	24.19	24.19	230.83	230.83	1.79	1.79	1	1	10.00	10.00	11.04	11.04	1.24	1.24	4.78	4.78			
2	50	100	75	918	2,808	11.75	35.94	480.98	711.81	3.73	5.53	3	4	30.00	40.00	202.14	213.18	22.68	23.92	42.03	29.95			
3	100	200	150	1,321	4,129	16.91	52.85	1,179.82	1,891.63	9.16	14.69	4	8	40.00	80.00	453.30	666.48	50.86	74.78	38.42	35.23			
4	200	300	250	860	4,989	11.01	63.86	1,009.60	2,901.23	7.84	22.52	2	8	0.00	80.00	0.00	666.48	0.00	74.78	0.00	22.97			
5	300	500	400	1,128	6,117	14.44	78.29	1,720.71	4,621.94	13.36	35.88	0	10	20.00	100.00	224.75	891.23	25.22	100.00	13.06	19.28			
6	500	750	625	632	6,749	8.09	86.38	1,480.31	6,102.25	11.49	47.37	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	14.60			
7	750	1,000	875	423	7,172	5.41	91.80	1,298.58	7,400.83	10.08	57.45	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	12.04			
8	1,000	1,500	1,250	323	7,495	4.13	95.93	1,848.41	9,249.24	14.35	71.80	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	9.64			
9	1,500	2,000	1,750	116	7,611	1.48	97.41	881.77	10,131.01	6.85	78.65	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	8.80			
10	2,000	2,500	2,250	81	7,692	1.04	98.45	818.15	10,949.16	6.35	85.00	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	8.14			
11	2,500	3,000	2,750	34	7,726	0.44	98.89	377.88	11,327.03	2.93	87.93	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	7.87			
12	3,000	4,000	3,500	30	7,756	0.38	99.27	376.37	11,703.40	2.92	90.86	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	7.62			
13	4,000	5,000	4,500	17	7,773	0.22	99.49	437.66	12,141.07	3.40	94.25	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	7.34			
14	5,000	7,500	6,250	16	7,789	0.20	99.69	329.04	12,470.10	2.55	96.81	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	7.15			
15	7,500	10,000	8,750	5	7,794	0.06	99.76	107.37	12,577.48	0.83	97.64	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	7.09			
16	10,000	20,000	15,000	10	7,804	0.13	99.88	218.71	12,796.18	1.70	99.34	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	6.96			
17	20,000	50,000	35,000	5	7,809	0.06	99.95	42.00	12,838.19	0.33	99.67	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	6.94			
18	50,000	100,000	75,000	2	7,811	0.03	99.97	27.23	12,865.41	0.21	99.88	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	6.93			
19	100,000	500,000	300,000	2	7,813	0.03	100.00	15.89	12,881.30	0.12	100.00	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	6.92			
20	500,000	UP		0	7,813	0.00	100.00	0.00	12,881.30	0.00	100.00	0	10	0.00	100.00	0.00	891.23	0.00	100.00	0.00	6.92			
				7,813					12,881.30					10					891.23					6.92



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2947

BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	263	263	9.35	9.35	23.69	23.69	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	120	383	4.27	13.62	72.94	96.63	2.04	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	231	614	8.21	21.83	85.90	182.53	2.40	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	250	864	8.89	30.73	107.90	290.43	3.02	8.12	1	1	10.00	10.00	4.34	4.34	2.00	2.00	4.02	1.49			
5	300	500	400	599	1,463	21.30	52.03	299.79	590.22	8.39	16.51	1	2	10.00	20.00	37.75	42.09	17.43	19.44	12.59	7.13			
6	500	750	625	384	1,847	13.66	65.68	348.92	939.14	9.76	26.27	4	6	40.00	60.00	28.57	70.66	13.20	32.63	8.19	7.52			
7	750	1,000	875	298	2,145	10.60	76.28	369.41	1,308.55	10.33	36.61	0	6	0.00	60.00	0.00	70.66	0.00	32.63	0.00	5.40			
8	1,000	1,500	1,250	250	2,395	8.89	85.17	421.57	1,730.12	11.79	48.40	1	7	10.00	70.00	8.00	78.66	3.69	36.33	1.90	4.55			
9	1,500	2,000	1,750	138	2,533	4.91	90.08	342.03	2,072.15	9.57	57.97	1	8	10.00	80.00	5.50	84.16	2.54	38.87	1.61	4.06			
10	2,000	2,500	2,250	64	2,597	2.28	92.35	177.05	2,249.20	4.95	62.92	0	8	0.00	80.00	0.00	84.16	0.00	38.87	0.00	3.74			
11	2,500	3,000	2,750	67	2,664	2.38	94.74	234.39	2,483.59	6.56	69.48	0	8	0.00	80.00	0.00	84.16	0.00	38.87	0.00	3.39			
12	3,000	4,000	3,500	45	2,709	1.60	96.34	215.65	2,699.24	6.03	75.51	1	9	10.00	90.00	118.12	202.28	54.55	93.42	54.77	7.49			
13	4,000	5,000	4,500	27	2,736	0.96	97.30	162.68	2,861.92	4.55	80.06	0	9	0.00	90.00	0.00	202.28	0.00	93.42	0.00	7.07			
14	5,000	7,500	6,250	46	2,782	1.64	98.93	361.36	3,223.28	10.11	90.17	1	10	10.00	100.00	14.25	216.53	6.58	100.00	3.94	6.72			
15	7,500	10,000	8,750	12	2,794	0.43	99.36	117.19	3,340.48	3.28	93.45	0	10	0.00	100.00	0.00	216.53	0.00	100.00	0.00	6.48			
16	10,000	20,000	15,000	8	2,802	0.28	99.64	112.21	3,452.69	3.14	96.59	0	10	0.00	100.00	0.00	216.53	0.00	100.00	0.00	6.27			
17	20,000	50,000	35,000	5	2,807	0.18	99.82	118.77	3,571.46	3.32	99.91	0	10	0.00	100.00	0.00	216.53	0.00	100.00	0.00	6.06			
18	50,000	100,000	75,000	2	2,809	0.07	99.89	0.00	3,571.46	0.00	99.91	0	10	0.00	100.00	0.00	216.53	0.00	100.00	0.00	6.06			
19	100,000	500,000	300,000	1	2,810	0.04	99.93	0.94	3,572.40	0.03	99.93	0	10	0.00	100.00	0.00	216.53	0.00	100.00	0.00	6.06			
20	500,000	UP		2	2,812	0.07	100.00	2.36	3,574.76	0.07	100.00	0	10	0.00	100.00	0.00	216.53	0.00	100.00	0.00	6.06			
				2,812					3,574.76					10					216.53					6.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2949

RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	5.08	5.08	1.62	1.62	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	52	5.93	11.02	1.62	3.23	0.07	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	85	6.99	18.01	5.43	8.66	0.23	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	106	4.45	22.46	36.96	45.63	1.58	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	133	5.72	28.18	24.51	70.14	1.05	2.99	0	0	0.00	0.00	1.05	2.99	0.00	0.00	0.00	0.00			
6	500	750	625	17	150	3.60	31.78	21.62	91.75	0.92	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	167	3.60	35.38	102.90	194.65	4.39	8.31	1	1	20.00	20.00	296.88	296.88	17.21	17.21	288.52	152.52			
8	1,000	1,500	1,250	26	193	5.51	40.89	120.62	315.27	5.15	13.45	0	1	0.00	20.00	0.00	296.88	0.00	17.21	0.00	94.17			
9	1,500	2,000	1,750	27	220	5.72	46.61	78.49	393.76	3.35	16.80	0	1	0.00	20.00	0.00	296.88	0.00	17.21	0.00	75.40			
10	2,000	2,500	2,250	22	242	4.66	51.27	98.91	492.67	4.22	21.02	1	2	20.00	40.00	1,261.39	1,558.26	73.11	90.31	1275.24	316.29			
11	2,500	3,000	2,750	15	257	3.18	54.45	68.57	561.25	2.93	23.95	0	2	0.00	40.00	0.00	1,558.26	0.00	90.31	0.00	277.64			
12	3,000	4,000	3,500	20	277	4.24	58.69	72.03	633.28	3.07	27.02	0	2	0.00	40.00	0.00	1,558.26	0.00	90.31	0.00	246.06			
13	4,000	5,000	4,500	8	285	1.69	60.38	90.21	723.49	3.85	30.87	0	2	0.00	40.00	0.00	1,558.26	0.00	90.31	0.00	215.38			
14	5,000	7,500	6,250	21	306	4.45	64.83	212.87	936.36	9.08	39.95	0	2	0.00	40.00	0.00	1,558.26	0.00	90.31	0.00	166.42			
15	7,500	10,000	8,750	12	318	2.54	67.37	206.34	1,142.70	8.80	48.76	0	2	0.00	40.00	0.00	1,558.26	0.00	90.31	0.00	136.37			
16	10,000	20,000	15,000	55	373	11.65	79.03	520.92	1,663.61	22.23	70.98	0	2	0.00	40.00	0.00	1,558.26	0.00	90.31	0.00	93.67			
17	20,000	50,000	35,000	48	421	10.17	89.19	338.32	2,001.93	14.44	85.42	2	4	40.00	80.00	144.26	1,702.53	8.36	98.68	42.64	85.04			
18	50,000	100,000	75,000	28	449	5.93	95.13	146.55	2,148.49	6.25	91.67	0	4	0.00	80.00	0.00	1,702.53	0.00	98.68	0.00	79.24			
19	100,000	500,000	300,000	13	462	2.75	97.88	92.85	2,241.34	3.96	95.64	0	4	0.00	80.00	0.00	1,702.53	0.00	98.68	0.00	75.96			
20	500,000	UP		10	472	2.12	100.00	102.28	2,343.62	4.36	100.00	1	5	20.00	100.00	22.84	1,725.37	1.32	100.00	22.33	73.62			
				472					2,343.62					5					1,725.37					73.62



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	8.70	8.70	52.77	52.77	26.09	26.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.35	13.04	0.29	52.48	0.14	25.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	8.70	21.74	0.85	51.63	0.42	25.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.35	26.09	1.45	50.18	0.72	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.35	30.43	1.43	48.75	0.71	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.35	34.78	3.10	45.65	1.53	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.35	39.13	7.54	38.12	3.73	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.35	43.48	6.21	31.91	3.07	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.35	47.83	6.68	25.23	3.30	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.35	52.17	10.09	15.14	4.99	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.35	56.52	11.60	3.53	5.74	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.35	60.87	9.53	5.99	4.71	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.35	65.22	5.48	11.48	2.71	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.35	69.57	9.86	21.34	4.87	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.35	73.91	1.16	22.50	0.58	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.35	78.26	1.16	23.67	0.58	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	4.35	82.61	0.00	23.67	0.00	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	4.35	86.96	70.92	94.59	35.06	46.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	21	4.35	91.30	105.84	200.43	52.33	99.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	23	8.70	100.00	1.83	202.26	0.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				202.26				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 29492 AQUARIA

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	42.34	42.34	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					42.34					0					0.00					0.00		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.45	3.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.45	6.90	0.90	0.90	1.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.45	10.34	0.25	1.15	0.28	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	6	10.34	20.69	3.35	4.50	3.76	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.45	24.14	0.36	4.86	0.40	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	3.45	27.59	0.69	5.55	0.77	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	11	10.34	37.93	2.07	7.61	2.32	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	14	10.34	48.28	1.72	9.33	1.93	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	17	10.34	58.62	5.56	14.89	6.23	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	3.45	62.07	3.67	18.56	4.12	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	3.45	65.52	1.03	19.59	1.15	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	3.45	68.97	1.55	21.14	1.74	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	24	13.79	82.76	17.02	38.16	19.09	42.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	26	6.90	89.66	11.42	49.58	12.80	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	27	3.45	93.10	11.73	61.31	13.15	68.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	29	6.90	100.00	27.87	89.18	31.25	100.00	1	1	100.00	100.00	28.88	28.88	100.00	100.00	103.62	32.38			
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	89.18	0.00	100.00	0	1	0.00	100.00	0.00	28.88	0.00	100.00	0.00	32.38			
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	89.18	0.00	100.00	0	1	0.00	100.00	0.00	28.88	0.00	100.00	0.00	32.38			
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	89.18	0.00	100.00	0	1	0.00	100.00	0.00	28.88	0.00	100.00	0.00	32.38			
20	500,000	UP		0	29	0.00	100.00	0.00	89.18	0.00	100.00	0	1	0.00	100.00	0.00	28.88	0.00	100.00	0.00	32.38			
				29					89.18					1					28.88					32.38



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,401	1,401	16.82	16.82	72.10	72.10	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	329	1,730	3.95	20.77	52.90	125.00	0.29	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	536	2,266	6.44	27.21	129.80	254.80	0.71	1.40	2	2	4.26	4.26	10.34	10.34	0.14	0.14	7.97	4.06			
4	200	300	250	557	2,823	6.69	33.89	225.98	480.79	1.24	2.64	1	3	2.13	6.38	193.81	204.15	2.58	2.72	85.76	42.46			
5	300	500	400	929	3,752	11.15	45.05	346.28	827.07	1.90	4.54	2	5	4.26	10.64	7.65	211.80	0.10	2.82	2.21	25.61			
6	500	750	625	731	4,483	8.78	53.82	444.27	1,271.34	2.44	6.98	1	6	2.13	12.77	17.13	228.93	0.23	3.05	3.85	18.01			
7	750	1,000	875	664	5,147	7.97	61.80	536.61	1,807.95	2.95	9.93	2	8	4.26	17.02	294.13	523.06	3.92	6.96	54.81	28.93			
8	1,000	1,500	1,250	661	5,808	7.94	69.73	806.89	2,614.84	4.43	14.36	3	11	6.38	23.40	191.61	714.66	2.55	9.52	23.75	27.33			
9	1,500	2,000	1,750	386	6,194	4.63	74.37	653.93	3,268.77	3.59	17.96	0	11	0.00	23.40	0.00	714.66	0.00	9.52	0.00	21.86			
10	2,000	2,500	2,250	226	6,420	2.71	77.08	464.07	3,732.84	2.55	20.50	0	11	0.00	23.40	0.00	714.66	0.00	9.52	0.00	19.15			
11	2,500	3,000	2,750	152	6,572	1.82	78.91	410.66	4,143.50	2.26	22.76	0	11	0.00	23.40	0.00	714.66	0.00	9.52	0.00	17.25			
12	3,000	4,000	3,500	214	6,786	2.57	81.47	736.21	4,879.70	4.04	26.80	2	13	4.26	27.66	7.22	721.88	0.10	9.61	0.98	14.79			
13	4,000	5,000	4,500	169	6,955	2.03	83.50	513.60	5,393.31	2.82	29.63	5	18	10.64	38.30	90.16	812.05	1.20	10.81	17.56	15.06			
14	5,000	7,500	6,250	222	7,177	2.67	86.17	1,033.45	6,426.76	5.68	35.30	4	22	8.51	46.81	87.77	899.82	1.17	11.98	8.49	14.00			
15	7,500	10,000	8,750	171	7,348	2.05	88.22	1,173.57	7,600.33	6.45	41.75	0	22	0.00	46.81	0.00	899.82	0.00	11.98	0.00	11.84			
16	10,000	20,000	15,000	258	7,606	3.10	91.32	2,350.83	9,951.15	12.91	54.66	2	24	4.26	51.06	1,769.18	2,669.00	23.56	35.54	75.26	26.82			
17	20,000	50,000	35,000	306	7,912	3.67	94.99	3,218.66	13,169.82	17.68	72.34	5	29	10.64	61.70	76.82	2,745.82	1.02	36.56	2.39	20.85			
18	50,000	100,000	75,000	149	8,061	1.79	96.78	1,793.11	14,962.93	9.85	82.19	5	34	10.64	72.34	392.22	3,138.04	5.22	41.78	21.87	20.97			
19	100,000	500,000	300,000	209	8,270	2.51	99.29	2,129.01	17,091.93	11.69	93.89	11	45	23.40	95.74	1,318.92	4,456.96	17.56	59.35	61.95	26.08			
20	500,000	UP		59	8,329	0.71	100.00	1,113.16	18,205.09	6.11	100.00	2	47	4.26	100.00	3,053.28	7,510.24	40.65	100.00	274.29	41.25			
				8,329					18,205.09					47					7,510.24					41.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2952

REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLSCHURCHES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	286	286	8.49	8.49	17.83	17.83	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	65	351	1.93	10.42	5.06	22.88	0.07	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	266	617	7.90	18.32	38.32	61.21	0.51	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	295	912	8.76	27.08	77.81	139.02	1.04	1.86	1	1	3.45	3.45	31.40	31.40	3.21	3.21	40.36	40.36	22.59	22.59			
5	300	500	400	415	1,327	12.32	39.40	104.74	243.76	1.40	3.26	0	1	0.00	3.45	0.00	31.40	0.00	3.21	0.00	3.21	0.00	12.88	12.88		
6	500	750	625	343	1,670	10.18	49.58	144.93	388.69	1.94	5.20	0	1	0.00	3.45	0.00	31.40	0.00	3.21	0.00	3.21	0.00	8.08	8.08		
7	750	1,000	875	207	1,877	6.15	55.73	151.82	540.51	2.03	7.23	0	1	0.00	3.45	0.00	31.40	0.00	3.21	0.00	3.21	0.00	5.81	5.81		
8	1,000	1,500	1,250	260	2,137	7.72	63.45	262.04	802.55	3.50	10.73	2	3	6.90	10.34	2.82	34.22	0.29	3.49	1.08	3.49	1.08	4.26	4.26		
9	1,500	2,000	1,750	164	2,301	4.87	68.32	252.21	1,054.77	3.37	14.10	0	3	0.00	10.34	0.00	34.22	0.00	3.49	0.00	3.49	0.00	3.24	3.24		
10	2,000	2,500	2,250	117	2,418	3.47	71.79	222.52	1,277.28	2.98	17.08	1	4	3.45	13.79	12.96	47.18	1.32	4.82	5.83	4.82	5.83	3.69	3.69		
11	2,500	3,000	2,750	153	2,571	4.54	76.34	335.33	1,612.61	4.48	21.56	1	5	3.45	17.24	89.83	137.02	9.17	13.99	26.79	13.99	26.79	8.50	8.50		
12	3,000	4,000	3,500	168	2,739	4.99	81.32	500.20	2,112.81	6.69	28.25	5	10	17.24	34.48	214.37	351.39	21.89	35.87	42.86	35.87	42.86	16.63	16.63		
13	4,000	5,000	4,500	113	2,852	3.36	84.68	456.67	2,569.48	6.11	34.35	1	11	3.45	37.93	10.19	361.58	1.04	36.91	2.23	36.91	2.23	14.07	14.07		
14	5,000	7,500	6,250	159	3,011	4.72	89.40	818.88	3,388.37	10.95	45.30	5	16	17.24	55.17	124.50	486.08	12.71	49.62	15.20	49.62	15.20	14.35	14.35		
15	7,500	10,000	8,750	110	3,121	3.27	92.67	800.28	4,188.65	10.70	56.00	2	18	6.90	62.07	11.97	498.05	1.22	50.85	1.50	50.85	1.50	11.89	11.89		
16	10,000	20,000	15,000	143	3,264	4.25	96.91	1,545.05	5,733.69	20.66	76.66	1	19	3.45	65.52	19.68	517.73	2.01	52.86	1.27	52.86	1.27	9.03	9.03		
17	20,000	50,000	35,000	84	3,348	2.49	99.41	1,382.68	7,116.38	18.49	95.15	3	22	10.34	75.86	65.93	583.66	6.73	59.59	4.77	59.59	4.77	8.20	8.20		
18	50,000	100,000	75,000	11	3,359	0.33	99.73	204.25	7,320.63	2.73	97.88	1	23	3.45	79.31	8.46	592.12	0.86	60.45	4.14	60.45	4.14	8.09	8.09		
19	100,000	500,000	300,000	9	3,368	0.27	100.00	158.71	7,479.34	2.12	100.00	6	29	20.69	100.00	387.39	979.51	39.55	100.00	244.09	100.00	244.09	13.10	13.10		
20	500,000	UP		0	3,368	0.00	100.00	0.00	7,479.34	0.00	100.00	0	29	0.00	100.00	0.00	979.51	0.00	100.00	0.00	100.00	0.00	13.10	13.10		
				3,368					7,479.34					29					979.51					13.10		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	928	928	8.69	8.69	72.57	72.57	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	289	1,217	2.70	11.39	75.41	147.98	0.30	0.60	1	1	0.85	0.85	7.62	7.62	0.10	0.10	10.10	5.15			
3	100	200	150	794	2,011	7.43	18.82	186.98	334.96	0.76	1.35	1	2	0.85	1.69	11.71	19.33	0.15	0.25	6.26	5.77			
4	200	300	250	825	2,836	7.72	26.54	232.66	567.62	0.94	2.29	0	2	0.00	1.69	0.00	19.33	0.00	0.25	0.00	3.41			
5	300	500	400	1,200	4,036	11.23	37.78	436.19	1,003.81	1.76	4.05	5	7	4.24	5.93	842.90	862.23	10.86	11.11	193.24	85.90			
6	500	750	625	921	4,957	8.62	46.40	446.12	1,449.94	1.80	5.86	1	8	0.85	6.78	276.48	1,138.71	3.56	14.67	61.97	78.54			
7	750	1,000	875	847	5,804	7.93	54.32	628.66	2,078.59	2.54	8.40	2	10	1.69	8.47	20.28	1,158.99	0.26	14.93	3.23	55.76			
8	1,000	1,500	1,250	721	6,525	6.75	61.07	763.30	2,841.90	3.08	11.48	6	16	5.08	13.56	44.01	1,202.99	0.57	15.50	5.77	42.33			
9	1,500	2,000	1,750	554	7,079	5.19	66.26	795.81	3,637.71	3.21	14.69	5	21	4.24	17.80	89.97	1,292.96	1.16	16.66	11.30	35.54			
10	2,000	2,500	2,250	330	7,409	3.09	69.35	598.33	4,236.04	2.42	17.11	5	26	4.24	22.03	271.80	1,564.76	3.50	20.16	45.43	36.94			
11	2,500	3,000	2,750	336	7,745	3.14	72.49	729.33	4,965.37	2.95	20.06	2	28	1.69	23.73	15.30	1,580.06	0.20	20.36	2.10	31.82			
12	3,000	4,000	3,500	375	8,120	3.51	76.00	1,103.88	6,069.25	4.46	24.52	3	31	2.54	26.27	480.50	2,060.56	6.19	26.55	43.53	33.95			
13	4,000	5,000	4,500	383	8,503	3.58	79.59	1,408.46	7,477.70	5.69	30.21	2	33	1.69	27.97	26.82	2,087.38	0.35	26.89	1.90	27.91			
14	5,000	7,500	6,250	467	8,970	4.37	83.96	2,142.63	9,620.33	8.66	38.86	3	36	2.54	30.51	343.04	2,430.42	4.42	31.31	16.01	25.26			
15	7,500	10,000	8,750	358	9,328	3.35	87.31	1,967.87	11,588.20	7.95	46.81	9	45	7.63	38.14	1,013.49	3,443.91	13.06	44.37	51.50	29.72			
16	10,000	20,000	15,000	575	9,903	5.38	92.69	4,505.27	16,093.47	18.20	65.01	14	59	11.86	50.00	390.65	3,834.55	5.03	49.41	8.67	23.83			
17	20,000	50,000	35,000	484	10,387	4.53	97.22	5,637.16	21,730.63	22.77	87.78	24	83	20.34	70.34	2,917.69	6,752.24	37.59	87.00	51.76	31.07			
18	50,000	100,000	75,000	138	10,525	1.29	98.51	1,668.60	23,399.23	6.74	94.52	6	89	5.08	75.42	215.90	6,968.14	2.78	89.78	12.94	29.78			
19	100,000	500,000	300,000	141	10,666	1.32	99.83	1,195.44	24,594.68	4.83	99.35	17	106	14.41	89.83	766.78	7,734.92	9.88	99.66	64.14	31.45			
20	500,000	UP		18	10,684	0.17	100.00	161.24	24,755.92	0.65	100.00	12	118	10.17	100.00	26.46	7,761.39	0.34	100.00	16.41	31.35			
				10,684					24,755.92					118					7,761.39					31.35



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2954 MUSEUMS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	18.75	18.75	0.05	0.05	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	1.56	20.31	0.03	0.08	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	16	4.69	25.00	13.89	13.97	5.11	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	19	4.69	29.69	26.82	40.79	9.87	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	22	4.69	34.38	0.90	41.69	0.33	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	24	3.13	37.50	0.17	41.87	0.06	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	26	3.13	40.63	4.25	46.12	1.56	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	30	6.25	46.88	1.71	47.83	0.63	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	31	1.56	48.44	0.38	48.21	0.14	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	34	4.69	53.13	3.74	51.95	1.37	19.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	36	3.13	56.25	1.69	53.63	0.62	19.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	40	6.25	62.50	10.26	63.90	3.77	23.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	41	1.56	64.06	7.48	71.37	2.75	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	45	6.25	70.31	12.77	84.14	4.69	30.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	46	1.56	71.88	1.34	85.48	0.49	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	52	9.38	81.25	57.58	143.06	21.18	52.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	54	3.13	84.38	38.10	181.16	14.01	66.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	55	1.56	85.94	25.20	206.36	9.27	75.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	64	14.06	100.00	65.54	271.90	24.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	64	0.00	100.00	0.00	271.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				64					271.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	54	54	15.47	15.47	17.29	17.29	2.50	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	66	3.44	18.91	1.65	18.94	0.24	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	87	6.02	24.93	7.69	26.63	1.11	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	34	121	9.74	34.67	15.97	42.60	2.30	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	52	173	14.90	49.57	30.72	73.31	4.43	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	35	208	10.03	59.60	36.48	109.80	5.27	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	230	6.30	65.90	42.31	152.11	6.11	21.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	47	277	13.47	79.37	72.46	224.57	10.46	32.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	25	302	7.16	86.53	79.91	304.47	11.54	43.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	310	2.29	88.83	19.87	324.35	2.87	46.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	318	2.29	91.12	37.35	361.70	5.39	52.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	324	1.72	92.84	23.03	384.73	3.32	55.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	330	1.72	94.56	48.33	433.05	6.98	62.52	1	1	100.00	100.00	13.00	13.00	100.00	100.00	26.90	3.00			
14	5,000	7,500	6,250	8	338	2.29	96.85	76.27	509.32	11.01	73.53	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	2.55			
15	7,500	10,000	8,750	6	344	1.72	98.57	82.15	591.47	11.86	85.39	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	2.20			
16	10,000	20,000	15,000	2	346	0.57	99.14	21.64	613.12	3.12	88.51	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	2.12			
17	20,000	50,000	35,000	3	349	0.86	100.00	79.58	692.70	11.49	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.88			
18	50,000	100,000	75,000	0	349	0.00	100.00	0.00	692.70	0.00	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.88			
19	100,000	500,000	300,000	0	349	0.00	100.00	0.00	692.70	0.00	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.88			
20	500,000	UP		0	349	0.00	100.00	0.00	692.70	0.00	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.88			
				349					692.70					1					13.00					1.88



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	19	19	17.76	17.76	0.27	0.27	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	20	0.93	18.69	0.07	0.34	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	27	6.54	25.23	1.46	1.80	0.35	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	30	2.80	28.04	2.03	3.83	0.49	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	38	7.48	35.51	6.12	9.94	1.48	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	42	3.74	39.25	4.05	14.00	0.98	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	47	4.67	43.93	9.84	23.83	2.38	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	56	8.41	52.34	14.30	38.14	3.46	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	59	2.80	55.14	6.81	44.95	1.65	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	65	5.61	60.75	20.71	65.66	5.01	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	71	5.61	66.36	27.91	93.57	6.75	22.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	76	4.67	71.03	26.27	119.85	6.36	29.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	84	7.48	78.50	62.51	182.35	15.12	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	95	10.28	88.79	59.01	241.36	14.28	58.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	97	1.87	90.65	30.82	272.18	7.46	65.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	105	7.48	98.13	113.83	386.00	27.54	93.40	1	1	100.00	100.00	0.90	0.90	100.00	100.00	0.79	0.23	
17	20,000	50,000	35,000	2	107	1.87	100.00	27.30	413.30	6.60	100.00	0	1	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.22	
18	50,000	100,000	75,000	0	107	0.00	100.00	0.00	413.30	0.00	100.00	0	1	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.22	
19	100,000	500,000	300,000	0	107	0.00	100.00	0.00	413.30	0.00	100.00	0	1	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.22	
20	500,000	UP		0	107	0.00	100.00	0.00	413.30	0.00	100.00	0	1	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.22	
				107					413.30					1					0.90			0.22



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,216	1,216	12.46	12.46	309.50	309.50	1.16	1.16	2	2	2.17	2.17	48.57	48.57	1.91	1.91	15.69	15.69			
2	50	100	75	632	1,848	6.47	18.93	125.90	183.61	0.47	0.69	0	2	0.00	2.17	0.00	48.57	0.00	1.91	0.00	26.45			
3	100	200	150	880	2,728	9.02	27.95	292.23	108.63	1.10	0.41	1	3	1.09	3.26	47.48	96.05	1.86	3.77	16.25	88.42			
4	200	300	250	690	3,418	7.07	35.02	343.83	452.46	1.29	1.70	0	3	0.00	3.26	0.00	96.05	0.00	3.77	0.00	21.23			
5	300	500	400	1,053	4,471	10.79	45.80	717.65	1,170.11	2.69	4.39	6	9	6.52	9.78	161.60	257.65	6.35	10.12	22.52	22.02			
6	500	750	625	680	5,151	6.97	52.77	667.38	1,837.48	2.50	6.89	3	12	3.26	13.04	36.11	293.76	1.42	11.54	5.41	15.99			
7	750	1,000	875	622	5,773	6.37	59.14	939.47	2,776.96	3.52	10.42	4	16	4.35	17.39	132.46	426.22	5.20	16.74	14.10	15.35			
8	1,000	1,500	1,250	687	6,460	7.04	66.18	1,219.16	3,996.12	4.57	14.99	3	19	3.26	20.65	37.49	463.71	1.47	18.21	3.07	11.60			
9	1,500	2,000	1,750	516	6,976	5.29	71.47	1,397.48	5,393.60	5.24	20.23	2	21	2.17	22.83	14.75	478.46	0.58	18.79	1.06	8.87			
10	2,000	2,500	2,250	352	7,328	3.61	75.07	1,102.96	6,496.56	4.14	24.37	5	26	5.43	28.26	100.00	578.46	3.93	22.72	9.07	8.90			
11	2,500	3,000	2,750	296	7,624	3.03	78.11	1,141.43	7,637.99	4.28	28.65	2	28	2.17	30.43	13.07	591.53	0.51	23.23	1.14	7.74			
12	3,000	4,000	3,500	363	7,987	3.72	81.83	1,829.81	9,467.80	6.86	35.51	3	31	3.26	33.70	39.51	631.04	1.55	24.79	2.16	6.67			
13	4,000	5,000	4,500	261	8,248	2.67	84.50	1,414.04	10,881.84	5.30	40.82	4	35	4.35	38.04	483.96	1,115.00	19.01	43.80	34.23	10.25			
14	5,000	7,500	6,250	338	8,586	3.46	87.96	2,496.77	13,378.61	9.37	50.18	4	39	4.35	42.39	140.10	1,255.09	5.50	49.30	5.61	9.38			
15	7,500	10,000	8,750	283	8,869	2.90	90.86	2,449.65	15,828.26	9.19	59.37	11	50	11.96	54.35	561.09	1,816.18	22.04	71.34	22.90	11.47			
16	10,000	20,000	15,000	451	9,320	4.62	95.48	5,354.42	21,182.68	20.08	79.46	18	68	19.57	73.91	190.73	2,006.91	7.49	78.83	3.56	9.47			
17	20,000	50,000	35,000	287	9,607	2.94	98.42	3,814.60	24,997.28	14.31	93.77	21	89	22.83	96.74	477.52	2,484.43	18.76	97.58	12.52	9.94			
18	50,000	100,000	75,000	81	9,688	0.83	99.25	818.62	25,815.90	3.07	96.84	0	89	0.00	96.74	0.00	2,484.43	0.00	97.58	0.00	9.62			
19	100,000	500,000	300,000	68	9,756	0.70	99.95	785.65	26,601.55	2.95	99.78	3	92	3.26	100.00	61.51	2,545.94	2.42	100.00	7.83	9.57			
20	500,000	UP		5	9,761	0.05	100.00	57.44	26,658.99	0.22	100.00	0	92	0.00	100.00	0.00	2,545.94	0.00	100.00	0.00	9.55			
				9,761					26,658.99					92					2,545.94					9.55



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	62	62	25.31	25.31	4.71	4.71	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	69	2.86	28.16	1.44	6.15	0.14	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	104	14.29	42.45	28.82	34.97	2.78	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	128	9.80	52.24	14.19	49.17	1.37	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	149	8.57	60.82	23.93	73.10	2.30	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	158	3.67	64.49	22.29	95.39	2.15	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	166	3.27	67.76	18.50	113.89	1.78	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	175	3.67	71.43	28.53	142.42	2.75	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	184	3.67	75.10	40.84	183.26	3.93	17.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	185	0.41	75.51	4.65	187.91	0.45	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	188	1.22	76.73	81.17	269.08	7.82	25.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	196	3.27	80.00	114.64	383.72	11.04	36.96	1	1	100.00	100.00	30.00	30.00	100.00	100.00	26.17	7.82			
13	4,000	5,000	4,500	10	206	4.08	84.08	91.65	475.36	8.83	45.79	0	1	0.00	100.00	8.83	30.00	0.00	100.00	0.00	6.31			
14	5,000	7,500	6,250	16	222	6.53	90.61	171.25	646.62	16.49	62.28	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	4.64			
15	7,500	10,000	8,750	8	230	3.27	93.88	166.78	813.39	16.06	78.35	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	3.69			
16	10,000	20,000	15,000	9	239	3.67	97.55	185.84	999.23	17.90	96.25	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	3.00			
17	20,000	50,000	35,000	1	240	0.41	97.96	0.00	999.23	0.00	96.25	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	3.00			
18	50,000	100,000	75,000	1	241	0.41	98.37	35.40	1,034.63	3.41	99.66	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.90			
19	100,000	500,000	300,000	4	245	1.63	100.00	3.58	1,038.21	0.34	100.00	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.89			
20	500,000	UP		0	245	0.00	100.00	0.00	1,038.21	0.00	100.00	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.89			
				245					1,038.21					1					30.00					2.89



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	208	208	10.79	10.79	3.13	3.13	0.09	0.09	1	1	3.33	3.33	2.72	2.72	0.45	0.45	86.94	86.94
2	50	100	75	131	339	6.80	17.59	28.58	25.46	0.79	0.70	2	3	6.67	10.00	4.89	7.61	0.80	1.25	17.10	29.89
3	100	200	150	160	499	8.30	25.90	44.20	69.66	1.22	1.93	3	6	10.00	20.00	41.13	48.74	6.74	7.99	93.05	69.97
4	200	300	250	155	654	8.04	33.94	52.77	122.43	1.46	3.39	1	7	3.33	23.33	10.97	59.71	1.80	9.79	20.79	48.77
5	300	500	400	238	892	12.35	46.29	129.16	251.59	3.58	6.96	2	9	6.67	30.00	25.59	85.30	4.20	13.99	19.82	33.90
6	500	750	625	151	1,043	7.84	54.13	129.36	380.95	3.58	10.55	4	13	13.33	43.33	46.47	131.77	7.62	21.61	35.92	34.59
7	750	1,000	875	176	1,219	9.13	63.26	218.56	599.51	6.05	16.60	3	16	10.00	53.33	59.69	191.46	9.79	31.39	27.31	31.94
8	1,000	1,500	1,250	161	1,380	8.35	71.61	254.29	853.80	7.04	23.64	0	16	0.00	53.33	0.00	191.46	0.00	31.39	0.00	22.42
9	1,500	2,000	1,750	104	1,484	5.40	77.01	209.08	1,062.88	5.79	29.42	0	16	0.00	53.33	0.00	191.46	0.00	31.39	0.00	18.01
10	2,000	2,500	2,250	59	1,543	3.06	80.07	154.45	1,217.33	4.28	33.70	4	20	13.33	66.67	76.19	267.65	12.49	43.89	49.33	21.99
11	2,500	3,000	2,750	35	1,578	1.82	81.89	127.76	1,345.09	3.54	37.24	1	21	3.33	70.00	13.22	280.87	2.17	46.05	10.35	20.88
12	3,000	4,000	3,500	74	1,652	3.84	85.73	268.59	1,613.68	7.44	44.67	2	23	6.67	76.67	40.34	321.21	6.61	52.67	15.02	19.91
13	4,000	5,000	4,500	49	1,701	2.54	88.27	259.07	1,872.76	7.17	51.84	3	26	10.00	86.67	234.68	555.89	38.48	91.15	90.59	29.68
14	5,000	7,500	6,250	87	1,788	4.51	92.79	521.79	2,394.55	14.45	66.29	1	27	3.33	90.00	2.09	557.98	0.34	91.49	0.40	23.30
15	7,500	10,000	8,750	24	1,812	1.25	94.03	159.40	2,553.94	4.41	70.70	0	27	0.00	90.00	0.00	557.98	0.00	91.49	0.00	21.85
16	10,000	20,000	15,000	67	1,879	3.48	97.51	468.51	3,022.45	12.97	83.67	2	29	6.67	96.67	1.90	559.87	0.31	91.80	0.41	18.52
17	20,000	50,000	35,000	35	1,914	1.82	99.33	346.15	3,368.60	9.58	93.26	1	30	3.33	100.00	50.00	609.87	8.20	100.00	14.44	18.10
18	50,000	100,000	75,000	8	1,922	0.42	99.74	167.80	3,536.40	4.65	97.90	0	30	0.00	100.00	0.00	609.87	0.00	100.00	0.00	17.25
19	100,000	500,000	300,000	5	1,927	0.26	100.00	75.83	3,612.23	2.10	100.00	0	30	0.00	100.00	0.00	609.87	0.00	100.00	0.00	16.88
20	500,000	UP		0	1,927	0.00	100.00	0.00	3,612.23	0.00	100.00	0	30	0.00	100.00	0.00	609.87	0.00	100.00	0.00	16.88
				1,927				3,612.23				30				609.87				16.88	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,715	1,715	24.01	24.01	7.06	7.06	0.15	0.15	10	10	24.39	24.39	57.78	57.78	2.67	2.67	818.69	818.69			
2	50	100	75	1,055	2,770	14.77	38.77	28.60	35.66	0.61	0.76	1	11	2.44	26.83	9.82	67.59	0.45	3.13	34.32	189.55			
3	100	200	150	929	3,699	13.00	51.78	58.34	94.00	1.24	2.00	5	16	12.20	39.02	8.34	75.93	0.39	3.51	14.29	80.77			
4	200	300	250	692	4,391	9.69	61.46	88.08	182.08	1.88	3.88	2	18	4.88	43.90	61.46	137.39	2.84	6.36	69.78	75.46			
5	300	500	400	572	4,963	8.01	69.47	147.48	329.56	3.14	7.02	0	18	0.00	43.90	0.00	137.39	0.00	6.36	0.00	41.69			
6	500	750	625	384	5,347	5.38	74.85	161.79	491.35	3.45	10.46	1	19	2.44	46.34	0.00	137.39	0.00	6.36	0.00	27.96			
7	750	1,000	875	278	5,625	3.89	78.74	167.63	658.98	3.57	14.04	2	21	4.88	51.22	36.76	174.15	1.70	8.06	21.93	26.43			
8	1,000	1,500	1,250	471	6,096	6.59	85.33	302.74	961.72	6.45	20.48	7	28	17.07	68.29	297.45	471.60	13.76	21.82	98.25	49.04			
9	1,500	2,000	1,750	298	6,394	4.17	89.50	316.06	1,277.78	6.73	27.21	1	29	2.44	70.73	19.00	490.60	0.88	22.69	6.01	38.39			
10	2,000	2,500	2,250	158	6,552	2.21	91.71	243.78	1,521.56	5.19	32.41	2	31	4.88	75.61	1,509.05	1,999.65	69.81	92.50	619.03	131.42			
11	2,500	3,000	2,750	84	6,636	1.18	92.89	186.97	1,708.53	3.98	36.39	3	34	7.32	82.93	54.78	2,054.43	2.53	95.04	29.30	120.25			
12	3,000	4,000	3,500	87	6,723	1.22	94.11	298.37	2,006.90	6.35	42.74	2	36	4.88	87.80	13.44	2,067.87	0.62	95.66	4.51	103.04			
13	4,000	5,000	4,500	54	6,777	0.76	94.86	199.01	2,205.91	4.24	46.98	0	36	0.00	87.80	0.00	2,067.87	0.00	95.66	0.00	93.74			
14	5,000	7,500	6,250	87	6,864	1.22	96.08	268.74	2,474.65	5.72	52.71	0	36	0.00	87.80	0.00	2,067.87	0.00	95.66	0.00	83.56			
15	7,500	10,000	8,750	73	6,937	1.02	97.10	373.78	2,848.43	7.96	60.67	2	38	4.88	92.68	74.38	2,142.25	3.44	99.10	19.90	75.21			
16	10,000	20,000	15,000	97	7,034	1.36	98.46	744.38	3,592.81	15.85	76.52	1	39	2.44	95.12	5.40	2,147.65	0.25	99.35	0.73	59.78			
17	20,000	50,000	35,000	73	7,107	1.02	99.48	717.88	4,310.69	15.29	91.81	1	40	2.44	97.56	3.43	2,151.09	0.16	99.51	0.48	49.90			
18	50,000	100,000	75,000	29	7,136	0.41	99.89	254.29	4,564.98	5.42	97.23	1	41	2.44	100.00	10.66	2,161.75	0.49	100.00	4.19	47.36			
19	100,000	500,000	300,000	4	7,140	0.06	99.94	52.95	4,617.93	1.13	98.35	0	41	0.00	100.00	0.00	2,161.75	0.00	100.00	0.00	46.81			
20	500,000	UP		4	7,144	0.06	100.00	77.30	4,695.23	1.65	100.00	0	41	0.00	100.00	0.00	2,161.75	0.00	100.00	0.00	46.04			
				7,144					4,695.23					41					2,161.75					46.04



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	275	275	9.95	9.95	25.60	25.60	0.33	0.33	5	5	7.94	7.94	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	45	320	1.63	11.58	14.94	40.53	0.19	0.52	0	5	0.00	7.94	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	87	407	3.15	14.73	39.23	79.76	0.50	1.02	0	5	0.00	7.94	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	79	486	2.86	17.59	101.76	181.52	1.31	2.33	0	5	0.00	7.94	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	162	648	5.86	23.45	73.60	255.12	0.95	3.28	0	5	0.00	7.94	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	168	816	6.08	29.53	125.40	380.52	1.61	4.89	2	7	3.17	11.11	503.39	503.39	13.06	13.06	401.44	132.29			
7	750	1,000	875	177	993	6.41	35.94	161.05	541.57	2.07	6.96	1	8	1.59	12.70	4.91	508.30	0.13	13.19	3.05	93.86			
8	1,000	1,500	1,250	286	1,279	10.35	46.29	375.15	916.71	4.82	11.78	4	12	6.35	19.05	95.17	603.47	2.47	15.65	25.37	65.83			
9	1,500	2,000	1,750	185	1,464	6.70	52.99	399.27	1,315.98	5.13	16.91	4	16	6.35	25.40	50.68	654.15	1.31	16.97	12.69	49.71			
10	2,000	2,500	2,250	140	1,604	5.07	58.05	368.22	1,684.20	4.73	21.64	0	16	0.00	25.40	0.00	654.15	0.00	16.97	0.00	38.84			
11	2,500	3,000	2,750	124	1,728	4.49	62.54	399.38	2,083.58	5.13	26.77	2	18	3.17	28.57	2,441.42	3,095.57	63.33	80.30	611.30	148.57			
12	3,000	4,000	3,500	165	1,893	5.97	68.51	602.29	2,685.87	7.74	34.51	2	20	3.17	31.75	35.48	3,131.04	0.92	81.22	5.89	116.57			
13	4,000	5,000	4,500	91	1,984	3.29	71.81	422.08	3,107.94	5.42	39.93	3	23	4.76	36.51	44.32	3,175.37	1.15	82.37	10.50	102.17			
14	5,000	7,500	6,250	171	2,155	6.19	77.99	919.41	4,027.35	11.81	51.74	4	27	6.35	42.86	17.51	3,192.88	0.45	82.83	1.90	79.28			
15	7,500	10,000	8,750	92	2,247	3.33	81.32	653.31	4,680.66	8.39	60.14	2	29	3.17	46.03	3.24	3,196.12	0.08	82.91	0.50	68.28			
16	10,000	20,000	15,000	205	2,452	7.42	88.74	1,180.44	5,861.09	15.17	75.30	15	44	23.81	69.84	290.25	3,486.37	7.53	90.44	24.59	59.48			
17	20,000	50,000	35,000	276	2,728	9.99	98.73	1,532.79	7,393.89	19.69	95.00	18	62	28.57	98.41	361.84	3,848.21	9.39	99.83	23.61	52.05			
18	50,000	100,000	75,000	34	2,762	1.23	99.96	388.01	7,781.90	4.99	99.98	1	63	1.59	100.00	6.69	3,854.89	0.17	100.00	1.72	49.54			
19	100,000	500,000	300,000	1	2,763	0.04	100.00	1.49	7,783.39	0.02	100.00	0	63	0.00	100.00	0.00	3,854.89	0.00	100.00	0.00	49.53			
20	500,000	UP		0	2,763	0.00	100.00	0.00	7,783.39	0.00	100.00	0	63	0.00	100.00	0.00	3,854.89	0.00	100.00	0.00	49.53			
				2,763					7,783.39					63					3,854.89					49.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	623	623	46.53	46.53	34.77	34.77	1.06	1.06	2	2	9.52	9.52	39.84	39.84	8.31	8.31	114.57	114.57			
2	50	100	75	33	656	2.46	48.99	12.23	47.00	0.37	1.44	0	2	0.00	9.52	0.00	39.84	0.00	8.31	0.00	84.76			
3	100	200	150	29	685	2.17	51.16	17.72	64.72	0.54	1.98	0	2	0.00	9.52	0.00	39.84	0.00	8.31	0.00	61.56			
4	200	300	250	25	710	1.87	53.02	12.35	77.07	0.38	2.36	0	2	0.00	9.52	0.00	39.84	0.00	8.31	0.00	51.69			
5	300	500	400	53	763	3.96	56.98	33.02	110.10	1.01	3.37	1	3	4.76	14.29	3.34	43.18	0.70	9.01	10.12	39.22			
6	500	750	625	58	821	4.33	61.31	47.93	158.03	1.47	4.83	0	3	0.00	14.29	0.00	43.18	0.00	9.01	0.00	27.33			
7	750	1,000	875	42	863	3.14	64.45	62.07	220.10	1.90	6.73	0	3	0.00	14.29	0.00	43.18	0.00	9.01	0.00	19.62			
8	1,000	1,500	1,250	51	914	3.81	68.26	100.16	320.26	3.06	9.80	0	3	0.00	14.29	0.00	43.18	0.00	9.01	0.00	13.48			
9	1,500	2,000	1,750	44	958	3.29	71.55	107.71	427.97	3.29	13.09	1	4	4.76	19.05	40.91	84.09	8.53	17.54	37.98	19.65			
10	2,000	2,500	2,250	43	1,001	3.21	74.76	156.21	584.18	4.78	17.87	0	4	0.00	19.05	0.00	84.09	0.00	17.54	0.00	14.39			
11	2,500	3,000	2,750	48	1,049	3.58	78.34	188.15	772.34	5.75	23.62	1	5	4.76	23.81	8.15	92.24	1.70	19.24	4.33	11.94			
12	3,000	4,000	3,500	35	1,084	2.61	80.96	176.92	949.26	5.41	29.03	3	8	14.29	38.10	76.41	168.65	15.94	35.18	43.19	17.77			
13	4,000	5,000	4,500	25	1,109	1.87	82.82	151.83	1,101.08	4.64	33.68	1	9	4.76	42.86	37.43	206.09	7.81	42.99	24.66	18.72			
14	5,000	7,500	6,250	47	1,156	3.51	86.33	399.42	1,500.51	12.22	45.89	3	12	14.29	57.14	157.95	364.04	32.95	75.93	39.54	24.26			
15	7,500	10,000	8,750	32	1,188	2.39	88.72	264.32	1,764.83	8.08	53.98	1	13	4.76	61.90	29.84	393.87	6.22	82.16	11.29	22.32			
16	10,000	20,000	15,000	68	1,256	5.08	93.80	764.38	2,529.21	23.38	77.36	3	16	14.29	76.19	32.25	426.12	6.73	88.88	4.22	16.85			
17	20,000	50,000	35,000	73	1,329	5.45	99.25	665.01	3,194.22	20.34	97.70	3	19	14.29	90.48	17.18	443.29	3.58	92.47	2.58	13.88			
18	50,000	100,000	75,000	10	1,339	0.75	100.00	75.30	3,269.52	2.30	100.00	2	21	9.52	100.00	36.12	479.42	7.53	100.00	47.98	14.66			
19	100,000	500,000	300,000	0	1,339	0.00	100.00	0.00	3,269.52	0.00	100.00	0	21	0.00	100.00	0.00	479.42	0.00	100.00	0.00	14.66			
20	500,000	UP		0	1,339	0.00	100.00	0.00	3,269.52	0.00	100.00	0	21	0.00	100.00	0.00	479.42	0.00	100.00	0.00	14.66			
				1,339					3,269.52					21					479.42					14.66



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	8.48	8.48	1.91	1.91	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	35	3.89	12.37	2.86	4.77	0.78	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	43	2.83	15.19	4.04	8.81	1.09	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	160	203	56.54	71.73	97.25	106.06	26.33	28.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	217	4.95	76.68	0.96	107.02	0.26	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	235	6.36	83.04	35.26	142.28	9.55	38.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	241	2.12	85.16	11.41	153.69	3.09	41.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	250	3.18	88.34	32.84	186.53	8.89	50.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	257	2.47	90.81	16.79	203.32	4.54	55.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	262	1.77	92.58	15.09	218.41	4.09	59.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	267	1.77	94.35	45.56	263.97	12.33	71.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	275	2.83	97.17	61.02	324.99	16.52	87.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	277	0.71	97.88	7.87	317.12	2.13	85.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	282	1.77	99.65	21.74	338.85	5.88	91.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	283	0.35	100.00	30.53	369.38	8.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				283					369.38					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	24.85	24.85	5.78	5.78	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	60	10.65	35.50	10.21	16.00	1.65	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	81	12.43	47.93	11.17	27.17	1.80	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	88	4.14	52.07	7.90	35.07	1.28	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	107	11.24	63.31	23.80	58.87	3.84	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	118	6.51	69.82	20.80	79.67	3.36	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	129	6.51	76.33	24.03	103.70	3.88	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	135	3.55	79.88	21.48	125.18	3.47	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	136	0.59	80.47	4.11	129.29	0.66	20.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	141	2.96	83.43	17.06	146.36	2.76	23.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	142	0.59	84.02	6.81	153.17	1.10	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	148	3.55	87.57	50.14	203.31	8.10	32.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	151	1.78	89.35	36.63	239.94	5.92	38.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	155	2.37	91.72	53.99	293.93	8.72	47.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	156	0.59	92.31	20.55	314.48	3.32	50.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	163	4.14	96.45	225.25	539.74	36.38	87.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	165	1.18	97.63	56.17	595.90	9.07	96.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	166	0.59	98.22	20.97	574.93	3.39	92.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	169	1.78	100.00	44.22	619.15	7.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	169	0.00	100.00	0.00	619.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				169					619.15					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2969

RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.30	2.30	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.15	3.45	0.17	0.23	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	9	6.90	10.34	1.18	1.40	0.40	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	11	2.30	12.64	0.74	2.14	0.25	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	16	5.75	18.39	2.14	4.28	0.72	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	22	6.90	25.29	3.00	7.28	1.01	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	27	5.75	31.03	6.06	13.35	2.05	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	43	18.39	49.43	19.18	32.52	6.47	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	48	5.75	55.17	10.20	42.72	3.44	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	49	1.15	56.32	2.79	45.51	0.94	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	56	8.05	64.37	13.19	58.70	4.45	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	63	8.05	72.41	18.90	77.60	6.38	26.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	67	4.60	77.01	3.28	80.88	1.11	27.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	74	8.05	85.06	39.41	120.29	13.30	40.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	76	2.30	87.36	19.34	139.63	6.53	47.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	85	10.34	97.70	118.61	258.25	40.03	87.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	86	1.15	98.85	22.35	280.60	7.54	94.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	87	1.15	100.00	15.70	296.30	5.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	87	0.00	100.00	0.00	296.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	87	0.00	100.00	0.00	296.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				87					296.30					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	6.46	6.46	0.12	0.12	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	34	4.00	10.46	1.45	1.57	0.16	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	27	61	8.31	18.77	5.69	7.27	0.64	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	25	86	7.69	26.46	6.99	14.26	0.79	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	35	121	10.77	37.23	16.18	30.44	1.82	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	148	8.31	45.54	19.29	49.72	2.17	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	29	177	8.92	54.46	24.97	74.69	2.80	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	200	7.08	61.54	32.62	107.31	3.66	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	28	228	8.62	70.15	62.39	169.70	7.01	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	239	3.38	73.54	25.23	194.93	2.83	21.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	251	3.69	77.23	30.64	225.57	3.44	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	260	2.77	80.00	41.22	266.79	4.63	29.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	273	4.00	84.00	70.91	337.70	7.97	37.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	286	4.00	88.00	87.63	425.33	9.84	47.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	298	3.69	91.69	92.48	517.81	10.39	58.17	1	1	100.00	100.00	35.23	35.23	100.00	100.00	38.09	6.80			
16	10,000	20,000	15,000	16	314	4.92	96.62	250.24	768.06	28.11	86.28	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	4.59			
17	20,000	50,000	35,000	1	315	0.31	96.92	17.72	785.78	1.99	88.27	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	4.48			
18	50,000	100,000	75,000	3	318	0.92	97.85	42.74	828.52	4.80	93.07	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	4.25			
19	100,000	500,000	300,000	3	321	0.92	98.77	31.15	859.67	3.50	96.57	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	4.10			
20	500,000	UP		4	325	1.23	100.00	30.50	890.17	3.43	100.00	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	3.96			
				325					890.17					1					35.23					3.96



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2971

APPARTEMENTS/CONDOMINIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	23,717	23,717	16.55	16.55	1,303.46	1,303.46	0.69	0.69	48	48	3.20	3.20	378.91	378.91	0.97	0.97	29.07	29.07	
2	50	100	75	9,180	32,897	6.41	22.96	916.80	2,220.26	0.48	1.17	25	73	1.67	4.87	304.41	683.32	0.78	1.75	33.20	30.78	
3	100	200	150	14,435	47,332	10.07	33.03	3,019.24	5,239.51	1.59	2.76	23	96	1.53	6.40	172.83	856.15	0.44	2.20	5.72	16.34	
4	200	300	250	10,297	57,629	7.19	40.22	2,593.55	7,833.05	1.36	4.12	20	116	1.33	7.74	212.52	1,068.67	0.55	2.74	8.19	13.64	
5	300	500	400	15,722	73,351	10.97	51.19	5,680.29	13,513.34	2.99	7.11	64	180	4.27	12.01	1,075.94	2,144.61	2.76	5.50	18.94	15.87	
6	500	750	625	13,383	86,734	9.34	60.53	6,351.80	19,865.14	3.34	10.45	77	257	5.14	17.14	1,657.34	3,801.95	4.25	9.76	26.09	19.14	
7	750	1,000	875	10,605	97,339	7.40	67.93	7,650.79	27,515.93	4.03	14.48	36	293	2.40	19.55	1,029.01	4,830.96	2.64	12.40	13.45	17.56	
8	1,000	1,500	1,250	10,733	108,072	7.49	75.43	9,981.99	37,497.92	5.25	19.73	57	350	3.80	23.35	2,623.60	7,454.56	6.73	19.13	26.28	19.88	
9	1,500	2,000	1,750	6,376	114,448	4.45	79.88	7,548.92	45,046.84	3.97	23.70	35	385	2.33	25.68	3,265.63	10,720.18	8.38	27.51	43.26	23.80	
10	2,000	2,500	2,250	4,123	118,571	2.88	82.75	7,234.38	52,281.22	3.81	27.51	24	409	1.60	27.28	1,394.01	12,114.19	3.58	31.08	19.27	23.17	
11	2,500	3,000	2,750	3,340	121,911	2.33	85.08	6,815.95	59,097.17	3.59	31.10	27	436	1.80	29.09	1,475.53	13,589.72	3.79	34.87	21.65	23.00	
12	3,000	4,000	3,500	4,128	126,039	2.88	87.97	10,392.86	69,490.03	5.47	36.56	37	473	2.47	31.55	4,677.53	18,267.25	12.00	46.87	45.01	26.29	
13	4,000	5,000	4,500	2,802	128,841	1.96	89.92	9,110.81	78,600.83	4.79	41.36	16	489	1.07	32.62	414.80	18,682.05	1.06	47.94	4.55	23.77	
14	5,000	7,500	6,250	4,064	132,905	2.84	92.76	15,744.62	94,345.45	8.28	49.64	52	541	3.47	36.09	1,781.57	20,463.62	4.57	52.51	11.32	21.69	
15	7,500	10,000	8,750	2,241	135,146	1.56	94.32	12,107.45	106,452.90	6.37	56.01	53	594	3.54	39.63	1,317.69	21,781.31	3.38	55.89	10.88	20.46	
16	10,000	20,000	15,000	3,457	138,603	2.41	96.73	23,687.47	130,140.37	12.46	68.48	74	668	4.94	44.56	1,387.74	23,169.05	3.56	59.45	5.86	17.80	
17	20,000	50,000	35,000	2,450	141,053	1.71	98.44	24,506.76	154,647.13	12.89	81.37	84	752	5.60	50.17	3,231.77	26,400.82	8.29	67.74	13.19	17.07	
18	50,000	100,000	75,000	905	141,958	0.63	99.08	9,592.95	164,240.07	5.05	86.42	105	857	7.00	57.17	942.27	27,343.09	2.42	70.16	9.82	16.65	
19	100,000	500,000	300,000	822	142,780	0.57	99.65	8,663.53	172,903.60	4.56	90.98	192	1,049	12.81	69.98	1,727.31	29,070.40	4.43	74.59	19.94	16.81	
20	500,000	UP		503	143,283	0.35	100.00	17,145.66	190,049.26	9.02	100.00	450	1,499	30.02	100.00	9,901.72	38,972.12	25.41	100.00	57.75	20.51	
				143,283				190,049.26					1,499				38,972.12				20.51	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2972

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,019	1,019	13.20	13.20	173.71	173.71	0.90	0.90	7	7	2.01	2.01	7.38	7.38	0.26	0.26	4.25	4.25			
2	50	100	75	348	1,367	4.51	17.71	84.88	258.59	0.44	1.34	1	8	0.29	2.30	1.70	9.09	0.06	0.32	2.01	3.51			
3	100	200	150	469	1,836	6.08	23.78	125.79	384.38	0.65	1.99	0	8	0.00	2.30	0.00	9.09	0.00	0.32	0.00	2.36			
4	200	300	250	478	2,314	6.19	29.97	131.36	515.75	0.68	2.67	1	9	0.29	2.59	1.71	10.80	0.06	0.38	1.30	2.09			
5	300	500	400	1,409	3,723	18.25	48.23	354.53	870.28	1.83	4.50	23	32	6.61	9.20	108.83	119.63	3.80	4.18	30.70	13.75			
6	500	750	625	443	4,166	5.74	53.96	169.14	1,039.42	0.88	5.38	0	32	0.00	9.20	0.00	119.63	0.00	4.18	0.00	11.51			
7	750	1,000	875	480	4,646	6.22	60.18	233.69	1,273.11	1.21	6.59	1	33	0.29	9.48	2.60	122.23	0.09	4.27	1.11	9.60			
8	1,000	1,500	1,250	380	5,026	4.92	65.10	374.35	1,647.46	1.94	8.53	2	35	0.57	10.06	17.02	139.25	0.59	4.87	4.55	8.45			
9	1,500	2,000	1,750	180	5,206	2.33	67.44	284.21	1,931.67	1.47	10.00	0	35	0.00	10.06	0.00	139.25	0.00	4.87	0.00	7.21			
10	2,000	2,500	2,250	171	5,377	2.22	69.65	239.98	2,171.65	1.24	11.24	3	38	0.86	10.92	109.95	249.20	3.84	8.71	45.82	11.48			
11	2,500	3,000	2,750	136	5,513	1.76	71.41	230.79	2,402.44	1.19	12.43	2	40	0.57	11.49	12.52	261.72	0.44	9.15	5.42	10.89			
12	3,000	4,000	3,500	175	5,688	2.27	73.68	375.35	2,777.78	1.94	14.37	1	41	0.29	11.78	70.45	332.17	2.46	11.61	18.77	11.96			
13	4,000	5,000	4,500	109	5,797	1.41	75.09	289.02	3,066.81	1.50	15.87	5	46	1.44	13.22	124.81	456.98	4.36	15.97	43.18	14.90			
14	5,000	7,500	6,250	184	5,981	2.38	77.47	804.61	3,871.42	4.16	20.03	4	50	1.15	14.37	28.45	485.43	0.99	16.96	3.54	12.54			
15	7,500	10,000	8,750	140	6,121	1.81	79.29	609.69	4,481.11	3.16	23.19	5	55	1.44	15.80	66.17	551.60	2.31	19.28	10.85	12.31			
16	10,000	20,000	15,000	312	6,433	4.04	83.33	1,786.98	6,268.09	9.25	32.44	5	60	1.44	17.24	168.27	719.87	5.88	25.16	9.42	11.48			
17	20,000	50,000	35,000	390	6,823	5.05	88.38	3,779.22	10,047.31	19.56	51.99	7	67	2.01	19.25	34.31	754.18	1.20	26.36	0.91	7.51			
18	50,000	100,000	75,000	359	7,182	4.65	93.03	3,824.41	13,871.72	19.79	71.78	40	107	11.49	30.75	643.49	1,397.68	22.49	48.84	16.83	10.08			
19	100,000	500,000	300,000	492	7,674	6.37	99.40	4,859.02	18,730.73	25.14	96.93	49	156	14.08	44.83	989.42	2,387.10	34.58	83.42	20.36	12.74			
20	500,000	UP		46	7,720	0.60	100.00	593.86	19,324.59	3.07	100.00	192	348	55.17	100.00	474.39	2,861.49	16.58	100.00	79.88	14.81			
				7,720					19,324.59					348					2,861.49					14.81



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2973

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,017	1,017	18.94	18.94	155.48	155.48	1.24	1.24	1	1	0.60	0.60	7.74	7.74	0.12	0.12	4.98	4.98			
2	50	100	75	215	1,232	4.00	22.94	90.28	245.76	0.72	1.96	0	1	0.00	0.60	0.00	7.74	0.00	0.12	0.00	3.15			
3	100	200	150	323	1,555	6.01	28.95	169.07	414.83	1.35	3.30	0	1	0.00	0.60	0.00	7.74	0.00	0.12	0.00	1.87			
4	200	300	250	293	1,848	5.46	34.41	188.87	603.70	1.50	4.81	0	1	0.00	0.60	0.00	7.74	0.00	0.12	0.00	1.28			
5	300	500	400	435	2,283	8.10	42.51	329.65	933.35	2.62	7.43	0	1	0.00	0.60	0.00	7.74	0.00	0.12	0.00	0.83			
6	500	750	625	296	2,579	5.51	48.02	192.15	1,125.49	1.53	8.96	0	1	0.00	0.60	0.00	7.74	0.00	0.12	0.00	0.69			
7	750	1,000	875	299	2,878	5.57	53.58	221.00	1,346.50	1.76	10.72	1	2	0.60	1.20	11.06	18.80	0.17	0.29	5.00	1.40			
8	1,000	1,500	1,250	321	3,199	5.98	59.56	301.67	1,648.17	2.40	13.12	1	3	0.60	1.80	3.28	22.08	0.05	0.34	1.09	1.34			
9	1,500	2,000	1,750	365	3,564	6.80	66.36	442.92	2,091.09	3.53	16.65	2	5	1.20	2.99	29.62	51.70	0.46	0.81	6.69	2.47			
10	2,000	2,500	2,250	255	3,819	4.75	71.10	424.65	2,515.74	3.38	20.03	7	12	4.19	7.19	79.32	131.02	1.24	2.05	18.68	5.21			
11	2,500	3,000	2,750	158	3,977	2.94	74.05	377.67	2,893.41	3.01	23.03	0	12	0.00	7.19	0.00	131.02	0.00	2.05	0.00	4.53			
12	3,000	4,000	3,500	204	4,181	3.80	77.84	659.29	3,552.71	5.25	28.28	2	14	1.20	8.38	3,322.14	3,453.16	51.91	53.96	503.89	97.20			
13	4,000	5,000	4,500	100	4,281	1.86	79.71	357.78	3,910.49	2.85	31.13	0	14	0.00	8.38	0.00	3,453.16	0.00	53.96	0.00	88.31			
14	5,000	7,500	6,250	107	4,388	1.99	81.70	604.15	4,514.64	4.81	35.94	4	18	2.40	10.78	97.54	3,550.70	1.52	55.48	16.14	78.65			
15	7,500	10,000	8,750	70	4,458	1.30	83.00	454.16	4,968.80	3.62	39.55	3	21	1.80	12.57	4.96	3,555.65	0.08	55.56	1.09	71.56			
16	10,000	20,000	15,000	110	4,568	2.05	85.05	867.20	5,836.00	6.90	46.46	2	23	1.20	13.77	59.94	3,615.59	0.94	56.50	6.91	61.95			
17	20,000	50,000	35,000	132	4,700	2.46	87.51	1,136.15	6,972.16	9.04	55.50	10	33	5.99	19.76	73.11	3,688.70	1.14	57.64	6.43	52.91			
18	50,000	100,000	75,000	134	4,834	2.49	90.00	1,444.15	8,416.31	11.50	67.00	7	40	4.19	23.95	203.39	3,892.09	3.18	60.82	14.08	46.24			
19	100,000	500,000	300,000	454	5,288	8.45	98.45	3,652.34	12,068.65	29.07	96.07	86	126	51.50	75.45	1,658.04	5,550.12	25.91	86.72	45.40	45.99			
20	500,000	UP		83	5,371	1.55	100.00	493.84	12,562.49	3.93	100.00	41	167	24.55	100.00	849.71	6,399.83	13.28	100.00	172.06	50.94			
				5,371					12,562.49					167					6,399.83					50.94



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	71	71	9.97	9.97	3.15	3.15	0.12	0.12	1	1	14.29	14.29	1.80	1.80	0.02	0.02	57.13	57.13			
2	50	100	75	14	85	1.97	11.94	1.40	1.76	0.05	0.07	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	102.51	102.51		
3	100	200	150	36	121	5.06	16.99	5.35	3.60	0.20	0.13	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	50.03	50.03		
4	200	300	250	31	152	4.35	21.35	9.10	12.70	0.34	0.47	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	14.18	14.18		
5	300	500	400	53	205	7.44	28.79	16.35	29.04	0.61	1.08	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	6.20	6.20		
6	500	750	625	48	253	6.74	35.53	29.88	58.92	1.12	2.20	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	3.05	3.05		
7	750	1,000	875	35	288	4.92	40.45	30.54	89.46	1.14	3.34	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	2.01	2.01		
8	1,000	1,500	1,250	36	324	5.06	45.51	34.45	123.91	1.29	4.62	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	1.45	1.45		
9	1,500	2,000	1,750	48	372	6.74	52.25	104.46	228.37	3.90	8.52	1	2	14.29	28.57	200.12	201.92	2.71	2.73	191.58	88.42			
10	2,000	2,500	2,250	26	398	3.65	55.90	56.55	284.92	2.11	10.63	0	2	0.00	28.57	0.00	201.92	0.00	2.73	0.00	70.87	70.87		
11	2,500	3,000	2,750	29	427	4.07	59.97	74.49	359.41	2.78	13.41	0	2	0.00	28.57	0.00	201.92	0.00	2.73	0.00	56.18	56.18		
12	3,000	4,000	3,500	48	475	6.74	66.71	143.93	503.35	5.37	18.79	1	3	14.29	42.86	3.35	205.27	0.05	2.78	2.33	40.78	40.78		
13	4,000	5,000	4,500	18	493	2.53	69.24	87.23	590.58	3.26	22.04	0	3	0.00	42.86	0.00	205.27	0.00	2.78	0.00	34.76	34.76		
14	5,000	7,500	6,250	33	526	4.63	73.88	127.67	718.25	4.76	26.81	0	3	0.00	42.86	0.00	205.27	0.00	2.78	0.00	28.58	28.58		
15	7,500	10,000	8,750	19	545	2.67	76.54	89.17	807.41	3.33	30.13	0	3	0.00	42.86	0.00	205.27	0.00	2.78	0.00	25.42	25.42		
16	10,000	20,000	15,000	49	594	6.88	83.43	599.15	1,406.57	22.36	52.50	0	3	0.00	42.86	0.00	205.27	0.00	2.78	0.00	14.59	14.59		
17	20,000	50,000	35,000	57	651	8.01	91.43	801.88	2,208.44	29.93	82.42	1	4	14.29	57.14	3.00	208.27	0.04	2.82	0.37	9.43	9.43		
18	50,000	100,000	75,000	21	672	2.95	94.38	142.81	2,351.25	5.33	87.75	1	5	14.29	71.43	25.00	233.27	0.34	3.16	17.51	9.92	9.92		
19	100,000	500,000	300,000	25	697	3.51	97.89	225.97	2,577.22	8.43	96.19	0	5	0.00	71.43	0.00	233.27	0.00	3.16	0.00	9.05	9.05		
20	500,000	UP		15	712	2.11	100.00	102.16	2,679.38	3.81	100.00	2	7	28.57	100.00	7,157.75	7,391.02	96.84	100.00	7006.13	275.85	275.85		
				712					2,679.38					7					7,391.02					275.85



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	916	916	13.15	13.15	359.84	359.84	1.91	1.91	11	11	4.62	4.62	43.37	43.37	0.12	0.12	12.05	12.05			
2	50	100	75	295	1,211	4.23	17.38	90.07	449.91	0.48	2.39	1	12	0.42	5.04	59.14	102.51	0.17	0.29	65.66	22.78			
3	100	200	150	513	1,724	7.36	24.74	298.02	747.94	1.58	3.97	4	16	1.68	6.72	36.19	138.69	0.10	0.39	12.14	18.54			
4	200	300	250	424	2,148	6.08	30.83	201.74	949.68	1.07	5.05	1	17	0.42	7.14	1.53	140.22	0.00	0.40	0.76	14.77			
5	300	500	400	681	2,829	9.77	40.60	436.56	1,386.23	2.32	7.37	0	17	0.00	7.14	0.00	140.22	0.00	0.40	0.00	10.12			
6	500	750	625	438	3,267	6.29	46.89	306.27	1,692.50	1.63	8.99	1	18	0.42	7.56	10.44	150.66	0.03	0.42	3.41	8.90			
7	750	1,000	875	372	3,639	5.34	52.22	345.16	2,037.65	1.83	10.83	3	21	1.26	8.82	17.62	168.29	0.05	0.47	5.11	8.26			
8	1,000	1,500	1,250	411	4,050	5.90	58.12	440.32	2,477.97	2.34	13.17	1	22	0.42	9.24	7.97	176.25	0.02	0.50	1.81	7.11			
9	1,500	2,000	1,750	295	4,345	4.23	62.36	404.67	2,882.64	2.15	15.32	0	22	0.00	9.24	0.00	176.25	0.00	0.50	0.00	6.11			
10	2,000	2,500	2,250	240	4,585	3.44	65.80	490.22	3,372.86	2.61	17.92	1	23	0.42	9.66	3.96	180.21	0.01	0.51	0.81	5.34			
11	2,500	3,000	2,750	205	4,790	2.94	68.74	415.51	3,788.37	2.21	20.13	1	24	0.42	10.08	1.00	181.21	0.00	0.51	0.24	4.78			
12	3,000	4,000	3,500	196	4,986	2.81	71.56	535.69	4,324.07	2.85	22.98	1	25	0.42	10.50	12.46	193.67	0.04	0.55	2.33	4.48			
13	4,000	5,000	4,500	178	5,164	2.55	74.11	482.63	4,806.70	2.56	25.55	1	26	0.42	10.92	1.25	194.92	0.00	0.55	0.26	4.06			
14	5,000	7,500	6,250	178	5,342	2.55	76.66	613.30	5,420.00	3.26	28.80	1	27	0.42	11.34	26.74	221.66	0.08	0.62	4.36	4.09			
15	7,500	10,000	8,750	139	5,481	1.99	78.66	1,113.13	6,533.13	5.92	34.72	0	27	0.00	11.34	0.00	221.66	0.00	0.62	0.00	3.39			
16	10,000	20,000	15,000	272	5,753	3.90	82.56	1,977.73	8,510.86	10.51	45.23	7	34	2.94	14.29	310.37	532.03	0.87	1.50	15.69	6.25			
17	20,000	50,000	35,000	218	5,971	3.13	85.69	1,583.14	10,094.00	8.41	53.64	3	37	1.26	15.55	150.52	682.55	0.42	1.92	9.51	6.76			
18	50,000	100,000	75,000	79	6,050	1.13	86.83	628.80	10,722.80	3.34	56.99	10	47	4.20	19.75	254.33	936.88	0.72	2.64	40.45	8.74			
19	100,000	500,000	300,000	558	6,608	8.01	94.83	3,693.44	14,416.24	19.63	76.61	66	113	27.73	47.48	30,067.93	31,004.82	84.73	87.37	814.09	215.07			
20	500,000	UP		360	6,968	5.17	100.00	4,400.31	18,816.55	23.39	100.00	125	238	52.52	100.00	4,480.60	35,485.41	12.63	100.00	101.82	188.59			
				6,968					18,816.55					238					35,485.41					188.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2976

DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	112,243	112,243	14.77	14.77	4,736.76	4,736.76	1.73	1.73	36	36	3.54	3.54	466.73	466.73	0.91	0.91	9.85	9.85
2	50	100	75	86,856	199,099	11.43	26.19	8,087.71	12,824.47	2.95	4.68	32	68	3.15	6.69	1,160.48	1,627.21	2.26	3.17	14.35	12.69
3	100	200	150	150,565	349,664	19.81	46.00	21,772.15	34,596.62	7.95	12.64	78	146	7.68	14.37	4,119.71	5,746.92	8.03	11.20	18.92	16.61
4	200	300	250	98,070	447,734	12.90	58.90	19,343.16	53,939.77	7.06	19.70	63	209	6.20	20.57	2,728.09	8,475.00	5.32	16.52	14.10	15.71
5	300	500	400	113,664	561,398	14.95	73.86	30,821.65	84,761.42	11.26	30.96	136	345	13.39	33.96	6,491.92	14,966.93	12.65	29.17	21.06	17.66
6	500	750	625	66,702	628,100	8.78	82.63	25,021.20	109,782.62	9.14	40.10	85	430	8.37	42.32	4,487.28	19,454.21	8.75	37.91	17.93	17.72
7	750	1,000	875	44,874	672,974	5.90	88.53	23,693.00	133,475.61	8.65	48.75	66	496	6.50	48.82	6,168.58	25,622.79	12.02	49.94	26.04	19.20
8	1,000	1,500	1,250	35,402	708,376	4.66	93.19	26,960.31	160,435.92	9.85	58.60	75	571	7.38	56.20	4,673.56	30,296.35	9.11	59.04	17.33	18.88
9	1,500	2,000	1,750	17,325	725,701	2.28	95.47	18,803.08	179,239.01	6.87	65.46	45	616	4.43	60.63	2,526.38	32,822.73	4.92	63.97	13.44	18.31
10	2,000	2,500	2,250	8,659	734,360	1.14	96.61	12,762.69	192,001.69	4.66	70.12	27	643	2.66	63.29	1,149.75	33,972.48	2.24	66.21	9.01	17.69
11	2,500	3,000	2,750	5,982	740,342	0.79	97.40	10,573.60	202,575.29	3.86	73.99	38	681	3.74	67.03	5,673.66	39,646.14	11.06	77.27	53.66	19.57
12	3,000	4,000	3,500	5,968	746,310	0.79	98.18	12,944.12	215,519.41	4.73	78.71	26	707	2.56	69.59	2,202.18	41,848.32	4.29	81.56	17.01	19.42
13	4,000	5,000	4,500	3,574	749,884	0.47	98.65	10,309.63	225,829.04	3.77	82.48	30	737	2.95	72.54	1,182.92	43,031.24	2.31	83.86	11.47	19.05
14	5,000	7,500	6,250	3,729	753,613	0.49	99.14	13,095.47	238,924.51	4.78	87.26	31	768	3.05	75.59	1,476.54	44,507.78	2.88	86.74	11.28	18.63
15	7,500	10,000	8,750	1,972	755,585	0.26	99.40	9,284.47	248,208.99	3.39	90.65	17	785	1.67	77.26	332.38	44,840.16	0.65	87.39	3.58	18.07
16	10,000	20,000	15,000	2,388	757,973	0.31	99.72	14,343.02	262,552.01	5.24	95.89	67	852	6.59	83.86	2,099.29	46,939.46	4.09	91.48	14.64	17.88
17	20,000	50,000	35,000	1,441	759,414	0.19	99.91	8,329.33	270,881.34	3.04	98.93	92	944	9.06	92.91	3,204.91	50,144.36	6.25	97.73	38.48	18.51
18	50,000	100,000	75,000	371	759,785	0.05	99.95	1,210.16	272,091.50	0.44	99.38	32	976	3.15	96.06	308.49	50,452.85	0.60	98.33	25.49	18.54
19	100,000	500,000	300,000	278	760,063	0.04	99.99	1,621.51	273,713.01	0.59	99.97	37	1,013	3.64	99.70	777.52	51,230.37	1.52	99.84	47.95	18.72
20	500,000	UP		70	760,133	0.01	100.00	87.83	273,800.84	0.03	100.00	3	1,016	0.30	100.00	80.67	51,311.04	0.16	100.00	91.85	18.74
				760,133				273,800.84					1,016				51,311.04				18.74



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	18.75	18.75	1.26	1.26	2.67	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	3.13	21.88	0.16	1.42	0.35	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	11	12.50	34.38	3.37	4.79	7.12	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	14	9.38	43.75	2.59	7.38	5.49	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	17	9.38	53.13	4.22	11.61	8.93	24.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	20	9.38	62.50	2.94	14.54	6.21	30.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	3.13	65.63	4.13	18.67	8.73	39.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	23	6.25	71.88	10.90	29.57	23.05	62.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	3.13	75.00	0.42	29.99	0.89	63.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	25	3.13	78.13	7.46	37.45	15.77	79.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	26	3.13	81.25	0.19	37.64	0.40	79.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	27	3.13	84.38	0.73	38.37	1.55	81.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	28	3.13	87.50	0.30	38.67	0.64	81.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	29	3.13	90.63	1.17	39.84	2.47	84.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	30	3.13	93.75	1.20	41.04	2.54	86.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	31	3.13	96.88	2.91	43.95	6.15	92.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	32	3.13	100.00	3.34	47.29	7.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	47.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	47.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	32	0.00	100.00	0.00	47.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					47.29					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	123	123	36.72	36.72	15.08	15.08	9.23	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	52	175	15.52	52.24	16.64	31.72	10.18	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	67	242	20.00	72.24	33.45	65.17	20.48	39.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	264	6.57	78.81	9.75	74.92	5.97	45.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	287	6.87	85.67	13.12	88.03	8.03	53.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	299	3.58	89.25	11.49	99.53	7.04	60.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	309	2.99	92.24	18.57	118.10	11.37	72.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	320	3.28	95.52	18.32	136.42	11.21	83.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	322	0.60	96.12	2.47	138.89	1.51	85.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	327	1.49	97.61	12.52	151.41	7.66	92.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	333	1.79	99.40	10.35	161.76	6.34	99.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	334	0.30	99.70	1.58	163.34	0.96	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	335	0.30	100.00	0.04	163.38	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	335	0.00	100.00	0.00	163.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	335	0.00	100.00	0.00	163.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	335	0.00	100.00	0.00	163.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	335	0.00	100.00	0.00	163.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	335	0.00	100.00	0.00	163.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	335	0.00	100.00	0.00	163.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	335	0.00	100.00	0.00	163.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				335					163.38					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2978

INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	159	159	11.08	11.08	25.12	25.12	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	56	215	3.90	14.98	17.11	42.23	0.46	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	77	292	5.37	20.35	23.28	65.51	0.63	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	77	369	5.37	25.71	15.64	81.15	0.42	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	99	468	6.90	32.61	48.94	130.08	1.33	3.52	1	1	6.67	6.67	5.80	5.80	1.52	1.52	11.85	4.46			
6	500	750	625	89	557	6.20	38.82	63.48	193.56	1.72	5.24	1	2	6.67	13.33	33.70	39.50	8.80	10.32	53.09	20.41			
7	750	1,000	875	85	642	5.92	44.74	80.30	273.86	2.18	7.42	2	4	13.33	26.67	25.89	65.39	6.76	17.08	32.24	23.88			
8	1,000	1,500	1,250	143	785	9.97	54.70	206.38	480.25	5.59	13.01	2	6	13.33	40.00	26.83	92.22	7.01	24.09	13.00	19.20			
9	1,500	2,000	1,750	78	863	5.44	60.14	174.52	654.76	4.73	17.74	0	6	0.00	40.00	0.00	92.22	0.00	24.09	0.00	14.08			
10	2,000	2,500	2,250	62	925	4.32	64.46	128.53	783.29	3.48	21.22	1	7	6.67	46.67	70.74	162.96	18.48	42.57	55.04	20.80			
11	2,500	3,000	2,750	58	983	4.04	68.50	204.00	987.29	5.53	26.75	0	7	0.00	46.67	0.00	162.96	0.00	42.57	0.00	16.51			
12	3,000	4,000	3,500	88	1,071	6.13	74.63	239.87	1,227.16	6.50	33.25	3	10	20.00	66.67	40.84	203.80	10.67	53.24	17.02	16.61			
13	4,000	5,000	4,500	67	1,138	4.67	79.30	251.75	1,478.91	6.82	40.07	1	11	6.67	73.33	1.52	205.32	0.40	53.63	0.60	13.88			
14	5,000	7,500	6,250	86	1,224	5.99	85.30	386.38	1,865.29	10.47	50.54	1	12	6.67	80.00	143.21	348.53	37.41	91.04	37.07	18.69			
15	7,500	10,000	8,750	49	1,273	3.41	88.71	327.00	2,192.29	8.86	59.40	2	14	13.33	93.33	23.02	371.55	6.01	97.06	7.04	16.95			
16	10,000	20,000	15,000	64	1,337	4.46	93.17	765.38	2,957.67	20.74	80.14	0	14	0.00	93.33	0.00	371.55	0.00	97.06	0.00	12.56			
17	20,000	50,000	35,000	45	1,382	3.14	96.31	429.17	3,386.84	11.63	91.77	1	15	6.67	100.00	11.26	382.81	2.94	100.00	2.62	11.30			
18	50,000	100,000	75,000	34	1,416	2.37	98.68	239.25	3,626.09	6.48	98.25	0	15	0.00	100.00	0.00	382.81	0.00	100.00	0.00	10.56			
19	100,000	500,000	300,000	13	1,429	0.91	99.58	58.10	3,684.19	1.57	99.83	0	15	0.00	100.00	0.00	382.81	0.00	100.00	0.00	10.39			
20	500,000	UP		6	1,435	0.42	100.00	6.46	3,690.65	0.17	100.00	0	15	0.00	100.00	0.00	382.81	0.00	100.00	0.00	10.37			
				1,435					3,690.65					15					382.81					10.37



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	2	66.67	66.67	0.34	0.34	26.58	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	33.33	100.00	0.93	1.27	73.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3			1.27			0			0.00			0.00			0.00			0.00	0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	7.92	7.92	3.76	3.76	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	29	88	3.89	11.81	2.57	6.33	0.30	0.74	1	1	6.25	6.25	3.90	3.90	3.47	3.47	151.56	61.59			
3	100	200	150	52	140	6.98	18.79	5.15	11.49	0.60	1.34	2	3	12.50	18.75	11.83	15.74	10.52	13.98	229.67	136.98			
4	200	300	250	89	229	11.95	30.74	17.66	29.14	2.07	3.41	1	4	6.25	25.00	0.93	16.67	0.83	14.82	5.29	57.20			
5	300	500	400	66	295	8.86	39.60	17.89	47.04	2.09	5.51	0	4	0.00	25.00	0.00	16.67	0.00	14.82	0.00	35.44			
6	500	750	625	44	339	5.91	45.50	23.82	70.86	2.79	8.30	0	4	0.00	25.00	0.00	16.67	0.00	14.82	0.00	23.53			
7	750	1,000	875	60	399	8.05	53.56	36.34	107.19	4.25	12.55	1	5	6.25	31.25	3.04	19.71	2.70	17.51	8.35	18.38			
8	1,000	1,500	1,250	48	447	6.44	60.00	25.38	132.57	2.97	15.52	1	6	6.25	37.50	5.06	24.77	4.50	22.01	19.94	18.68			
9	1,500	2,000	1,750	47	494	6.31	66.31	38.47	171.04	4.50	20.02	0	6	0.00	37.50	0.00	24.77	0.00	22.01	0.00	14.48			
10	2,000	2,500	2,250	43	537	5.77	72.08	32.18	203.22	3.77	23.79	2	8	12.50	50.00	13.22	37.98	11.75	33.76	41.08	18.69			
11	2,500	3,000	2,750	9	546	1.21	73.29	19.50	222.72	2.28	26.08	0	8	0.00	50.00	0.00	37.98	0.00	33.76	0.00	17.05			
12	3,000	4,000	3,500	30	576	4.03	77.32	52.93	275.65	6.20	32.27	0	8	0.00	50.00	0.00	37.98	0.00	33.76	0.00	13.78			
13	4,000	5,000	4,500	35	611	4.70	82.01	63.23	338.88	7.40	39.67	0	8	0.00	50.00	0.00	37.98	0.00	33.76	0.00	11.21			
14	5,000	7,500	6,250	30	641	4.03	86.04	48.34	387.22	5.66	45.33	0	8	0.00	50.00	0.00	37.98	0.00	33.76	0.00	9.81			
15	7,500	10,000	8,750	29	670	3.89	89.93	57.18	444.40	6.69	52.03	1	9	6.25	56.25	2.83	40.81	2.51	36.27	4.95	9.18			
16	10,000	20,000	15,000	39	709	5.23	95.17	206.21	650.61	24.14	76.17	3	12	18.75	75.00	26.33	67.14	23.40	59.67	12.77	10.32			
17	20,000	50,000	35,000	11	720	1.48	96.64	17.83	668.44	2.09	78.26	0	12	0.00	75.00	0.00	67.14	0.00	59.67	0.00	10.04			
18	50,000	100,000	75,000	9	729	1.21	97.85	126.40	794.85	14.80	93.06	0	12	0.00	75.00	0.00	67.14	0.00	59.67	0.00	8.45			
19	100,000	500,000	300,000	15	744	2.01	99.87	56.33	851.18	6.59	99.65	4	16	25.00	100.00	45.37	112.52	40.33	100.00	80.55	13.22			
20	500,000	UP		1	745	0.13	100.00	2.97	854.14	0.35	100.00	0	16	0.00	100.00	0.00	112.52	0.00	100.00	0.00	13.17			
				745					854.14					16					112.52					13.17



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	20.19	20.19	0.26	0.26	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	56	77	53.85	74.04	5.11	5.38	34.78	36.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	96	18.27	92.31	4.11	9.49	27.94	64.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	97	0.96	93.27	0.72	10.20	4.86	69.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	98	0.96	94.23	0.80	11.00	5.46	74.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	99	0.96	95.19	0.34	11.35	2.33	77.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	101	1.92	97.12	0.00	11.35	0.00	77.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	102	0.96	98.08	0.94	12.29	6.39	83.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	103	0.96	99.04	1.10	13.39	7.50	91.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	104	0.96	100.00	1.31	14.70	8.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				104					14.70					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.60	0.60	8.50	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	1.85	2.45	26.14	34.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	4.61	7.06	65.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				7.06		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2984 OTHERS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	17.62	17.62	0.12	0.12	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	59	10.48	28.10	9.41	9.30	1.95	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	75	7.62	35.71	11.65	20.95	2.41	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	102	12.86	48.57	23.79	44.74	4.92	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	126	11.43	60.00	29.85	74.60	6.17	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	139	6.19	66.19	30.69	105.28	6.35	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	167	13.33	79.52	61.03	166.32	12.62	34.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	177	4.76	84.29	37.55	203.87	7.77	42.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	188	5.24	89.52	47.97	251.84	9.92	52.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	189	0.48	90.00	7.33	244.52	1.52	50.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	195	2.86	92.86	50.89	295.41	10.53	61.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	198	1.43	94.29	12.39	307.79	2.56	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	199	0.48	94.76	0.00	307.79	0.00	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	201	0.95	95.71	44.48	352.27	9.20	72.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	202	0.48	96.19	6.17	358.44	1.28	74.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	204	0.95	97.14	19.37	377.82	4.01	78.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	205	0.48	97.62	4.67	382.49	0.97	79.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	206	0.48	98.10	1.57	384.06	0.33	79.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	209	1.43	99.52	98.09	482.15	20.29	99.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	210	0.48	100.00	1.36	483.51	0.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				210					483.51					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	18.45	18.45	54.69	54.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	15.29	33.73	45.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2					33.73					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	6.71	6.71	17.29	17.29	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	114	171	13.43	20.14	18.84	36.13	1.12	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	211	4.71	24.85	6.25	42.38	0.37	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	28	239	3.30	28.15	23.82	66.19	1.42	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	57	296	6.71	34.86	19.07	85.26	1.13	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	38	334	4.48	39.34	22.29	107.55	1.33	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	184	518	21.67	61.01	65.69	173.24	3.91	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	52	570	6.12	67.14	30.50	203.73	1.81	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	586	1.88	69.02	23.36	227.09	1.39	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	604	2.12	71.14	28.37	255.46	1.69	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	618	1.65	72.79	20.30	275.76	1.21	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	635	2.00	74.79	35.06	310.82	2.08	18.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	658	2.71	77.50	75.79	386.61	4.51	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	682	2.83	80.33	120.51	507.12	7.17	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	697	1.77	82.10	68.28	575.40	4.06	34.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	37	734	4.36	86.45	254.52	829.92	15.14	49.35	1	1	33.33	33.33	8.00	8.00	3.13	3.13	3.14	0.96			
17	20,000	50,000	35,000	27	761	3.18	89.63	285.36	1,115.28	16.97	66.32	0	1	0.00	33.33	0.00	8.00	0.00	3.13	0.00	0.72			
18	50,000	100,000	75,000	46	807	5.42	95.05	340.25	1,455.53	20.23	86.56	2	3	66.67	100.00	247.76	255.76	96.87	100.00	72.82	17.57			
19	100,000	500,000	300,000	42	849	4.95	100.00	226.09	1,681.61	13.44	100.00	0	3	0.00	100.00	0.00	255.76	0.00	100.00	0.00	15.21			
20	500,000	UP		0	849	0.00	100.00	0.00	1,681.61	0.00	100.00	0	3	0.00	100.00	0.00	255.76	0.00	100.00	0.00	15.21			
				849					1,681.61					3					255.76					15.21



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2992 RENTS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	54	70	19.85	19.85	6.43	6.43	6.42	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	86	5.88	25.74	7.18	13.60	7.17	13.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	114	10.29	36.03	3.69	17.29	3.68	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	39	153	14.34	50.37	6.44	23.73	6.43	23.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	66	219	24.26	74.63	16.74	40.47	16.73	40.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	238	6.99	81.62	5.09	45.56	5.09	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	260	8.09	89.71	11.61	57.17	11.60	57.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	269	3.31	93.01	7.19	64.36	7.19	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	274	1.84	94.85	7.32	71.68	7.31	71.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	277	1.10	95.96	9.90	81.58	9.89	81.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	284	2.57	98.53	12.15	93.74	12.15	93.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	285	0.37	98.90	1.15	94.88	1.15	94.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	287	0.74	99.63	3.56	98.44	3.56	98.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	288	0.37	100.00	1.62	100.06	1.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	288	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	288	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	288	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	288	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	288	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	288	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				272					100.06					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3000 KINA

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.14	1.14	11.86	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.33	1.47	3.39	15.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.14	2.61	11.86	27.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.33	2.93	3.39	30.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	5.22	8.16	54.26	84.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.33	8.48	3.39	88.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	1.14	9.62	11.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	9.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	9.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	9.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	9.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	9.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	9.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	9.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	9.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	9.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	9.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	9.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	9.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				9.62				0				0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 3010 COKLAT

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	6.45	6.45	5.86	5.86	1.94	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	11	2.42	8.87	2.61	8.46	0.86	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	27	12.90	21.77	14.51	22.97	4.80	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	36	7.26	29.03	25.61	48.58	8.48	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	40	3.23	32.26	6.66	55.24	2.20	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	52	9.68	41.94	20.32	75.56	6.73	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	53	0.81	42.74	0.08	75.64	0.03	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	62	7.26	50.00	27.95	103.59	9.25	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	70	6.45	56.45	5.98	109.56	1.98	36.28	1	1	50.00	50.00	0.50	0.50	1.14	1.14	8.36	0.46			
10	2,000	2,500	2,250	1	71	0.81	57.26	0.19	109.75	0.06	36.34	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.46			
11	2,500	3,000	2,750	1	72	0.81	58.06	0.27	110.02	0.09	36.43	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.45			
12	3,000	4,000	3,500	1	73	0.81	58.87	0.29	110.32	0.10	36.53	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.45			
13	4,000	5,000	4,500	3	76	2.42	61.29	1.01	111.33	0.33	36.87	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.45			
14	5,000	7,500	6,250	4	80	3.23	64.52	1.72	113.05	0.57	37.44	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.44			
15	7,500	10,000	8,750	4	84	3.23	67.74	3.09	116.14	1.02	38.46	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.43			
16	10,000	20,000	15,000	19	103	15.32	83.06	18.71	134.85	6.20	44.65	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.37			
17	20,000	50,000	35,000	11	114	8.87	91.94	37.04	171.89	12.27	56.92	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.29			
18	50,000	100,000	75,000	2	116	1.61	93.55	51.93	223.82	17.20	74.12	1	2	50.00	100.00	43.32	43.82	98.86	100.00	83.42	19.58			
19	100,000	500,000	300,000	8	124	6.45	100.00	78.16	301.98	25.88	100.00	0	2	0.00	100.00	0.00	43.82	0.00	100.00	0.00	14.51			
20	500,000	UP		0	124	0.00	100.00	0.00	301.98	0.00	100.00	0	2	0.00	100.00	0.00	43.82	0.00	100.00	0.00	14.51			
				124					301.98					2					43.82					14.51



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3030 KOPI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	7.14	7.14	0.06	0.06	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	5	28.57	35.71	6.96	7.02	16.22	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	7.14	42.86	1.01	8.03	2.36	18.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	7.14	50.00	1.22	9.24	2.84	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	7.14	57.14	0.15	9.39	0.34	21.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	7.14	64.29	0.18	9.57	0.43	22.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	7.14	71.43	5.88	15.46	13.72	36.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	7.14	78.57	0.66	16.12	1.54	37.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	7.14	85.71	0.98	17.10	2.29	39.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	7.14	92.86	18.78	35.88	43.81	83.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	7.14	100.00	7.00	42.88	16.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					42.88					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	7.14	7.14	0.74	0.74	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	3.57	10.71	0.25	0.99	0.41	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	3.57	14.29	0.91	1.90	1.52	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	10	21.43	35.71	4.41	6.31	7.37	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	15	17.86	53.57	5.44	11.76	9.09	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	18	10.71	64.29	4.36	16.12	7.28	26.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	20	7.14	71.43	3.93	20.05	6.56	33.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	25	17.86	89.29	13.25	33.30	22.13	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	26	3.57	92.86	7.58	40.88	12.66	68.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	27	3.57	96.43	2.06	42.95	3.45	71.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	28	3.57	100.00	16.94	59.89	28.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				28					59.89					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3040 TEH

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	39	39	12.07	12.07	2.06	2.06	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	22	61	6.81	18.89	2.71	4.78	0.31	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	22	83	6.81	25.70	5.53	10.31	0.64	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	94	3.41	29.10	4.28	14.59	0.50	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	14	108	4.33	33.44	10.24	24.82	1.18	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12	120	3.72	37.15	13.02	37.84	1.51	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	121	0.31	37.46	0.35	38.19	0.04	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	123	0.62	38.08	4.58	42.77	0.53	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	127	1.24	39.32	11.47	54.24	1.33	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	135	2.48	41.80	21.53	75.77	2.49	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	143	2.48	44.27	4.78	80.55	0.55	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	146	0.93	45.20	7.83	88.38	0.91	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	147	0.31	45.51	0.54	88.92	0.06	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	150	0.93	46.44	15.52	104.45	1.80	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	13	163	4.02	50.46	53.77	158.22	6.22	18.31	3	3	60.00	60.00	2.29	2.29	3.89	3.89	4.26	1.45	
16	10,000	20,000	15,000	100	263	30.96	81.42	414.47	572.69	47.97	66.28	0	3	0.00	60.00	0.00	2.29	0.00	3.89	0.00	0.40	
17	20,000	50,000	35,000	52	315	16.10	97.52	229.71	802.39	26.59	92.87	0	3	0.00	60.00	0.00	2.29	0.00	3.89	0.00	0.29	
18	50,000	100,000	75,000	4	319	1.24	98.76	11.15	813.54	1.29	94.16	2	5	40.00	100.00	56.57	58.86	96.11	100.00	507.59	7.24	
19	100,000	500,000	300,000	4	323	1.24	100.00	50.45	863.99	5.84	100.00	0	5	0.00	100.00	0.00	58.86	0.00	100.00	0.00	6.81	
20	500,000	UP		0	323	0.00	100.00	0.00	863.99	0.00	100.00	0	5	0.00	100.00	0.00	58.86	0.00	100.00	0.00	6.81	
				323					863.99					5					58.86			6.81



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.13	3.13	0.17	0.17	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	6.25	9.38	0.58	0.75	0.44	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	3.13	12.50	0.89	1.64	0.67	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	6	6.25	18.75	2.31	3.95	1.76	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	8	6.25	25.00	3.79	7.74	2.88	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	11	9.38	34.38	2.67	10.41	2.03	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	3.13	37.50	2.41	12.82	1.83	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	17	15.63	53.13	6.90	19.72	5.25	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	18	3.13	56.25	8.86	28.58	6.74	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	19	3.13	59.38	0.89	29.47	0.67	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	20	3.13	62.50	4.43	33.90	3.37	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	21	3.13	65.63	1.13	35.03	0.86	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	23	6.25	71.88	16.99	52.03	12.92	39.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	29	18.75	90.63	45.76	97.79	34.80	74.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	32	9.38	100.00	33.73	131.52	25.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				32					131.52					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3060 KAPOK

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	60.00	60.00	0.45	0.45	42.18	42.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	20.00	80.00	0.26	0.71	24.78	66.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	20.00	100.00	0.35	1.07	33.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5				1.07						0				0.00				0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3070 KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	0.51	0.51	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.51				0						0.00				0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3071

BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	61.33	61.33	7.91	7.91	4.26	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	50	5.33	66.67	1.31	9.22	0.71	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	58	10.67	77.33	5.91	15.13	3.18	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	59	1.33	78.67	0.67	15.81	0.36	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	60	1.33	80.00	1.80	17.61	0.97	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	61	1.33	81.33	8.73	26.34	4.70	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	62	1.33	82.67	39.80	66.14	21.42	35.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	63	1.33	84.00	0.15	66.29	0.08	35.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	64	1.33	85.33	0.13	66.42	0.07	35.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	65	1.33	86.67	0.00	66.42	0.00	35.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	66	1.33	88.00	0.96	65.47	0.52	35.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	67	1.33	89.33	0.70	66.16	0.38	35.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	68	1.33	90.67	60.07	126.24	32.33	67.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	69	1.33	92.00	2.75	128.99	1.48	69.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	70	1.33	93.33	2.28	131.27	1.23	70.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	71	1.33	94.67	6.72	137.99	3.62	74.27	1	1	20.00	20.00	37.98	37.98	12.49	12.49	564.99	27.52			
17	20,000	50,000	35,000	1	72	1.33	96.00	20.17	158.16	10.85	85.13	1	2	20.00	40.00	113.94	151.92	37.48	49.97	564.99	96.05			
18	50,000	100,000	75,000	3	75	4.00	100.00	27.64	185.79	14.87	100.00	3	5	60.00	100.00	152.08	303.99	50.03	100.00	550.27	163.62			
19	100,000	500,000	300,000	0	75	0.00	100.00	0.00	185.79	0.00	100.00	0	5	0.00	100.00	0.00	303.99	0.00	100.00	0.00	163.62			
20	500,000	UP		0	75	0.00	100.00	0.00	185.79	0.00	100.00	0	5	0.00	100.00	0.00	303.99	0.00	100.00	0.00	163.62			
				75					185.79					5					303.99					163.62



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	1.42	1.42	3.37	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	16.67	50.00	10.69	12.11	25.25	28.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	16.67	66.67	5.46	17.57	12.91	41.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	16.67	83.33	7.73	25.31	18.27	59.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	16.67	100.00	17.01	42.32	40.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					42.32					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	28.75	28.75	1.79	1.79	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	29	7.50	36.25	1.46	3.25	0.58	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	41	15.00	51.25	6.12	9.37	2.41	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	45	5.00	56.25	6.24	15.62	2.46	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	49	5.00	61.25	4.07	19.68	1.60	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	50	1.25	62.50	1.84	21.53	0.73	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	53	3.75	66.25	0.25	21.77	0.10	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	55	2.50	68.75	0.16	21.93	0.06	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	60	6.25	75.00	1.38	23.31	0.55	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	61	1.25	76.25	0.75	24.06	0.29	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	62	1.25	77.50	2.32	26.38	0.92	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	63	1.25	78.75	11.29	37.67	4.45	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	65	2.50	81.25	21.16	58.82	8.35	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	66	1.25	82.50	0.92	59.74	0.36	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	71	6.25	88.75	5.48	65.23	2.16	25.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	75	5.00	93.75	8.34	73.56	3.29	29.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	78	3.75	97.50	141.02	214.59	55.64	84.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	80	2.50	100.00	38.86	253.45	15.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	80	0.00	100.00	0.00	253.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	80	0.00	100.00	0.00	253.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				80					253.45					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	10.94	10.94	0.36	0.36	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	77	5.58	16.52	3.54	3.91	0.54	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	112	7.51	24.03	7.23	11.14	1.10	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	123	2.36	26.39	5.49	16.63	0.84	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	147	5.15	31.55	6.70	23.33	1.02	3.56	0	0	0.00	0.00	1.02	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	180	7.08	38.63	14.70	38.03	2.25	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	35	215	7.51	46.14	9.38	47.41	1.43	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	233	3.86	50.00	5.58	52.99	0.85	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	247	3.00	53.00	15.81	68.80	2.41	10.51	0	0	0.00	0.00	2.41	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	252	1.07	54.08	11.66	80.46	1.78	12.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	256	0.86	54.94	7.50	87.96	1.14	13.43	1	1	14.29	14.29	0.45	0.45	1.62	1.62	6.04	0.52			
12	3,000	4,000	3,500	31	287	6.65	61.59	61.09	149.06	9.33	22.76	0	1	0.00	14.29	0.00	0.45	0.00	1.62	0.00	0.30			
13	4,000	5,000	4,500	31	318	6.65	68.24	44.58	193.64	6.81	29.57	0	1	0.00	14.29	0.00	0.45	0.00	1.62	0.00	0.23			
14	5,000	7,500	6,250	33	351	7.08	75.32	68.69	262.33	10.49	40.06	4	5	57.14	71.43	11.75	12.20	41.93	43.54	17.11	4.65			
15	7,500	10,000	8,750	25	376	5.36	80.69	83.31	345.64	12.72	52.78	0	5	0.00	71.43	0.00	12.20	0.00	43.54	0.00	3.53			
16	10,000	20,000	15,000	65	441	13.95	94.64	168.46	514.10	25.73	78.51	2	7	28.57	100.00	15.82	28.03	56.46	100.00	9.39	5.45			
17	20,000	50,000	35,000	21	462	4.51	99.14	115.36	629.47	17.62	96.13	0	7	0.00	100.00	0.00	28.03	0.00	100.00	0.00	4.45			
18	50,000	100,000	75,000	3	465	0.64	99.79	23.67	653.14	3.61	99.74	0	7	0.00	100.00	0.00	28.03	0.00	100.00	0.00	4.29			
19	100,000	500,000	300,000	1	466	0.21	100.00	1.69	654.83	0.26	100.00	0	7	0.00	100.00	0.00	28.03	0.00	100.00	0.00	4.28			
20	500,000	UP		0	466	0.00	100.00	0.00	654.83	0.00	100.00	0	7	0.00	100.00	0.00	28.03	0.00	100.00	0.00	4.28			
				466					654.83					7					28.03					4.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.94	2.94	1.42	1.42	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	16	6.47	9.41	5.67	7.09	1.67	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	27	6.47	15.88	13.57	20.66	4.01	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	28	0.59	16.47	2.09	22.75	0.62	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	35	4.12	20.59	9.53	32.28	2.81	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	50	8.82	29.41	35.10	67.37	10.36	19.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	75	14.71	44.12	15.29	82.67	4.51	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	86	6.47	50.59	36.48	119.14	10.77	35.17	4	4	57.14	57.14	765.84	765.84	94.34	94.34	2099.44	642.79
9	1,500	2,000	1,750	4	90	2.35	52.94	28.53	147.67	8.42	43.59	0	4	0.00	57.14	0.00	765.84	0.00	94.34	0.00	518.61
10	2,000	2,500	2,250	12	102	7.06	60.00	25.15	172.82	7.42	51.01	3	7	42.86	100.00	45.97	811.81	5.66	100.00	182.81	469.75
11	2,500	3,000	2,750	19	121	11.18	71.18	22.75	195.56	6.71	57.73	0	7	0.00	100.00	0.00	811.81	0.00	100.00	0.00	415.12
12	3,000	4,000	3,500	7	128	4.12	75.29	8.74	204.30	2.58	60.31	0	7	0.00	100.00	0.00	811.81	0.00	100.00	0.00	397.36
13	4,000	5,000	4,500	16	144	9.41	84.71	26.53	230.84	7.83	68.14	0	7	0.00	100.00	0.00	811.81	0.00	100.00	0.00	351.68
14	5,000	7,500	6,250	10	154	5.88	90.59	26.95	257.78	7.95	76.09	0	7	0.00	100.00	0.00	811.81	0.00	100.00	0.00	314.92
15	7,500	10,000	8,750	6	160	3.53	94.12	32.50	290.28	9.59	85.69	0	7	0.00	100.00	0.00	811.81	0.00	100.00	0.00	279.66
16	10,000	20,000	15,000	9	169	5.29	99.41	40.20	330.48	11.87	97.55	0	7	0.00	100.00	0.00	811.81	0.00	100.00	0.00	245.64
17	20,000	50,000	35,000	1	170	0.59	100.00	8.29	338.77	2.45	100.00	0	7	0.00	100.00	0.00	811.81	0.00	100.00	0.00	239.63
18	50,000	100,000	75,000	0	170	0.00	100.00	0.00	338.77	0.00	100.00	0	7	0.00	100.00	0.00	811.81	0.00	100.00	0.00	239.63
19	100,000	500,000	300,000	0	170	0.00	100.00	0.00	338.77	0.00	100.00	0	7	0.00	100.00	0.00	811.81	0.00	100.00	0.00	239.63
20	500,000	UP		0	170	0.00	100.00	0.00	338.77	0.00	100.00	0	7	0.00	100.00	0.00	811.81	0.00	100.00	0.00	239.63
				170				338.77		7						811.81					239.63



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	9.17	9.17	0.36	0.36	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	14	3.67	12.84	0.18	0.54	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	19	4.59	17.43	0.79	0.25	0.14	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	26	6.42	23.85	0.52	0.27	0.09	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	29	2.75	26.61	1.43	1.70	0.25	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	33	3.67	30.28	7.54	9.24	1.30	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	38	4.59	34.86	5.74	14.98	0.99	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	40	1.83	36.70	4.56	19.54	0.79	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	47	6.42	43.12	33.93	53.46	5.86	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	53	5.50	48.62	34.69	88.15	5.99	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	54	0.92	49.54	7.14	95.29	1.23	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	57	2.75	52.29	19.03	114.32	3.29	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	58	0.92	53.21	2.86	117.18	0.49	20.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	65	6.42	59.63	12.14	129.32	2.10	22.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	69	3.67	63.30	10.25	139.57	1.77	24.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	80	10.09	73.39	65.78	205.35	11.37	35.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	90	9.17	82.57	115.41	320.76	19.95	55.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	101	10.09	92.66	207.42	528.18	35.85	91.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	109	7.34	100.00	50.43	578.61	8.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	109	0.00	100.00	0.00	578.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				109					578.61					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	16.67	16.67	0.04	0.04	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	16.67	33.33	6.40	6.36	8.50	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	16.67	50.00	0.00	6.36	0.00	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	16.67	66.67	1.98	8.34	2.64	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	16.67	83.33	11.33	19.67	15.05	26.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	16.67	100.00	55.58	75.25	73.86	100.00	1	1	100.00	100.00	20.61	20.61	100.00	100.00	37.09	27.39	
7	750	1,000	875	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
20	500,000	UP		0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39	
				6					75.25					1					20.61			27.39



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.33	2.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.33	4.65	6.69	6.69	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.33	6.98	2.93	9.62	0.41	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.33	9.30	3.09	12.71	0.43	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	6	4.65	13.95	6.49	19.20	0.90	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	11	11.63	25.58	45.35	64.55	6.28	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	2.33	27.91	29.97	94.52	4.15	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	2.33	30.23	5.66	100.18	0.78	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	2.33	32.56	0.71	100.89	0.10	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	2.33	34.88	30.92	131.81	4.28	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	2.33	37.21	3.09	134.90	0.43	18.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	2.33	39.53	15.46	150.36	2.14	20.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	2.33	41.86	15.96	166.32	2.21	23.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	2.33	44.19	3.19	169.51	0.44	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	23	9.30	53.49	84.63	254.15	11.72	35.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	37	32.56	86.05	329.93	584.08	45.70	80.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	41	9.30	95.35	37.75	621.83	5.23	86.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	42	2.33	97.67	98.15	719.98	13.59	99.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	43	2.33	100.00	2.00	721.98	0.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	43	0.00	100.00	0.00	721.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				43					721.98					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3130 PERKENEIRS DAN REMPAH REMPAH

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.28	0.28	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	43.03	43.31	99.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					43.31					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3140

PADI TANPA Pengerjaan termasuk PADI di tempat terbuka

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	5.00	5.00	5.94	5.94	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	5.88	10.88	6.99	12.94	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	16.50	27.38	19.61	32.55	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	56.75	84.13	67.45	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	84.13	0.00	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5				84.13						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	14.81	14.81	1.20	1.20	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	11.11	25.93	1.32	2.52	0.66	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	14.81	40.74	5.75	8.27	2.88	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	3.70	44.44	2.92	11.19	1.46	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	7.41	51.85	0.87	10.32	0.43	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	17	11.11	62.96	22.16	32.48	11.11	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	3.70	66.67	6.00	38.48	3.01	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	3.70	70.37	0.00	38.48	0.00	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	3.70	74.07	0.00	38.48	0.00	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	3.70	77.78	0.00	38.48	0.00	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	3.70	81.48	0.00	38.48	0.00	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	3.70	85.19	16.05	54.53	8.05	27.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	3.70	88.89	18.71	73.23	9.38	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	3.70	92.59	54.34	127.57	27.26	63.99	2	2	100.00	100.00	221.05	221.05	100.00	100.00	406.79	173.28
15	7,500	10,000	8,750	1	26	3.70	96.30	64.38	191.95	32.29	96.28	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	115.16
16	10,000	20,000	15,000	1	27	3.70	100.00	7.42	199.37	3.72	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	199.37	0.00	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	199.37	0.00	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	199.37	0.00	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
20	500,000	UP		0	27	0.00	100.00	0.00	199.37	0.00	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
				27				199.37		2						221.05				110.87	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	0.72	0.72	18.17	18.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	1.39	2.10	35.07	53.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	1.85	3.95	46.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	3.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					3.95					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3160

MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM Pengerjaan

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	457	457	15.61	15.61	19.45	19.45	0.23	0.23	3	3	3.45	3.45	182.54	182.54	2.13	2.13	938.55	938.55			
2	50	100	75	83	540	2.84	18.45	23.34	42.79	0.28	0.51	0	3	0.00	3.45	0.00	182.54	0.00	2.13	0.00	426.60			
3	100	200	150	78	618	2.66	21.11	10.12	52.91	0.12	0.63	0	3	0.00	3.45	0.00	182.54	0.00	2.13	0.00	345.01			
4	200	300	250	84	702	2.87	23.98	15.67	68.58	0.19	0.82	0	3	0.00	3.45	0.00	182.54	0.00	2.13	0.00	266.18			
5	300	500	400	104	806	3.55	27.54	27.03	95.61	0.32	1.15	0	3	0.00	3.45	0.00	182.54	0.00	2.13	0.00	190.92			
6	500	750	625	88	894	3.01	30.54	39.96	135.57	0.48	1.63	0	3	0.00	3.45	0.00	182.54	0.00	2.13	0.00	134.65			
7	750	1,000	875	65	959	2.22	32.76	74.19	209.76	0.89	2.52	0	3	0.00	3.45	0.00	182.54	0.00	2.13	0.00	87.02			
8	1,000	1,500	1,250	130	1,089	4.44	37.21	142.39	352.15	1.71	4.22	0	3	0.00	3.45	0.00	182.54	0.00	2.13	0.00	51.84			
9	1,500	2,000	1,750	115	1,204	3.93	41.13	71.86	424.01	0.86	5.09	1	4	1.15	4.60	52.51	235.05	0.61	2.74	73.07	55.43			
10	2,000	2,500	2,250	108	1,312	3.69	44.82	66.30	490.31	0.80	5.88	0	4	0.00	4.60	0.00	235.05	0.00	2.74	0.00	47.94			
11	2,500	3,000	2,750	68	1,380	2.32	47.15	66.85	557.16	0.80	6.68	0	4	0.00	4.60	0.00	235.05	0.00	2.74	0.00	42.19			
12	3,000	4,000	3,500	96	1,476	3.28	50.43	93.83	650.99	1.13	7.81	6	10	6.90	11.49	351.26	586.31	4.10	6.84	374.34	90.06			
13	4,000	5,000	4,500	66	1,542	2.25	52.68	153.19	804.18	1.84	9.65	6	16	6.90	18.39	278.59	864.90	3.25	10.09	181.86	107.55			
14	5,000	7,500	6,250	121	1,663	4.13	56.82	249.69	1,053.87	3.00	12.64	4	20	4.60	22.99	441.80	1,306.70	5.15	15.24	176.94	123.99			
15	7,500	10,000	8,750	114	1,777	3.89	60.71	319.46	1,373.33	3.83	16.47	2	22	2.30	25.29	65.56	1,372.26	0.76	16.00	20.52	99.92			
16	10,000	20,000	15,000	178	1,955	6.08	66.79	584.17	1,957.51	7.01	23.48	18	40	20.69	45.98	568.77	1,941.03	6.63	22.63	97.36	99.16			
17	20,000	50,000	35,000	319	2,274	10.90	77.69	1,437.70	3,395.21	17.25	40.73	8	48	9.20	55.17	880.41	2,821.44	10.27	32.90	61.24	83.10			
18	50,000	100,000	75,000	310	2,584	10.59	88.28	2,278.06	5,673.27	27.33	68.05	27	75	31.03	86.21	2,607.88	5,429.32	30.41	63.31	114.48	95.70			
19	100,000	500,000	300,000	327	2,911	11.17	99.45	2,571.80	8,245.07	30.85	98.90	12	87	13.79	100.00	3,146.68	8,576.00	36.69	100.00	122.35	104.01			
20	500,000	UP		16	2,927	0.55	100.00	91.31	8,336.38	1.10	100.00	0	87	0.00	100.00	0.00	8,576.00	0.00	100.00	0.00	102.87			
				2,927					8,336.38					87					8,576.00					102.87



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3170

TEBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1	16.67	16.67	17.36	17.36	8.76	8.76	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	2	16.67	33.33	1.72	19.07	0.87	9.62	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	3	16.67	50.00	2.43	21.51	1.23	10.85	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	4	16.67	66.67	24.59	46.10	12.40	23.25	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	5	16.67	83.33	119.80	165.90	60.43	83.68	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	6	16.67	100.00	32.35	198.25	16.32	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	6	6	0.00	100.00	0.00	198.25	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				6					198.25					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3202

TERLETAK DI DAERAH PERKEBUNAN WALAUPUN MILIK ATAU BUKAN MILI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	5.26	5.26	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				5.26		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3210 PERABOT RUMAH DALAM RUMAH TINGGAL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.14	0.14	4.04	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	18	89.47	94.74	1.90	2.04	53.84	57.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	5.26	100.00	1.49	3.53	42.12	100.00	1	1	100.00	100.00	6.43	6.43	100.00	100.00	431.93	181.94	181.94	181.94
5	300	500	400	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
6	500	750	625	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
7	750	1,000	875	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
8	1,000	1,500	1,250	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
9	1,500	2,000	1,750	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
10	2,000	2,500	2,500	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
11	2,500	3,000	2,750	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
12	3,000	4,000	3,500	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
13	4,000	5,000	4,500	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
20	500,000	UP		0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	181.94	
				19				3.53		1						6.43				181.94			



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	12.50	12.50	3.33	3.33	4.17	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	12.50	25.00	16.67	20.00	20.83	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	12.50	37.50	3.33	23.33	4.17	29.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	12.50	50.00	16.67	40.00	20.83	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	12.50	62.50	16.67	56.67	20.83	70.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	12.50	75.00	3.33	60.00	4.17	75.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	12.50	87.50	16.67	76.67	20.83	95.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	12.50	100.00	3.33	80.00	4.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					80.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 40 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	127	127	18.14	18.14	1.44	1.44	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	55	182	7.86	26.00	34.84	36.28	1.49	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	194	1.71	27.71	23.85	60.13	1.02	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	195	0.14	27.86	0.89	61.01	0.04	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	196	0.14	28.00	1.50	62.51	0.06	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	202	0.86	28.86	0.22	62.74	0.01	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	205	0.43	29.29	1.10	63.84	0.05	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	220	2.14	31.43	5.44	69.28	0.23	2.95	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	231	1.57	33.00	16.50	85.78	0.70	3.66	1	2	20.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	234	0.43	33.43	4.92	80.86	0.21	3.45	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	246	1.71	35.14	1.33	82.19	0.06	3.50	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	281	5.00	40.14	3.42	85.62	0.15	3.65	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	63	344	9.00	49.14	40.66	126.27	1.73	5.38	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	41	385	5.86	55.00	20.35	146.63	0.87	6.25	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	394	1.29	56.29	35.56	182.19	1.52	7.77	1	3	20.00	60.00	2.40	2.40	1.14	1.14	6.76	1.32			
16	10,000	20,000	15,000	24	418	3.43	59.71	249.26	431.45	10.63	18.40	0	3	0.00	60.00	0.00	2.40	0.00	1.14	0.00	0.56			
17	20,000	50,000	35,000	106	524	15.14	74.86	643.46	1,074.91	27.44	45.83	1	4	20.00	80.00	2.94	5.34	1.39	2.53	0.46	0.50			
18	50,000	100,000	75,000	111	635	15.86	90.71	552.37	1,627.28	23.55	69.39	1	5	20.00	100.00	206.08	211.43	97.47	100.00	37.31	12.99			
19	100,000	500,000	300,000	63	698	9.00	99.71	502.04	2,129.32	21.41	90.79	0	5	0.00	100.00	0.00	211.43	0.00	100.00	0.00	9.93			
20	500,000	UP		2	700	0.29	100.00	215.96	2,345.28	9.21	100.00	0	5	0.00	100.00	0.00	211.43	0.00	100.00	0.00	9.01			
				700					2,345.28					5					211.43					9.01



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 4000

SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	26.32	26.32	11.02	11.02	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	74	3.64	29.96	6.00	17.02	0.23	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	89	6.07	36.03	7.77	24.79	0.29	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	91	0.81	36.84	1.19	25.98	0.05	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	93	0.81	37.65	7.85	33.83	0.30	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	94	0.40	38.06	5.11	38.94	0.19	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	96	0.81	38.87	0.01	38.95	0.00	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	104	3.24	42.11	6.36	45.31	0.24	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	109	2.02	44.13	11.19	56.51	0.43	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	113	1.62	45.75	13.23	69.73	0.50	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	115	0.81	46.56	7.89	77.62	0.30	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	118	1.21	47.77	1.08	78.70	0.04	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	122	1.62	49.39	1.10	79.80	0.04	3.03	1	1	25.00	25.00	8.43	8.43	6.81	6.81	763.88	10.57			
14	5,000	7,500	6,250	6	128	2.43	51.82	33.27	113.07	1.26	4.29	0	1	0.00	25.00	0.00	8.43	0.00	6.81	0.00	7.46			
15	7,500	10,000	8,750	5	133	2.02	53.85	10.85	123.92	0.41	4.70	1	2	25.00	50.00	11.09	19.52	8.96	15.77	102.23	15.75			
16	10,000	20,000	15,000	5	138	2.02	55.87	25.70	149.62	0.98	5.68	0	2	0.00	50.00	0.00	19.52	0.00	15.77	0.00	13.05			
17	20,000	50,000	35,000	16	154	6.48	62.35	588.74	738.35	22.35	28.03	0	2	0.00	50.00	0.00	19.52	0.00	15.77	0.00	2.64			
18	50,000	100,000	75,000	31	185	12.55	74.90	330.71	1,069.06	12.56	40.59	0	2	0.00	50.00	0.00	19.52	0.00	15.77	0.00	1.83			
19	100,000	500,000	300,000	61	246	24.70	99.60	1,574.34	2,643.40	59.77	100.36	2	4	50.00	100.00	104.27	123.79	84.23	100.00	6.62	4.68			
20	500,000	UP		1	247	0.40	100.00	9.49	2,633.91	0.36	100.00	0	4	0.00	100.00	0.00	123.79	0.00	100.00	0.00	4.70			
				247					2,633.91					4					123.79					4.70



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4002 CASTER OIL PLANT/JARAK

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.00				0				0.00					0.00	



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4003 CHOCOLATE/COKLAT

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.17	0.17	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					1			0.17				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4005 COCONUT/KELAPA

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.03	0.03	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.03				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4006 COFFEE/KOPI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	50.00	50.00	0.67	0.67	15.14	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	16.67	66.67	2.94	3.61	66.35	81.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	33.33	100.00	0.82	4.43	18.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					4.43					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4010 LEMON GRASS/SEREH

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	50.00	100.00	3.63	3.63	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					3.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,022	2,022	49.89	49.89	250.69	250.69	8.07	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	863	2,885	21.29	71.18	254.04	504.73	8.18	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	228	3,113	5.63	76.81	136.20	640.93	4.39	20.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	44	3,157	1.09	77.89	58.48	699.41	1.88	22.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	3,191	0.84	78.73	37.04	736.45	1.19	23.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	3,199	0.20	78.93	14.49	750.93	0.47	24.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	3,212	0.32	79.25	32.04	782.98	1.03	25.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	3,220	0.20	79.45	46.27	829.25	1.49	26.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	3,226	0.15	79.60	129.62	958.87	4.17	30.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	3,230	0.10	79.69	20.28	979.14	0.65	31.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	3,240	0.25	79.94	69.71	1,048.85	2.24	33.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	3,250	0.25	80.19	19.13	1,067.98	0.62	34.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	3,253	0.07	80.26	4.86	1,072.84	0.16	34.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	3,277	0.59	80.85	67.21	1,140.05	2.16	36.71	1	1	5.88	5.88	38.52	38.52	8.32	8.32	57.32	3.38			
15	7,500	10,000	8,750	29	3,306	0.72	81.57	173.84	1,313.89	5.60	42.31	2	3	11.76	17.65	9.31	47.83	2.01	10.33	5.35	3.64			
16	10,000	20,000	15,000	89	3,395	2.20	83.77	355.12	1,669.01	11.44	53.75	1	4	5.88	23.53	4.93	52.76	1.07	11.40	1.39	3.16			
17	20,000	50,000	35,000	295	3,690	7.28	91.04	633.57	2,302.59	20.40	74.15	12	16	70.59	94.12	407.16	459.92	87.97	99.37	64.26	19.97			
18	50,000	100,000	75,000	287	3,977	7.08	98.12	418.94	2,721.53	13.49	87.64	1	17	5.88	100.00	2.94	462.86	0.63	100.00	0.70	17.01			
19	100,000	500,000	300,000	67	4,044	1.65	99.78	336.69	3,058.21	10.84	98.48	0	17	0.00	100.00	0.00	462.86	0.00	100.00	0.00	15.13			
20	500,000	UP		9	4,053	0.22	100.00	47.15	3,105.36	1.52	100.00	0	17	0.00	100.00	0.00	462.86	0.00	100.00	0.00	14.91			
				4,053					3,105.36					17					462.86					14.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4015 RESIN/DAMAR

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	2.41	2.41	14.98	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	13.71	16.12	85.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					16.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	375	375	89.29	89.29	51.84	51.84	63.44	63.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	39	414	9.29	98.57	24.30	76.14	29.75	93.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	417	0.71	99.29	3.19	79.33	3.91	97.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	419	0.48	99.76	1.75	81.08	2.14	99.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	420	0.24	100.00	0.62	81.70	0.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				420					81.70					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4017 SPICES/REMPAH REMPAH

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	7.14	7.14	0.14	0.14	16.22	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	7.14	14.29	0.02	0.16	2.45	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	7.14	21.43	0.02	0.18	2.45	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	7.14	28.57	0.03	0.21	3.00	24.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	7.14	35.71	0.03	0.24	3.00	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	7.14	42.86	0.03	0.26	3.00	30.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	7.14	50.00	0.04	0.31	4.91	35.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	7.14	57.14	0.04	0.35	4.91	39.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	10	14.29	71.43	0.09	0.43	9.82	49.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	7.14	78.57	0.05	0.49	6.01	55.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	7.14	85.71	0.08	0.57	9.01	64.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	7.14	92.86	0.15	0.72	17.18	81.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	7.14	100.00	0.16	0.87	18.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					0.87					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	42.31	42.31	2.98	2.98	9.90	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	30	15.38	57.69	3.50	6.48	11.66	21.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	32	3.85	61.54	1.50	7.98	4.99	26.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	33	1.92	63.46	2.67	10.65	8.89	35.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	34	1.92	65.38	6.07	16.72	20.20	55.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	35	1.92	67.31	1.46	18.17	4.85	60.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	36	1.92	69.23	2.04	20.21	6.78	67.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	37	1.92	71.15	1.46	21.67	4.85	72.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	38	1.92	73.08	2.04	23.71	6.78	78.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	39	1.92	75.00	2.04	25.74	6.78	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	40	1.92	76.92	1.46	27.20	4.85	90.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	41	1.92	78.85	0.49	27.69	1.62	92.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	42	1.92	80.77	0.68	28.37	2.27	94.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	43	1.92	82.69	0.70	29.07	2.32	96.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	44	1.92	84.62	0.51	29.58	1.71	98.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	45	1.92	86.54	0.61	30.19	2.02	100.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	46	1.92	88.46	0.74	30.93	2.46	102.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	47	1.92	90.38	0.12	30.81	0.41	102.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	48	1.92	92.31	0.17	30.63	0.58	101.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	52	7.69	100.00	0.59	30.04	1.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				52					30.04					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4020 TEA/TEH

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.18	0.18	24.01	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	0.14	0.31	18.68	42.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	0.15	0.46	20.07	62.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	0.27	0.73	37.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					0.73					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	8.61	8.61	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				8.61						0				0.00					0.00	
GRANT TOTAL						2,033,450.0			2,956,527.05					14,322.0					2,791,747.97					

2.5 GROUP BY PROVINCE CODE



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 01 NANGGROE ACEH DARUSSALAM
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,965	3,965	18.09	18.09	201.27	201.27	1.18	1.18	6	6	8.00	8.00	113.50	113.50	1.17	1.17	56.39	56.39			
2	50	100	75	2,469	6,434	11.26	29.35	363.33	564.60	2.12	3.30	2	8	2.67	10.67	10.62	124.12	0.11	1.28	2.92	21.98			
3	100	200	150	4,361	10,795	19.89	49.24	1,102.84	1,667.44	6.44	9.74	3	11	4.00	14.67	102.12	226.24	1.05	2.33	9.26	13.57			
4	200	300	250	3,179	13,974	14.50	63.74	1,177.79	2,845.23	6.88	16.62	7	18	9.33	24.00	140.73	366.97	1.45	3.78	11.95	12.90			
5	300	500	400	3,095	17,069	14.12	77.86	1,898.06	4,743.28	11.09	27.71	7	25	9.33	33.33	496.70	863.67	5.12	8.90	26.17	18.21			
6	500	750	625	1,247	18,316	5.69	83.54	1,098.63	5,841.92	6.42	34.13	5	30	6.67	40.00	677.46	1,541.13	6.98	15.89	61.66	26.38			
7	750	1,000	875	805	19,121	3.67	87.21	1,028.59	6,870.51	6.01	40.14	1	31	1.33	41.33	197.07	1,738.20	2.03	17.92	19.16	25.30			
8	1,000	1,500	1,250	689	19,810	3.14	90.36	1,047.91	7,918.42	6.12	46.27	2	33	2.67	44.00	156.64	1,894.84	1.61	19.53	14.95	23.93			
9	1,500	2,000	1,750	409	20,219	1.87	92.22	834.89	8,753.31	4.88	51.15	3	36	4.00	48.00	1,218.69	3,113.52	12.56	32.10	145.97	35.57			
10	2,000	2,500	2,250	194	20,413	0.88	93.11	586.36	9,339.67	3.43	54.57	1	37	1.33	49.33	1,505.59	4,619.12	15.52	47.62	256.77	49.46			
11	2,500	3,000	2,750	181	20,594	0.83	93.93	523.75	9,863.42	3.06	57.63	0	37	0.00	49.33	0.00	4,619.12	0.00	47.62	0.00	46.83			
12	3,000	4,000	3,500	168	20,762	0.77	94.70	533.78	10,397.19	3.12	60.75	1	38	1.33	50.67	0.00	4,619.12	0.00	47.62	0.00	44.43			
13	4,000	5,000	4,500	135	20,897	0.62	95.32	581.64	10,978.83	3.40	64.15	0	38	0.00	50.67	0.00	4,619.12	0.00	47.62	0.00	42.07			
14	5,000	7,500	6,250	213	21,110	0.97	96.29	903.34	11,882.17	5.28	69.43	2	40	2.67	53.33	1,594.17	6,213.28	16.43	64.06	176.48	52.29			
15	7,500	10,000	8,750	98	21,208	0.45	96.73	689.68	12,571.85	4.03	73.46	2	42	2.67	56.00	76.22	6,289.50	0.79	64.84	11.05	50.03			
16	10,000	20,000	15,000	230	21,438	1.05	97.78	1,395.00	13,966.85	8.15	81.61	7	49	9.33	65.33	164.68	6,454.18	1.70	66.54	11.81	46.21			
17	20,000	50,000	35,000	264	21,702	1.20	98.99	1,468.33	15,435.18	8.58	90.19	16	65	21.33	86.67	346.51	6,800.69	3.57	70.11	23.60	44.06			
18	50,000	100,000	75,000	75	21,777	0.34	99.33	996.28	16,431.47	5.82	96.01	4	69	5.33	92.00	34.03	6,834.73	0.35	70.46	3.42	41.60			
19	100,000	500,000	300,000	86	21,863	0.39	99.72	540.27	16,971.73	3.16	99.17	4	73	5.33	97.33	2,861.28	9,696.00	29.50	99.96	529.61	57.13			
20	500,000	UP		61	21,924	0.28	100.00	142.82	17,114.55	0.83	100.00	2	75	2.67	100.00	3.88	9,699.88	0.04	100.00	2.71	56.68			
				21,924					17,114.55					75					9,699.88					56.68



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 02 SUMATERA UTARA
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19,744	19,744	14.98	14.98	1,379.47	1,379.47	0.85	0.85	22	22	2.69	2.69	214.74	214.74	0.31	0.31	15.57	15.57			
2	50	100	75	11,947	31,691	9.07	24.05	1,806.69	3,186.16	1.11	1.96	16	38	1.96	4.65	382.72	597.46	0.56	0.87	21.18	18.75			
3	100	200	150	17,890	49,581	13.58	37.62	3,754.47	6,940.63	2.31	4.26	30	68	3.67	8.32	1,241.15	1,838.61	1.80	2.67	33.06	26.49			
4	200	300	250	13,892	63,473	10.54	48.17	4,471.48	11,412.11	2.75	7.01	32	100	3.92	12.24	1,099.83	2,938.44	1.60	4.27	24.60	25.75			
5	300	500	400	18,562	82,035	14.09	62.25	9,619.21	21,031.31	5.91	12.91	82	182	10.04	22.28	4,457.90	7,396.34	6.47	10.74	46.34	35.17			
6	500	750	625	11,408	93,443	8.66	70.91	8,208.29	29,239.61	5.04	17.95	130	312	15.91	38.19	3,495.72	10,892.05	5.08	15.81	42.59	37.25			
7	750	1,000	875	7,838	101,281	5.95	76.86	8,891.78	38,131.39	5.46	23.41	49	361	6.00	44.19	6,135.03	17,027.09	8.91	24.72	69.00	44.65			
8	1,000	1,500	1,250	6,863	108,144	5.21	82.06	10,715.24	48,846.62	6.58	29.99	40	401	4.90	49.08	3,062.08	20,089.17	4.45	29.17	28.58	41.13			
9	1,500	2,000	1,750	4,130	112,274	3.13	85.20	8,597.98	57,444.60	5.28	35.27	29	430	3.55	52.63	2,160.51	22,249.68	3.14	32.30	25.13	38.73			
10	2,000	2,500	2,250	2,423	114,697	1.84	87.04	5,984.52	63,429.13	3.67	38.95	10	440	1.22	53.86	1,047.30	23,296.98	1.52	33.82	17.50	36.73			
11	2,500	3,000	2,750	2,095	116,792	1.59	88.63	5,923.20	69,352.33	3.64	42.58	13	453	1.59	55.45	2,156.29	25,453.27	3.13	36.95	36.40	36.70			
12	3,000	4,000	3,500	2,257	119,049	1.71	90.34	7,799.15	77,151.48	4.79	47.37	25	478	3.06	58.51	4,408.40	29,861.67	6.40	43.35	56.52	38.71			
13	4,000	5,000	4,500	1,716	120,765	1.30	91.64	6,973.83	84,125.31	4.28	51.65	23	501	2.82	61.32	6,529.11	36,390.78	9.48	52.83	93.62	43.26			
14	5,000	7,500	6,250	2,207	122,972	1.67	93.32	12,176.54	96,301.85	7.48	59.13	27	528	3.30	64.63	1,913.27	38,304.04	2.78	55.61	15.71	39.77			
15	7,500	10,000	8,750	1,449	124,421	1.10	94.41	9,758.06	106,059.92	5.99	65.12	23	551	2.82	67.44	1,604.59	39,908.64	2.33	57.94	16.44	37.63			
16	10,000	20,000	15,000	2,510	126,931	1.90	96.32	19,252.63	125,312.55	11.82	76.94	59	610	7.22	74.66	5,706.18	45,614.81	8.28	66.22	29.64	36.40			
17	20,000	50,000	35,000	2,173	129,104	1.65	97.97	17,916.40	143,228.94	11.00	87.94	80	690	9.79	84.46	9,779.89	55,394.71	14.20	80.42	54.59	38.68			
18	50,000	100,000	75,000	1,132	130,236	0.86	98.83	10,196.91	153,425.85	6.26	94.21	50	740	6.12	90.58	2,400.55	57,795.25	3.49	83.91	23.54	37.67			
19	100,000	500,000	300,000	1,194	131,430	0.91	99.73	6,361.45	159,787.30	3.91	98.11	60	800	7.34	97.92	3,958.67	61,753.92	5.75	89.65	62.23	38.65			
20	500,000	UP		351	131,781	0.27	100.00	3,075.48	162,862.78	1.89	100.00	17	817	2.08	100.00	7,126.52	68,880.44	10.35	100.00	231.72	42.29			
				131,781					162,862.78					817					68,880.44					42.29



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 03 SUMATERA BARAT
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,159	8,159	13.37	13.37	276.09	276.09	0.49	0.49	4	4	1.76	1.76	369.32	369.32	1.62	1.62	133.77	133.77			
2	50	100	75	5,337	13,496	8.74	22.11	716.69	992.78	1.27	1.76	7	11	3.08	4.85	277.42	646.74	1.22	2.84	38.71	65.14			
3	100	200	150	9,160	22,656	15.01	37.12	2,046.66	3,039.44	3.64	5.40	10	21	4.41	9.25	615.86	1,262.60	2.71	5.55	30.09	41.54			
4	200	300	250	8,531	31,187	13.98	51.10	2,776.43	5,815.86	4.94	10.34	7	28	3.08	12.33	92.60	1,355.20	0.41	5.96	3.34	23.30			
5	300	500	400	10,806	41,993	17.71	68.81	5,662.06	11,477.92	10.06	20.40	27	55	11.89	24.23	1,606.37	2,961.57	7.07	13.03	28.37	25.80			
6	500	750	625	5,510	47,503	9.03	77.83	4,561.41	16,039.34	8.11	28.51	14	69	6.17	30.40	1,063.16	4,024.73	4.68	17.70	23.31	25.09			
7	750	1,000	875	4,083	51,586	6.69	84.52	4,956.53	20,995.86	8.81	37.32	17	86	7.49	37.89	1,154.07	5,178.81	5.08	22.78	23.28	24.67			
8	1,000	1,500	1,250	2,881	54,467	4.72	89.24	4,899.05	25,894.92	8.71	46.03	12	98	5.29	43.17	1,302.32	6,481.12	5.73	28.51	26.58	25.03			
9	1,500	2,000	1,750	1,567	56,034	2.57	91.81	3,739.73	29,634.65	6.65	52.68	11	109	4.85	48.02	1,098.66	7,579.79	4.83	33.34	29.38	25.58			
10	2,000	2,500	2,250	865	56,899	1.42	93.23	2,460.39	32,095.04	4.37	57.05	5	114	2.20	50.22	323.30	7,903.09	1.42	34.76	13.14	24.62			
11	2,500	3,000	2,750	718	57,617	1.18	94.41	2,087.20	34,182.25	3.71	60.76	4	118	1.76	51.98	86.46	7,989.55	0.38	35.14	4.14	23.37			
12	3,000	4,000	3,500	705	58,322	1.16	95.56	2,850.82	37,033.06	5.07	65.83	7	125	3.08	55.07	1,277.64	9,267.20	5.62	40.76	44.82	25.02			
13	4,000	5,000	4,500	471	58,793	0.77	96.33	2,264.32	39,297.38	4.02	69.85	12	137	5.29	60.35	350.08	9,617.27	1.54	42.30	15.46	24.47			
14	5,000	7,500	6,250	530	59,323	0.87	97.20	2,953.76	42,251.14	5.25	75.10	6	143	2.64	63.00	741.73	10,359.00	3.26	45.56	25.11	24.52			
15	7,500	10,000	8,750	344	59,667	0.56	97.77	2,457.15	44,708.28	4.37	79.47	2	145	0.88	63.88	13.30	10,372.30	0.06	45.62	0.54	23.20			
16	10,000	20,000	15,000	439	60,106	0.72	98.48	3,659.94	48,368.22	6.51	85.97	18	163	7.93	71.81	1,651.48	12,023.78	7.26	52.89	45.12	24.86			
17	20,000	50,000	35,000	368	60,474	0.60	99.09	3,780.17	52,148.39	6.72	92.69	12	175	5.29	77.09	1,213.81	13,237.59	5.34	58.22	32.11	25.38			
18	50,000	100,000	75,000	133	60,607	0.22	99.31	1,669.33	53,817.71	2.97	95.66	16	191	7.05	84.14	2,174.63	15,412.22	9.56	67.79	130.27	28.64			
19	100,000	500,000	300,000	326	60,933	0.53	99.84	2,324.82	56,142.53	4.13	99.79	23	214	10.13	94.27	5,466.29	20,878.51	24.04	91.83	235.13	37.19			
20	500,000	UP		98	61,031	0.16	100.00	116.00	56,258.53	0.21	100.00	13	227	5.73	100.00	1,857.12	22,735.63	8.17	100.00	1601.00	40.41			
				61,031					56,258.53					227					22,735.63					40.41



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 04 RIAU
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,864	7,864	12.67	12.67	697.94	697.94	0.99	0.99	25	25	6.36	6.36	153.34	153.34	0.29	0.29	21.97	21.97			
2	50	100	75	6,089	13,953	9.81	22.49	1,261.82	1,959.76	1.78	2.77	3	28	0.76	7.12	51.84	205.18	0.10	0.38	4.11	10.47			
3	100	200	150	9,012	22,965	14.52	37.01	2,279.90	4,239.65	3.22	5.98	12	40	3.05	10.18	423.37	628.55	0.79	1.18	18.57	14.83			
4	200	300	250	6,639	29,604	10.70	47.71	2,414.59	6,654.24	3.41	9.39	16	56	4.07	14.25	457.47	1,086.02	0.86	2.04	18.95	16.32			
5	300	500	400	9,567	39,171	15.42	63.13	5,692.76	12,346.99	8.04	17.43	25	81	6.36	20.61	1,148.59	2,234.62	2.15	4.19	20.18	18.10			
6	500	750	625	5,896	45,067	9.50	72.63	5,014.40	17,361.40	7.08	24.51	15	96	3.82	24.43	419.55	2,654.17	0.79	4.97	8.37	15.29			
7	750	1,000	875	3,827	48,894	6.17	78.79	4,673.94	22,035.34	6.60	31.11	29	125	7.38	31.81	1,271.23	3,925.40	2.38	7.36	27.20	17.81			
8	1,000	1,500	1,250	2,886	51,780	4.65	83.44	4,682.50	26,717.84	6.61	37.72	10	135	2.54	34.35	2,477.00	6,402.40	4.64	12.00	52.90	23.96			
9	1,500	2,000	1,750	1,633	53,413	2.63	86.08	3,923.75	30,641.59	5.54	43.25	10	145	2.54	36.90	1,848.07	8,250.47	3.46	15.46	47.10	26.93			
10	2,000	2,500	2,250	778	54,191	1.25	87.33	2,191.23	32,832.82	3.09	46.35	9	154	2.29	39.19	558.94	8,809.41	1.05	16.51	25.51	26.83			
11	2,500	3,000	2,750	1,053	55,244	1.70	89.03	2,280.85	35,113.67	3.22	49.57	19	173	4.83	44.02	197.04	9,006.45	0.37	16.88	8.64	25.65			
12	3,000	4,000	3,500	839	56,083	1.35	90.38	2,886.00	37,999.67	4.07	53.64	9	182	2.29	46.31	278.28	9,284.73	0.52	17.40	9.64	24.43			
13	4,000	5,000	4,500	709	56,792	1.14	91.52	2,497.95	40,497.62	3.53	57.17	6	188	1.53	47.84	14.00	9,298.73	0.03	17.42	0.56	22.96			
14	5,000	7,500	6,250	855	57,647	1.38	92.90	3,878.92	44,376.54	5.48	62.64	7	195	1.78	49.62	686.14	9,984.86	1.29	18.71	17.69	22.50			
15	7,500	10,000	8,750	606	58,253	0.98	93.88	3,602.88	47,979.43	5.09	67.73	5	200	1.27	50.89	104.37	10,089.23	0.20	18.91	2.90	21.03			
16	10,000	20,000	15,000	1,066	59,319	1.72	95.59	6,711.02	54,690.45	9.47	77.20	22	222	5.60	56.49	2,263.51	12,352.75	4.24	23.15	33.73	22.59			
17	20,000	50,000	35,000	884	60,203	1.42	97.02	6,303.08	60,993.53	8.90	86.10	39	261	9.92	66.41	3,004.85	15,357.59	5.63	28.78	47.67	25.18			
18	50,000	100,000	75,000	682	60,885	1.10	98.12	4,114.85	65,108.38	5.81	91.91	29	290	7.38	73.79	12,429.60	27,787.19	23.29	52.07	302.07	42.68			
19	100,000	500,000	300,000	832	61,717	1.34	99.46	5,211.54	70,319.92	7.36	99.26	75	365	19.08	92.88	17,094.50	44,881.69	32.03	84.10	328.01	63.82			
20	500,000	UP		336	62,053	0.54	100.00	520.90	70,840.82	0.74	100.00	28	393	7.12	100.00	8,484.97	53,366.66	15.90	100.00	1628.90	75.33			
				62,053					70,840.82					393					53,366.66					75.33



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 05 JAMBI
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,471	3,471	13.50	13.50	304.59	304.59	1.23	1.23	7	7	3.29	3.29	60.28	60.28	0.18	0.18	19.79	19.79			
2	50	100	75	3,105	6,576	12.08	25.58	415.99	720.58	1.68	2.91	7	14	3.29	6.57	26.53	86.81	0.08	0.26	6.38	12.05			
3	100	200	150	3,917	10,493	15.23	40.81	838.36	1,558.94	3.39	6.30	10	24	4.69	11.27	733.87	820.68	2.21	2.47	87.54	52.64			
4	200	300	250	2,813	13,306	10.94	51.75	1,188.89	2,747.83	4.81	11.11	5	29	2.35	13.62	1,018.41	1,839.09	3.06	5.53	85.66	66.93			
5	300	500	400	3,823	17,129	14.87	66.62	2,205.45	4,953.28	8.92	20.03	15	44	7.04	20.66	811.74	2,650.83	2.44	7.98	36.81	53.52			
6	500	750	625	2,432	19,561	9.46	76.08	1,619.77	6,573.05	6.55	26.58	64	108	30.05	50.70	521.83	3,172.66	1.57	9.55	32.22	48.27			
7	750	1,000	875	1,303	20,864	5.07	81.14	1,523.31	8,096.36	6.16	32.74	5	113	2.35	53.05	391.23	3,563.89	1.18	10.72	25.68	44.02			
8	1,000	1,500	1,250	973	21,837	3.78	84.93	1,479.74	9,576.10	5.98	38.72	5	118	2.35	55.40	61.32	3,625.21	0.18	10.91	4.14	37.86			
9	1,500	2,000	1,750	605	22,442	2.35	87.28	1,255.14	10,831.23	5.08	43.80	1	119	0.47	55.87	200.12	3,825.33	0.60	11.51	15.94	35.32			
10	2,000	2,500	2,250	479	22,921	1.86	89.15	909.86	11,741.09	3.68	47.48	1	120	0.47	56.34	17.12	3,842.44	0.05	11.56	1.88	32.73			
11	2,500	3,000	2,750	277	23,198	1.08	90.22	795.87	12,536.96	3.22	50.70	1	121	0.47	56.81	2.72	3,845.16	0.01	11.57	0.34	30.67			
12	3,000	4,000	3,500	414	23,612	1.61	91.83	1,101.29	13,638.25	4.45	55.15	2	123	0.94	57.75	143.85	3,989.01	0.43	12.00	13.06	29.25			
13	4,000	5,000	4,500	228	23,840	0.89	92.72	961.50	14,599.75	3.89	59.04	4	127	1.88	59.62	160.29	4,149.30	0.48	12.48	16.67	28.42			
14	5,000	7,500	6,250	332	24,172	1.29	94.01	1,682.68	16,282.43	6.80	65.84	4	131	1.88	61.50	172.13	4,321.43	0.52	13.00	10.23	26.54			
15	7,500	10,000	8,750	216	24,388	0.84	94.85	1,145.94	17,428.37	4.63	70.48	1	132	0.47	61.97	85.36	4,406.79	0.26	13.26	7.45	25.29			
16	10,000	20,000	15,000	371	24,759	1.44	96.29	2,120.49	19,548.86	8.57	79.05	13	145	6.10	68.08	1,647.43	6,054.22	4.96	18.22	77.69	30.97			
17	20,000	50,000	35,000	376	25,135	1.46	97.76	2,088.77	21,637.63	8.45	87.50	18	163	8.45	76.53	21,006.83	27,061.05	63.20	81.42	1005.71	125.06			
18	50,000	100,000	75,000	245	25,380	0.95	98.71	1,130.15	22,767.78	4.57	92.07	23	186	10.80	87.32	2,601.46	29,662.51	7.83	89.25	230.19	130.28			
19	100,000	500,000	300,000	258	25,638	1.00	99.71	1,805.88	24,573.66	7.30	99.37	21	207	9.86	97.18	3,557.53	33,220.04	10.70	99.95	197.00	135.19			
20	500,000	UP		74	25,712	0.29	100.00	155.11	24,728.77	0.63	100.00	6	213	2.82	100.00	16.05	33,236.09	0.05	100.00	10.35	134.40			
				25,712					24,728.77					213					33,236.09					134.40



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 06 SUMATERA SELATAN
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,348	7,348	12.83	12.83	435.24	435.24	0.69	0.69	6	6	1.74	1.74	53.73	53.73	0.19	0.19	12.34	12.34			
2	50	100	75	6,686	14,034	11.68	24.51	1,132.55	1,567.79	1.80	2.49	7	13	2.03	3.78	96.98	150.71	0.34	0.52	8.56	9.61			
3	100	200	150	7,298	21,332	12.74	37.25	1,226.24	2,794.04	1.95	4.44	6	19	1.74	5.52	51.44	202.16	0.18	0.70	4.20	7.24			
4	200	300	250	5,348	26,680	9.34	46.59	1,562.88	4,356.91	2.48	6.92	7	26	2.03	7.56	380.15	582.31	1.32	2.02	24.32	13.37			
5	300	500	400	7,470	34,150	13.04	59.64	3,519.93	7,876.84	5.59	12.51	20	46	5.81	13.37	737.13	1,319.44	2.56	4.58	20.94	16.75			
6	500	750	625	4,619	38,769	8.07	67.70	3,084.78	10,961.63	4.90	17.41	7	53	2.03	15.41	102.70	1,422.14	0.36	4.93	3.33	12.97			
7	750	1,000	875	4,063	42,832	7.10	74.80	3,859.10	14,820.73	6.13	23.54	52	105	15.12	30.52	483.86	1,906.00	1.68	6.61	12.54	12.86			
8	1,000	1,500	1,250	2,902	45,734	5.07	79.86	4,021.18	18,841.91	6.39	29.92	28	133	8.14	38.66	3,156.16	5,062.16	10.95	17.56	78.49	26.87			
9	1,500	2,000	1,750	1,635	47,369	2.86	82.72	3,318.67	22,160.58	5.27	35.19	10	143	2.91	41.57	129.30	5,191.45	0.45	18.01	3.90	23.43			
10	2,000	2,500	2,250	1,073	48,442	1.87	84.59	2,460.08	24,620.67	3.91	39.10	11	154	3.20	44.77	223.49	5,414.94	0.78	18.78	9.08	21.99			
11	2,500	3,000	2,750	1,023	49,465	1.79	86.38	2,243.33	26,864.00	3.56	42.66	9	163	2.62	47.38	2,486.85	7,901.79	8.63	27.41	110.86	29.41			
12	3,000	4,000	3,500	1,135	50,600	1.98	88.36	3,257.44	30,121.44	5.17	47.84	8	171	2.33	49.71	2,525.40	10,427.19	8.76	36.17	77.53	34.62			
13	4,000	5,000	4,500	683	51,283	1.19	89.55	2,586.70	32,708.13	4.11	51.94	9	180	2.62	52.33	594.78	11,021.98	2.06	38.23	22.99	33.70			
14	5,000	7,500	6,250	1,070	52,353	1.87	91.42	3,960.73	36,668.86	6.29	58.23	12	192	3.49	55.81	143.84	11,165.81	0.50	38.73	3.63	30.45			
15	7,500	10,000	8,750	657	53,010	1.15	92.57	2,892.42	39,561.29	4.59	62.83	8	200	2.33	58.14	136.34	11,302.15	0.47	39.20	4.71	28.57			
16	10,000	20,000	15,000	1,297	54,307	2.26	94.83	6,803.73	46,365.01	10.80	73.63	42	242	12.21	70.35	1,771.69	13,073.83	6.15	45.35	26.04	28.20			
17	20,000	50,000	35,000	1,355	55,662	2.37	97.20	8,253.82	54,618.84	13.11	86.74	38	280	11.05	81.40	1,465.08	14,538.91	5.08	50.43	17.75	26.62			
18	50,000	100,000	75,000	620	56,282	1.08	98.28	3,535.61	58,154.44	5.61	92.35	23	303	6.69	88.08	466.96	15,005.87	1.62	52.05	13.21	25.80			
19	100,000	500,000	300,000	715	56,997	1.25	99.53	3,889.53	62,043.98	6.18	98.53	30	333	8.72	96.80	9,441.71	24,447.58	32.75	84.80	242.75	39.40			
20	500,000	UP		268	57,265	0.47	100.00	925.31	62,969.28	1.47	100.00	11	344	3.20	100.00	4,383.01	28,830.59	15.20	100.00	473.68	45.79			
				57,265					62,969.28					344					28,830.59					45.79



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 07 BENGKULU
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,748	1,748	14.31	14.31	174.50	174.50	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,075	2,823	8.80	23.11	173.69	348.19	1.29	2.58	2	2	3.85	3.85	85.56	85.56	0.94	0.94	49.26	24.57			
3	100	200	150	2,177	5,000	17.82	40.93	646.79	994.98	4.80	7.38	2	4	3.85	7.69	5.00	90.56	0.05	1.00	0.77	9.10			
4	200	300	250	1,595	6,595	13.06	53.99	712.31	1,707.29	5.29	12.67	2	6	3.85	11.54	166.13	256.68	1.83	2.82	23.32	15.03			
5	300	500	400	1,879	8,474	15.38	69.37	1,314.94	3,022.24	9.76	22.43	1	7	1.92	13.46	180.00	436.68	1.98	4.80	13.69	14.45			
6	500	750	625	939	9,413	7.69	77.06	966.38	3,988.61	7.17	29.60	6	13	11.54	25.00	415.55	852.23	4.57	9.37	43.00	21.37			
7	750	1,000	875	821	10,234	6.72	83.78	1,341.98	5,330.59	9.96	39.56	2	15	3.85	28.85	236.29	1,088.52	2.60	11.97	17.61	20.42			
8	1,000	1,500	1,250	575	10,809	4.71	88.49	1,125.51	6,456.10	8.35	47.92	4	19	7.69	36.54	34.23	1,122.75	0.38	12.35	3.04	17.39			
9	1,500	2,000	1,750	299	11,108	2.45	90.94	798.64	7,254.74	5.93	53.84	3	22	5.77	42.31	80.32	1,203.07	0.88	13.23	10.06	16.58			
10	2,000	2,500	2,250	139	11,247	1.14	92.08	411.24	7,665.98	3.05	56.90	3	25	5.77	48.08	97.58	1,300.65	1.07	14.30	23.73	16.97			
11	2,500	3,000	2,750	119	11,366	0.97	93.05	514.07	8,180.05	3.82	60.71	2	27	3.85	51.92	65.56	1,366.21	0.72	15.02	12.75	16.70			
12	3,000	4,000	3,500	105	11,471	0.86	93.91	440.38	8,620.42	3.27	63.98	0	27	0.00	51.92	0.00	1,366.21	0.00	15.02	0.00	15.85			
13	4,000	5,000	4,500	100	11,571	0.82	94.73	543.17	9,163.60	4.03	68.01	0	27	0.00	51.92	0.00	1,366.21	0.00	15.02	0.00	14.91			
14	5,000	7,500	6,250	98	11,669	0.80	95.53	466.90	9,630.50	3.47	71.48	2	29	3.85	55.77	164.54	1,530.74	1.81	16.83	35.24	15.89			
15	7,500	10,000	8,750	74	11,743	0.61	96.14	372.31	10,002.81	2.76	74.24	0	29	0.00	55.77	0.00	1,530.74	0.00	16.83	0.00	15.30			
16	10,000	20,000	15,000	152	11,895	1.24	97.38	959.50	10,962.31	7.12	81.36	5	34	9.62	65.38	107.80	1,638.55	1.19	18.02	11.24	14.95			
17	20,000	50,000	35,000	136	12,031	1.11	98.49	1,331.75	12,294.07	9.88	91.24	6	40	11.54	76.92	445.93	2,084.48	4.90	22.92	33.48	16.96			
18	50,000	100,000	75,000	72	12,103	0.59	99.08	725.07	13,019.13	5.38	96.62	4	44	7.69	84.62	32.94	2,117.41	0.36	23.28	4.54	16.26			
19	100,000	500,000	300,000	91	12,194	0.74	99.83	425.19	13,444.32	3.16	99.78	8	52	15.38	100.00	6,976.35	9,093.76	76.72	100.00	1640.77	67.64			
20	500,000	UP		21	12,215	0.17	100.00	29.56	13,473.88	0.22	100.00	0	52	0.00	100.00	0.00	9,093.76	0.00	100.00	0.00	67.49			
				12,215					13,473.88					52					9,093.76					67.49



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 08 LAMPUNG
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,227	6,227	14.75	14.75	343.39	343.39	0.77	0.77	9	9	3.61	3.61	120.75	120.75	0.34	0.34	35.16	35.16			
2	50	100	75	3,320	9,547	7.86	22.61	423.66	767.05	0.95	1.72	3	12	1.20	4.82	15.25	136.00	0.04	0.38	3.60	17.73			
3	100	200	150	6,306	15,853	14.94	37.55	1,158.73	1,925.78	2.60	4.32	4	16	1.61	6.43	23.50	159.50	0.07	0.45	2.03	8.28			
4	200	300	250	3,920	19,773	9.28	46.83	1,227.25	3,153.03	2.75	7.07	8	24	3.21	9.64	453.44	612.93	1.27	1.71	36.95	19.44			
5	300	500	400	5,627	25,400	13.33	60.16	2,597.65	5,750.68	5.83	12.90	26	50	10.44	20.08	1,049.19	1,662.13	2.93	4.64	40.39	28.90			
6	500	750	625	3,660	29,060	8.67	68.83	2,314.14	8,064.81	5.19	18.09	32	82	12.85	32.93	187.62	1,849.74	0.52	5.17	8.11	22.94			
7	750	1,000	875	2,658	31,718	6.30	75.12	2,519.71	10,584.52	5.65	23.75	9	91	3.61	36.55	16.94	1,866.68	0.05	5.21	0.67	17.64			
8	1,000	1,500	1,250	2,119	33,837	5.02	80.14	2,881.48	13,465.99	6.46	30.21	6	97	2.41	38.96	1,099.13	2,965.81	3.07	8.28	38.14	22.02			
9	1,500	2,000	1,750	1,276	35,113	3.02	83.16	2,210.31	15,676.31	4.96	35.17	14	111	5.62	44.58	1,845.66	4,811.47	5.15	13.44	83.50	30.69			
10	2,000	2,500	2,250	669	35,782	1.58	84.75	1,559.06	17,235.37	3.50	38.67	3	114	1.20	45.78	116.87	4,928.34	0.33	13.76	7.50	28.59			
11	2,500	3,000	2,750	1,027	36,809	2.43	87.18	1,787.84	19,023.22	4.01	42.68	4	118	1.61	47.39	983.14	5,911.48	2.75	16.51	54.99	31.08			
12	3,000	4,000	3,500	1,026	37,835	2.43	89.61	2,348.21	21,371.42	5.27	47.95	7	125	2.81	50.20	117.13	6,028.61	0.33	16.84	4.99	28.21			
13	4,000	5,000	4,500	494	38,329	1.17	90.78	1,957.74	23,329.16	4.39	52.34	6	131	2.41	52.61	30.36	6,058.97	0.08	16.92	1.55	25.97			
14	5,000	7,500	6,250	737	39,066	1.75	92.53	3,025.89	26,355.06	6.79	59.13	4	135	1.61	54.22	777.63	6,836.61	2.17	19.09	25.70	25.94			
15	7,500	10,000	8,750	473	39,539	1.12	93.65	2,405.93	28,760.98	5.40	64.53	10	145	4.02	58.23	502.53	7,339.13	1.40	20.49	20.89	25.52			
16	10,000	20,000	15,000	731	40,270	1.73	95.38	4,515.63	33,276.61	10.13	74.66	15	160	6.02	64.26	454.23	7,793.37	1.27	21.76	10.06	23.42			
17	20,000	50,000	35,000	758	41,028	1.80	97.17	5,527.10	38,803.71	12.40	87.06	15	175	6.02	70.28	1,364.56	9,157.93	3.81	25.57	24.69	23.60			
18	50,000	100,000	75,000	408	41,436	0.97	98.14	2,454.16	41,257.87	5.51	92.56	16	191	6.43	76.71	1,114.02	10,271.95	3.11	28.68	45.39	24.90			
19	100,000	500,000	300,000	543	41,979	1.29	99.43	2,375.94	43,633.81	5.33	97.89	38	229	15.26	91.97	5,949.52	16,221.46	16.61	45.30	250.41	37.18			
20	500,000	UP		242	42,221	0.57	100.00	938.31	44,572.11	2.11	100.00	20	249	8.03	100.00	19,588.46	35,809.92	54.70	100.00	2087.64	80.34			
				42,221					44,572.11					249					35,809.92					80.34



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 09 DKI JAKARTA
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38,284	38,284	11.77	11.77	3,176.72	3,176.72	0.54	0.54	39	39	1.51	1.51	468.67	468.67	0.15	0.15	14.75	14.75
2	50	100	75	12,584	50,868	3.87	15.64	2,952.71	6,129.43	0.50	1.04	27	66	1.04	2.55	595.16	1,063.82	0.19	0.34	20.16	17.36
3	100	200	150	27,696	78,564	8.51	24.15	6,394.99	12,524.42	1.08	2.12	205	271	7.93	10.48	2,701.47	3,765.30	0.86	1.20	42.24	30.06
4	200	300	250	22,993	101,557	7.07	31.22	6,601.89	19,126.31	1.12	3.24	97	368	3.75	14.24	2,181.87	5,947.16	0.70	1.90	33.05	31.09
5	300	500	400	39,363	140,920	12.10	43.32	16,407.42	35,533.72	2.78	6.02	95	463	3.68	17.91	3,459.58	9,406.74	1.11	3.01	21.09	26.47
6	500	750	625	35,398	176,318	10.88	54.20	20,946.83	56,480.55	3.55	9.57	115	578	4.45	22.36	6,100.05	15,506.79	1.95	4.96	29.12	27.46
7	750	1,000	875	32,013	208,331	9.84	64.04	28,642.21	85,122.76	4.85	14.42	77	655	2.98	25.34	6,413.45	21,920.24	2.05	7.01	22.39	25.75
8	1,000	1,500	1,250	29,483	237,814	9.06	73.10	37,028.14	122,150.90	6.27	20.70	86	741	3.33	28.67	4,981.73	26,901.97	1.59	8.61	13.45	22.02
9	1,500	2,000	1,750	17,873	255,687	5.49	78.60	31,048.43	153,199.33	5.26	25.96	54	795	2.09	30.75	4,920.86	31,822.84	1.57	10.18	15.85	20.77
10	2,000	2,500	2,250	10,625	266,312	3.27	81.86	24,087.43	177,286.75	4.08	30.04	54	849	2.09	32.84	17,461.61	49,284.45	5.59	15.77	72.49	27.80
11	2,500	3,000	2,750	8,506	274,818	2.61	84.48	23,798.37	201,085.13	4.03	34.07	38	887	1.47	34.31	5,633.78	54,918.23	1.80	17.57	23.67	27.31
12	3,000	4,000	3,500	9,408	284,226	2.89	87.37	33,611.19	234,696.32	5.69	39.77	48	935	1.86	36.17	4,086.50	59,004.73	1.31	18.87	12.16	25.14
13	4,000	5,000	4,500	6,541	290,767	2.01	89.38	30,079.09	264,775.41	5.10	44.86	37	972	1.43	37.60	8,364.23	67,368.96	2.68	21.55	27.81	25.44
14	5,000	7,500	6,250	8,071	298,838	2.48	91.86	50,186.82	314,962.23	8.50	53.36	79	1,051	3.06	40.66	13,198.66	80,567.62	4.22	25.77	26.30	25.58
15	7,500	10,000	8,750	4,917	303,755	1.51	93.37	39,364.44	354,326.67	6.67	60.03	68	1,119	2.63	43.29	3,351.63	83,919.25	1.07	26.84	8.51	23.68
16	10,000	20,000	15,000	7,568	311,323	2.33	95.70	79,441.26	433,767.93	13.46	73.49	103	1,222	3.98	47.27	4,148.50	88,067.75	1.33	28.17	5.22	20.30
17	20,000	50,000	35,000	5,937	317,260	1.82	97.52	69,144.98	502,912.92	11.72	85.21	130	1,352	5.03	52.30	20,724.95	108,792.71	6.63	34.80	29.97	21.63
18	50,000	100,000	75,000	2,674	319,934	0.82	98.34	29,213.12	532,126.04	4.95	90.16	122	1,474	4.72	57.02	8,561.41	117,354.12	2.74	37.54	29.31	22.05
19	100,000	500,000	300,000	3,767	323,701	1.16	99.50	30,936.55	563,062.59	5.24	95.40	352	1,826	13.62	70.64	50,127.64	167,481.76	16.03	53.57	162.03	29.74
20	500,000	UP		1,621	325,322	0.50	100.00	27,143.36	590,205.95	4.60	100.00	759	2,585	29.36	100.00	145,134.42	312,616.17	46.43	100.00	534.70	52.97
				325,322				590,205.95					2,585				312,616.17				52.97



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 10 JAWA BARAT
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	49,643	49,643	15.24	15.24	1,222.05	1,222.05	0.24	0.24	55	55	2.12	2.12	11,464.98	11,464.98	1.78	1.78	938.18	938.18	
2	50	100	75	24,450	74,093	7.51	22.74	3,534.83	4,756.88	0.68	0.92	36	91	1.39	3.50	652.20	12,117.18	0.10	1.88	18.45	254.73	
3	100	200	150	40,299	114,392	12.37	35.12	8,522.85	13,279.73	1.64	2.56	60	151	2.31	5.81	1,245.35	13,362.53	0.19	2.08	14.61	100.62	
4	200	300	250	29,244	143,636	8.98	44.09	9,372.04	22,651.78	1.81	4.37	70	221	2.69	8.51	2,062.60	15,425.13	0.32	2.40	22.01	68.10	
5	300	500	400	39,651	183,287	12.17	56.26	18,143.21	40,794.99	3.50	7.87	172	393	6.62	15.13	5,466.78	20,891.91	0.85	3.25	30.13	51.21	
6	500	750	625	27,312	210,599	8.38	64.65	17,483.28	58,278.27	3.37	11.24	208	601	8.01	23.13	5,017.89	25,909.79	0.78	4.03	28.70	44.46	
7	750	1,000	875	21,000	231,599	6.45	71.10	19,511.71	77,789.98	3.76	15.00	142	743	5.47	28.60	5,771.68	31,681.47	0.90	4.92	29.58	40.73	
8	1,000	1,500	1,250	19,817	251,416	6.08	77.18	24,788.95	102,578.93	4.78	19.78	199	942	7.66	36.26	8,730.06	40,411.54	1.36	6.28	35.22	39.40	
9	1,500	2,000	1,750	11,071	262,487	3.40	80.58	20,610.38	123,189.32	3.97	23.76	60	1,002	2.31	38.57	6,793.43	47,204.97	1.06	7.34	32.96	38.32	
10	2,000	2,500	2,250	7,038	269,525	2.16	82.74	16,439.63	139,628.94	3.17	26.93	38	1,040	1.46	40.03	3,888.66	51,093.62	0.60	7.94	23.65	36.59	
11	2,500	3,000	2,750	5,498	275,023	1.69	84.43	15,136.14	154,765.08	2.92	29.84	41	1,081	1.58	41.61	9,862.98	60,956.60	1.53	9.48	65.16	39.39	
12	3,000	4,000	3,500	6,192	281,215	1.90	86.33	21,726.14	176,491.22	4.19	34.03	60	1,141	2.31	43.92	10,258.76	71,215.37	1.59	11.07	47.22	40.35	
13	4,000	5,000	4,500	4,696	285,911	1.44	87.77	20,311.86	196,803.07	3.92	37.95	62	1,203	2.39	46.30	7,924.48	79,139.85	1.23	12.30	39.01	40.21	
14	5,000	7,500	6,250	7,079	292,990	2.17	89.94	35,837.06	232,640.14	6.91	44.86	65	1,268	2.50	48.81	16,047.63	95,187.48	2.49	14.80	44.78	40.92	
15	7,500	10,000	8,750	4,536	297,526	1.39	91.33	30,866.21	263,506.35	5.95	50.81	57	1,325	2.19	51.00	29,959.34	125,146.82	4.66	19.45	97.06	47.49	
16	10,000	20,000	15,000	8,379	305,905	2.57	93.91	72,303.88	335,810.23	13.94	64.76	161	1,486	6.20	57.20	79,954.75	205,101.57	12.43	31.88	110.58	61.08	
17	20,000	50,000	35,000	8,018	313,923	2.46	96.37	82,228.00	418,038.23	15.86	80.61	214	1,700	8.24	65.43	95,875.73	300,977.30	14.90	46.78	116.60	72.00	
18	50,000	100,000	75,000	4,568	318,491	1.40	97.77	43,551.85	461,590.08	8.40	89.01	251	1,951	9.66	75.10	151,645.63	452,622.94	23.57	70.36	348.20	98.06	
19	100,000	500,000	300,000	5,126	323,617	1.57	99.34	45,119.93	506,710.01	8.70	97.71	475	2,426	18.28	93.38	117,826.77	570,449.70	18.32	88.67	261.14	112.58	
20	500,000	UP		2,141	325,758	0.66	100.00	11,871.52	518,581.53	2.29	100.00	172	2,598	6.62	100.00	72,871.18	643,320.89	11.33	100.00	613.83	124.05	
				325,758				518,581.53					2,598				643,320.89					124.05



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 11 JAWA TENGAH
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26,171	26,171	15.97	15.97	1,534.18	1,534.18	0.73	0.73	29	29	2.54	2.54	726.59	726.59	0.13	0.13	47.36	47.36			
2	50	100	75	15,211	41,382	9.28	25.26	2,086.30	3,620.48	1.00	1.73	14	43	1.22	3.76	365.66	1,092.26	0.07	0.20	17.53	30.17			
3	100	200	150	22,979	64,361	14.03	39.28	5,048.38	8,668.86	2.41	4.14	8	51	0.70	4.46	94.88	1,187.14	0.02	0.21	1.88	13.69			
4	200	300	250	14,763	79,124	9.01	48.29	4,435.33	13,104.18	2.12	6.26	18	69	1.57	6.04	692.37	1,879.50	0.12	0.34	15.61	14.34			
5	300	500	400	17,682	96,806	10.79	59.08	8,179.38	21,283.57	3.91	10.17	75	144	6.56	12.60	2,470.90	4,350.40	0.44	0.78	30.21	20.44			
6	500	750	625	11,988	108,794	7.32	66.40	7,910.38	29,193.95	3.78	13.94	68	212	5.95	18.55	2,280.82	6,631.22	0.41	1.19	28.83	22.71			
7	750	1,000	875	9,178	117,972	5.60	72.00	8,406.48	37,600.43	4.02	17.96	56	268	4.90	23.45	2,423.56	9,054.78	0.44	1.63	28.83	24.08			
8	1,000	1,500	1,250	9,239	127,211	5.64	77.64	11,269.28	48,869.72	5.38	23.34	74	342	6.47	29.92	2,650.06	11,704.84	0.48	2.10	23.52	23.95			
9	1,500	2,000	1,750	5,199	132,410	3.17	80.82	10,507.81	59,377.53	5.02	28.36	33	375	2.89	32.81	4,439.51	16,144.34	0.80	2.90	42.25	27.19			
10	2,000	2,500	2,250	3,352	135,762	2.05	82.86	7,593.47	66,971.00	3.63	31.99	23	398	2.01	34.82	2,610.61	18,754.95	0.47	3.37	34.38	28.00			
11	2,500	3,000	2,750	3,193	138,955	1.95	84.81	7,635.28	74,606.27	3.65	35.64	18	416	1.57	36.40	649.98	19,404.92	0.12	3.48	8.51	26.01			
12	3,000	4,000	3,500	3,590	142,545	2.19	87.00	11,727.05	86,333.33	5.60	41.24	31	447	2.71	39.11	2,193.06	21,597.98	0.39	3.88	18.70	25.02			
13	4,000	5,000	4,500	2,180	144,725	1.33	88.33	9,816.57	96,149.89	4.69	45.93	22	469	1.92	41.03	1,271.57	22,869.56	0.23	4.11	12.95	23.79			
14	5,000	7,500	6,250	3,626	148,351	2.21	90.55	15,817.41	111,967.30	7.56	53.48	56	525	4.90	45.93	8,167.32	31,036.88	1.47	5.57	51.63	27.72			
15	7,500	10,000	8,750	2,159	150,510	1.32	91.86	13,708.89	125,676.19	6.55	60.03	45	570	3.94	49.87	10,897.20	41,934.08	1.96	7.53	79.49	33.37			
16	10,000	20,000	15,000	3,927	154,437	2.40	94.26	30,449.75	156,125.94	14.54	74.58	78	648	6.82	56.69	21,366.00	63,300.08	3.84	11.37	70.17	40.54			
17	20,000	50,000	35,000	3,573	158,010	2.18	96.44	28,156.72	184,282.66	13.45	88.03	102	750	8.92	65.62	41,462.19	104,762.27	7.44	18.81	147.26	56.85			
18	50,000	100,000	75,000	1,979	159,989	1.21	97.65	11,899.38	196,182.04	5.68	93.71	134	884	11.72	77.34	73,256.99	178,019.25	13.15	31.96	615.64	90.74			
19	100,000	500,000	300,000	2,340	162,329	1.43	99.08	10,183.74	206,365.78	4.86	98.57	179	1,063	15.66	93.00	17,219.47	195,238.73	3.09	35.05	169.09	94.61			
20	500,000	UP		1,513	163,842	0.92	100.00	2,985.69	209,351.47	1.43	100.00	80	1,143	7.00	100.00	361,715.52	556,954.24	64.95	100.00	12114.98	266.04			
				163,842					209,351.47					1,143					556,954.24					266.04



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 12 DIY YOGYAKARTA
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,552	3,552	15.37	15.37	214.73	214.73	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,861	5,413	8.05	23.42	259.95	474.68	0.73	1.33	1	1	0.53	0.53	9.36	9.36	0.05	0.05	3.60	1.97			
3	100	200	150	2,930	8,343	12.68	36.10	664.89	1,139.56	1.86	3.19	2	3	1.07	1.60	5.82	15.18	0.03	0.09	0.88	1.33			
4	200	300	250	2,007	10,350	8.68	44.79	677.26	1,816.82	1.89	5.08	2	5	1.07	2.67	0.54	15.72	0.00	0.09	0.08	0.87			
5	300	500	400	2,943	13,293	12.74	57.52	1,430.91	3,247.74	4.00	9.09	10	15	5.35	8.02	119.36	135.08	0.69	0.78	8.34	4.16			
6	500	750	625	1,941	15,234	8.40	65.92	1,549.62	4,797.36	4.34	13.42	5	20	2.67	10.70	527.17	662.25	3.04	3.82	34.02	13.80			
7	750	1,000	875	1,419	16,653	6.14	72.06	1,635.90	6,433.26	4.58	18.00	3	23	1.60	12.30	234.70	896.95	1.36	5.18	14.35	13.94			
8	1,000	1,500	1,250	1,409	18,062	6.10	78.16	2,259.72	8,692.98	6.32	24.32	1	24	0.53	12.83	1,198.36	2,095.31	6.92	12.10	53.03	24.10			
9	1,500	2,000	1,750	925	18,987	4.00	82.16	2,072.85	10,765.83	5.80	30.12	5	29	2.67	15.51	680.70	2,776.01	3.93	16.03	32.84	25.79			
10	2,000	2,500	2,250	539	19,526	2.33	84.50	1,468.53	12,234.36	4.11	34.23	6	35	3.21	18.72	98.45	2,874.46	0.57	16.60	6.70	23.49			
11	2,500	3,000	2,750	397	19,923	1.72	86.21	1,350.75	13,585.11	3.78	38.01	3	38	1.60	20.32	12.07	2,886.53	0.07	16.67	0.89	21.25			
12	3,000	4,000	3,500	541	20,464	2.34	88.55	2,023.04	15,608.15	5.66	43.67	4	42	2.14	22.46	23.51	2,910.04	0.14	16.81	1.16	18.64			
13	4,000	5,000	4,500	381	20,845	1.65	90.20	1,858.01	17,466.16	5.20	48.87	3	45	1.60	24.06	112.44	3,022.48	0.65	17.46	6.05	17.30			
14	5,000	7,500	6,250	540	21,385	2.34	92.54	3,068.60	20,534.76	8.59	57.45	6	51	3.21	27.27	28.41	3,050.89	0.16	17.62	0.93	14.86			
15	7,500	10,000	8,750	352	21,737	1.52	94.06	2,318.75	22,853.51	6.49	63.94	4	55	2.14	29.41	563.33	3,614.22	3.25	20.87	24.29	15.81			
16	10,000	20,000	15,000	423	22,160	1.83	95.89	4,646.17	27,499.67	13.00	76.94	7	62	3.74	33.16	50.57	3,664.79	0.29	21.17	1.09	13.33			
17	20,000	50,000	35,000	466	22,626	2.02	97.91	4,644.13	32,143.80	12.99	89.93	20	82	10.70	43.85	737.36	4,402.15	4.26	25.42	15.88	13.70			
18	50,000	100,000	75,000	261	22,887	1.13	99.04	2,388.28	34,532.08	6.68	96.61	17	99	9.09	52.94	311.91	4,714.07	1.80	27.23	13.06	13.65			
19	100,000	500,000	300,000	124	23,011	0.54	99.58	1,109.79	35,641.87	3.10	99.72	4	103	2.14	55.08	12,531.92	17,245.99	72.38	99.60	1129.22	48.39			
20	500,000	UP		98	23,109	0.42	100.00	100.96	35,742.83	0.28	100.00	84	187	44.92	100.00	68.91	17,314.90	0.40	100.00	68.25	48.44			
				23,109					35,742.83					187					17,314.90					48.44



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 13 JAWA TIMUR
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35,360	35,360	14.83	14.83	1,848.11	1,848.11	0.54	0.54	45	45	2.30	2.30	830.73	830.73	0.16	0.16	44.95	44.95
2	50	100	75	18,139	53,499	7.61	22.44	2,182.18	4,030.29	0.64	1.17	12	57	0.61	2.92	437.87	1,268.60	0.08	0.24	20.07	31.48
3	100	200	150	29,062	82,561	12.19	34.63	5,908.14	9,938.43	1.72	2.89	36	93	1.84	4.76	1,063.84	2,332.44	0.20	0.45	18.01	23.47
4	200	300	250	20,384	102,945	8.55	43.18	5,993.69	15,932.12	1.75	4.64	52	145	2.66	7.42	1,932.05	4,264.50	0.37	0.82	32.23	26.77
5	300	500	400	27,367	130,312	11.48	54.65	12,368.21	28,300.32	3.60	8.24	102	247	5.22	12.63	2,996.23	7,260.73	0.57	1.39	24.23	25.66
6	500	750	625	19,573	149,885	8.21	62.86	13,149.79	41,450.12	3.83	12.07	93	340	4.76	17.39	5,217.65	12,478.37	1.00	2.39	39.68	30.10
7	750	1,000	875	14,172	164,057	5.94	68.81	14,217.30	55,667.42	4.14	16.21	41	381	2.10	19.49	3,376.01	15,854.38	0.65	3.04	23.75	28.48
8	1,000	1,500	1,250	13,629	177,686	5.72	74.52	18,040.48	73,707.90	5.25	21.46	63	444	3.22	22.71	5,377.73	21,232.11	1.03	4.07	29.81	28.81
9	1,500	2,000	1,750	9,356	187,042	3.92	78.45	16,374.77	90,082.66	4.77	26.23	44	488	2.25	24.96	2,821.20	24,053.31	0.54	4.61	17.23	26.70
10	2,000	2,500	2,250	5,554	192,596	2.33	80.78	12,471.26	102,553.92	3.63	29.86	38	526	1.94	26.91	6,098.89	30,152.20	1.17	5.78	48.90	29.40
11	2,500	3,000	2,750	4,894	197,490	2.05	82.83	11,442.92	113,996.84	3.33	33.19	42	568	2.15	29.05	11,410.92	41,563.12	2.19	7.96	99.72	36.46
12	3,000	4,000	3,500	5,508	202,998	2.31	85.14	17,443.69	131,440.52	5.08	38.27	65	633	3.32	32.38	5,155.17	46,718.28	0.99	8.95	29.55	35.54
13	4,000	5,000	4,500	3,794	206,792	1.59	86.73	15,431.64	146,872.16	4.49	42.77	43	676	2.20	34.58	1,980.13	48,698.41	0.38	9.33	12.83	33.16
14	5,000	7,500	6,250	5,996	212,788	2.51	89.24	28,261.68	175,133.84	8.23	50.99	86	762	4.40	38.98	12,985.53	61,683.95	2.49	11.82	45.95	35.22
15	7,500	10,000	8,750	4,136	216,924	1.73	90.98	23,097.68	198,231.52	6.73	57.72	89	851	4.55	43.53	12,164.07	73,848.02	2.33	14.15	52.66	37.25
16	10,000	20,000	15,000	7,112	224,036	2.98	93.96	50,528.19	248,759.70	14.71	72.43	196	1,047	10.03	53.55	75,852.41	149,700.43	14.53	28.68	150.12	60.18
17	20,000	50,000	35,000	6,584	230,620	2.76	96.72	48,144.52	296,904.22	14.02	86.45	207	1,254	10.59	64.14	39,661.68	189,362.11	7.60	36.27	82.38	63.78
18	50,000	100,000	75,000	3,175	233,795	1.33	98.05	19,866.14	316,770.36	5.78	92.24	167	1,421	8.54	72.69	49,176.16	238,538.26	9.42	45.69	247.54	75.30
19	100,000	500,000	300,000	3,298	237,093	1.38	99.44	18,715.17	335,485.53	5.45	97.69	215	1,636	11.00	83.68	175,505.58	414,043.85	33.62	79.31	937.77	123.42
20	500,000	UP		1,341	238,434	0.56	100.00	7,949.60	343,435.13	2.31	100.00	319	1,955	16.32	100.00	107,988.28	522,032.13	20.69	100.00	1358.41	152.00
				238,434				343,435.13					1,955				522,032.13				152.00



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 14 KALIMANTAN BARAT
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8,375	8,375	13.14	13.14	696.77	696.77	1.09	1.09	18	18	6.06	6.06	470.58	470.58	0.57	0.57	67.54	67.54	
2	50	100	75	7,772	16,147	12.19	25.33	1,651.63	2,348.40	2.58	3.67	16	34	5.39	11.45	957.19	1,427.77	1.15	1.72	57.95	60.80	
3	100	200	150	14,236	30,383	22.34	47.67	5,967.57	8,315.97	9.33	13.00	35	69	11.78	23.23	4,140.53	5,568.29	4.98	6.70	69.38	66.96	
4	200	300	250	8,735	39,118	13.71	61.38	6,140.82	14,456.80	9.60	22.61	28	97	9.43	32.66	3,739.40	9,307.69	4.50	11.19	60.89	64.38	
5	300	500	400	8,912	48,030	13.98	75.36	9,041.53	23,498.33	14.14	36.75	26	123	8.75	41.41	4,264.62	13,572.32	5.13	16.32	47.17	57.76	
6	500	750	625	3,911	51,941	6.14	81.50	5,603.16	29,101.49	8.76	45.51	10	133	3.37	44.78	2,053.68	15,626.00	2.47	18.79	36.65	53.69	
7	750	1,000	875	2,927	54,868	4.59	86.09	5,548.05	34,649.53	8.68	54.18	14	147	4.71	49.49	4,123.08	19,749.08	4.96	23.75	74.32	57.00	
8	1,000	1,500	1,250	2,035	56,903	3.19	89.28	4,474.71	39,124.24	7.00	61.18	5	152	1.68	51.18	1,315.93	21,065.01	1.58	25.33	29.41	53.84	
9	1,500	2,000	1,750	1,211	58,114	1.90	91.18	3,118.56	42,242.81	4.88	66.06	6	158	2.02	53.20	3,329.51	24,394.52	4.00	29.33	106.76	57.75	
10	2,000	2,500	2,250	779	58,893	1.22	92.40	2,085.73	44,328.54	3.26	69.32	4	162	1.35	54.55	16.63	24,411.15	0.02	29.35	0.80	55.07	
11	2,500	3,000	2,750	642	59,535	1.01	93.41	1,900.08	46,228.62	2.97	72.29	6	168	2.02	56.57	131.75	24,542.91	0.16	29.51	6.93	53.09	
12	3,000	4,000	3,500	645	60,180	1.01	94.42	2,484.93	48,713.55	3.89	76.18	8	176	2.69	59.26	1,877.46	26,420.37	2.26	31.77	75.55	54.24	
13	4,000	5,000	4,500	367	60,547	0.58	95.00	1,494.66	50,208.21	2.34	78.51	10	186	3.37	62.63	1,057.55	27,477.92	1.27	33.04	70.76	54.73	
14	5,000	7,500	6,250	694	61,241	1.09	96.09	2,527.12	52,735.33	3.95	82.46	10	196	3.37	65.99	188.47	27,666.39	0.23	33.27	7.46	52.46	
15	7,500	10,000	8,750	398	61,639	0.62	96.71	1,740.58	54,475.91	2.72	85.19	8	204	2.69	68.69	811.14	28,477.53	0.98	34.24	46.60	52.28	
16	10,000	20,000	15,000	650	62,289	1.02	97.73	3,240.18	57,716.10	5.07	90.25	19	223	6.40	75.08	26,696.63	55,174.16	32.10	66.34	823.92	95.60	
17	20,000	50,000	35,000	630	62,919	0.99	98.72	2,523.90	60,240.00	3.95	94.20	15	238	5.05	80.13	263.92	55,438.08	0.32	66.66	10.46	92.03	
18	50,000	100,000	75,000	317	63,236	0.50	99.22	1,583.83	61,823.82	2.48	96.68	15	253	5.05	85.19	644.09	56,082.18	0.77	67.43	40.67	90.71	
19	100,000	500,000	300,000	391	63,627	0.61	99.83	1,998.10	63,821.93	3.12	99.80	38	291	12.79	97.98	26,718.01	82,800.18	32.13	99.56	1337.17	129.74	
20	500,000	UP		108	63,735	0.17	100.00	127.22	63,949.15	0.20	100.00	6	297	2.02	100.00	367.94	83,168.12	0.44	100.00	289.22	130.05	
				63,735				63,949.15				297				83,168.12				130.05		



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 15 KALIMANTAN TENGAH
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,427	2,427	13.58	13.58	252.60	252.60	1.35	1.35	8	8	4.76	4.76	152.65	152.65	1.20	1.20	60.43	60.43			
2	50	100	75	1,517	3,944	8.49	22.06	258.32	510.91	1.38	2.74	3	11	1.79	6.55	121.50	274.15	0.95	2.15	47.04	53.66			
3	100	200	150	2,996	6,940	16.76	38.82	714.46	1,225.37	3.83	6.57	5	16	2.98	9.52	301.95	576.10	2.37	4.52	42.26	47.01			
4	200	300	250	1,905	8,845	10.66	49.48	588.79	1,814.16	3.16	9.72	2	18	1.19	10.71	90.24	666.34	0.71	5.22	15.33	36.73			
5	300	500	400	2,018	10,863	11.29	60.77	1,105.60	2,919.76	5.92	15.65	3	21	1.79	12.50	258.79	925.13	2.03	7.25	23.41	31.69			
6	500	750	625	1,164	12,027	6.51	67.28	890.51	3,810.27	4.77	20.42	4	25	2.38	14.88	170.80	1,095.93	1.34	8.59	19.18	28.76			
7	750	1,000	875	809	12,836	4.53	71.80	893.07	4,703.34	4.79	25.20	4	29	2.38	17.26	123.09	1,219.02	0.96	9.55	13.78	25.92			
8	1,000	1,500	1,250	864	13,700	4.83	76.63	948.74	5,652.07	5.08	30.29	1	30	0.60	17.86	0.00	1,219.02	0.00	9.55	0.00	21.57			
9	1,500	2,000	1,750	536	14,236	3.00	79.63	931.78	6,583.86	4.99	35.28	1	31	0.60	18.45	12.82	1,231.85	0.10	9.65	1.38	18.71			
10	2,000	2,500	2,250	278	14,514	1.56	81.19	594.61	7,178.46	3.19	38.47	1	32	0.60	19.05	586.19	1,818.03	4.59	14.25	98.58	25.33			
11	2,500	3,000	2,750	270	14,784	1.51	82.70	601.22	7,779.68	3.22	41.69	5	37	2.98	22.02	69.08	1,887.12	0.54	14.79	11.49	24.26			
12	3,000	4,000	3,500	302	15,086	1.69	84.39	850.17	8,629.85	4.56	46.24	5	42	2.98	25.00	210.14	2,097.25	1.65	16.44	24.72	24.30			
13	4,000	5,000	4,500	259	15,345	1.45	85.84	783.69	9,413.53	4.20	50.44	10	52	5.95	30.95	2,950.07	5,047.32	23.12	39.56	376.43	53.62			
14	5,000	7,500	6,250	331	15,676	1.85	87.69	1,101.85	10,515.38	5.90	56.35	3	55	1.79	32.74	202.39	5,249.71	1.59	41.14	18.37	49.92			
15	7,500	10,000	8,750	240	15,916	1.34	89.03	660.13	11,175.51	3.54	59.89	6	61	3.57	36.31	207.51	5,457.22	1.63	42.77	31.43	48.83			
16	10,000	20,000	15,000	500	16,416	2.80	91.83	1,597.67	12,773.18	8.56	68.45	10	71	5.95	42.26	467.54	5,924.76	3.66	46.43	29.26	46.38			
17	20,000	50,000	35,000	517	16,933	2.89	94.72	2,022.28	14,795.46	10.84	79.28	23	94	13.69	55.95	531.85	6,456.62	4.17	50.60	26.30	43.64			
18	50,000	100,000	75,000	318	17,251	1.78	96.50	759.94	15,555.40	4.07	83.36	8	102	4.76	60.71	113.33	6,569.95	0.89	51.49	14.91	42.24			
19	100,000	500,000	300,000	537	17,788	3.00	99.50	2,692.87	18,248.27	14.43	97.79	51	153	30.36	91.07	5,937.73	12,507.68	46.54	98.03	220.50	68.54			
20	500,000	UP		89	17,877	0.50	100.00	413.11	18,661.38	2.21	100.00	15	168	8.93	100.00	251.84	12,759.52	1.97	100.00	60.96	68.37			
				17,877					18,661.38					168					12,759.52					68.37



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 16 KALIMANTAN SELATAN
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,648	4,648	14.90	14.90	445.08	445.08	1.48	1.48	10	10	3.15	3.15	59.72	59.72	0.40	0.40	13.42	13.42			
2	50	100	75	2,825	7,473	9.06	23.96	366.85	811.93	1.22	2.70	1	11	0.32	3.47	0.03	59.75	0.00	0.40	0.01	7.36	7.36		
3	100	200	150	5,196	12,669	16.66	40.61	966.07	1,778.00	3.21	5.91	4	15	1.26	4.73	198.62	258.37	1.32	1.72	20.56	14.53			
4	200	300	250	2,970	15,639	9.52	50.13	847.32	2,625.32	2.82	8.72	7	22	2.21	6.94	549.47	807.84	3.66	5.39	64.85	30.77			
5	300	500	400	3,567	19,206	11.43	61.57	1,454.53	4,079.85	4.83	13.56	7	29	2.21	9.15	325.11	1,132.95	2.17	7.55	22.35	27.77			
6	500	750	625	2,133	21,339	6.84	68.41	1,250.76	5,330.61	4.16	17.71	6	35	1.89	11.04	197.80	1,330.75	1.32	8.87	15.81	24.96			
7	750	1,000	875	1,610	22,949	5.16	73.57	1,414.75	6,745.37	4.70	22.41	14	49	4.42	15.46	669.84	2,000.58	4.47	13.34	47.35	29.66			
8	1,000	1,500	1,250	1,570	24,519	5.03	78.60	1,916.30	8,661.67	6.37	28.78	12	61	3.79	19.24	109.94	2,110.52	0.73	14.07	5.74	24.37			
9	1,500	2,000	1,750	892	25,411	2.86	81.46	1,476.81	10,138.48	4.91	33.69	1	62	0.32	19.56	1.00	2,111.52	0.01	14.08	0.07	20.83			
10	2,000	2,500	2,250	544	25,955	1.74	83.21	1,261.14	11,399.61	4.19	37.88	5	67	1.58	21.14	486.25	2,597.77	3.24	17.32	38.56	22.79			
11	2,500	3,000	2,750	536	26,491	1.72	84.92	1,069.74	12,469.36	3.55	41.43	1	68	0.32	21.45	8.20	2,605.97	0.05	17.37	0.77	20.90			
12	3,000	4,000	3,500	556	27,047	1.78	86.71	1,641.83	14,111.19	5.46	46.89	4	72	1.26	22.71	2.86	2,608.83	0.02	17.39	0.17	18.49			
13	4,000	5,000	4,500	514	27,561	1.65	88.35	1,460.55	15,571.74	4.85	51.74	4	76	1.26	23.97	32.69	2,641.52	0.22	17.61	2.24	16.96			
14	5,000	7,500	6,250	581	28,142	1.86	90.22	2,229.82	17,801.56	7.41	59.15	10	86	3.15	27.13	904.41	3,545.93	6.03	23.64	40.56	19.92			
15	7,500	10,000	8,750	291	28,433	0.93	91.15	1,769.10	19,570.66	5.88	65.03	3	89	0.95	28.08	145.30	3,691.24	0.97	24.61	8.21	18.86			
16	10,000	20,000	15,000	801	29,234	2.57	93.72	3,682.16	23,252.83	12.24	77.27	15	104	4.73	32.81	187.07	3,878.31	1.25	25.86	5.08	16.68			
17	20,000	50,000	35,000	837	30,071	2.68	96.40	3,568.47	26,821.30	11.86	89.12	23	127	7.26	40.06	1,158.87	5,037.18	7.73	33.58	32.48	18.78			
18	50,000	100,000	75,000	424	30,495	1.36	97.76	1,212.96	28,034.26	4.03	93.15	23	150	7.26	47.32	1,478.40	6,515.58	9.86	43.44	121.88	23.24			
19	100,000	500,000	300,000	467	30,962	1.50	99.26	1,710.33	29,744.59	5.68	98.84	66	216	20.82	68.14	3,770.41	10,285.98	25.14	68.58	220.45	34.58			
20	500,000	UP		232	31,194	0.74	100.00	350.24	30,094.83	1.16	100.00	101	317	31.86	100.00	4,712.95	14,998.94	31.42	100.00	1345.64	49.84			
				31,194					30,094.83					317					14,998.94					49.84



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 17 KALIMANTAN TIMUR
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,670	6,670	14.72	14.72	441.93	441.93	0.70	0.70	7	7	2.38	2.38	88.56	88.56	0.45	0.45	20.04	20.04			
2	50	100	75	2,423	9,093	5.35	20.06	526.05	967.99	0.83	1.53	8	15	2.72	5.10	277.76	366.32	1.42	1.87	52.80	37.84			
3	100	200	150	4,534	13,627	10.00	30.07	1,156.70	2,124.69	1.82	3.35	6	21	2.04	7.14	189.94	556.26	0.97	2.84	16.42	26.18			
4	200	300	250	4,158	17,785	9.17	39.24	1,469.61	3,594.30	2.32	5.67	4	25	1.36	8.50	234.29	790.55	1.20	4.04	15.94	21.99			
5	300	500	400	6,330	24,115	13.97	53.21	3,336.61	6,930.91	5.26	10.93	19	44	6.46	14.97	1,157.85	1,948.40	5.92	9.96	34.70	28.11			
6	500	750	625	4,161	28,276	9.18	62.39	3,056.12	9,987.03	4.82	15.75	14	58	4.76	19.73	1,710.85	3,659.25	8.74	18.70	55.98	36.64			
7	750	1,000	875	3,329	31,605	7.35	69.73	3,940.10	13,927.13	6.21	21.96	12	70	4.08	23.81	125.77	3,785.02	0.64	19.34	3.19	27.18			
8	1,000	1,500	1,250	2,900	34,505	6.40	76.13	4,467.57	18,394.70	7.04	29.00	13	83	4.42	28.23	1,882.57	5,667.59	9.62	28.96	42.14	30.81			
9	1,500	2,000	1,750	1,943	36,448	4.29	80.42	4,146.50	22,541.20	6.54	35.54	15	98	5.10	33.33	1,324.30	6,991.89	6.77	35.73	31.94	31.02			
10	2,000	2,500	2,250	1,101	37,549	2.43	82.85	2,506.37	25,047.57	3.95	39.49	9	107	3.06	36.39	598.28	7,590.16	3.06	38.79	23.87	30.30			
11	2,500	3,000	2,750	953	38,502	2.10	84.95	2,550.78	27,598.35	4.02	43.51	4	111	1.36	37.76	160.12	7,750.28	0.82	39.61	6.28	28.08			
12	3,000	4,000	3,500	1,086	39,588	2.40	87.35	3,139.53	30,737.88	4.95	48.46	6	117	2.04	39.80	95.18	7,845.46	0.49	40.09	3.03	25.52			
13	4,000	5,000	4,500	695	40,283	1.53	88.88	3,120.79	33,858.67	4.92	53.38	3	120	1.02	40.82	91.01	7,936.47	0.47	40.56	2.92	23.44			
14	5,000	7,500	6,250	887	41,170	1.96	90.84	3,932.93	37,791.59	6.20	59.58	7	127	2.38	43.20	1,307.21	9,243.69	6.68	47.24	33.24	24.46			
15	7,500	10,000	8,750	538	41,708	1.19	92.03	3,201.01	40,992.60	5.05	64.63	10	137	3.40	46.60	102.15	9,345.84	0.52	47.76	3.19	22.80			
16	10,000	20,000	15,000	962	42,670	2.12	94.15	6,170.45	47,163.05	9.73	74.36	25	162	8.50	55.10	1,145.14	10,490.98	5.85	53.61	18.56	22.24			
17	20,000	50,000	35,000	975	43,645	2.15	96.30	6,698.18	53,861.23	10.56	84.92	30	192	10.20	65.31	3,193.19	13,684.17	16.32	69.93	47.67	25.41			
18	50,000	100,000	75,000	540	44,185	1.19	97.49	3,223.11	57,084.33	5.08	90.00	19	211	6.46	71.77	894.43	14,578.60	4.57	74.51	27.75	25.54			
19	100,000	500,000	300,000	760	44,945	1.68	99.17	3,913.99	60,998.32	6.17	96.17	43	254	14.63	86.39	2,145.00	16,723.60	10.96	85.47	54.80	27.42			
20	500,000	UP		377	45,322	0.83	100.00	2,428.25	63,426.57	3.83	100.00	40	294	13.61	100.00	2,843.65	19,567.25	14.53	100.00	117.11	30.85			
				45,322					63,426.57					294					19,567.25					30.85



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 18 SULAWESI UTARA
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,776	2,776	11.29	11.29	217.78	217.78	0.59	0.59	7	7	5.51	5.51	40.49	40.49	0.25	0.25	18.59	18.59			
2	50	100	75	1,807	4,583	7.35	18.65	295.99	513.76	0.80	1.39	2	9	1.57	7.09	3.17	43.66	0.02	0.27	1.07	8.50			
3	100	200	150	2,849	7,432	11.59	30.24	671.24	1,185.00	1.82	3.21	5	14	3.94	11.02	46.26	89.92	0.28	0.55	6.89	7.59			
4	200	300	250	2,364	9,796	9.62	39.86	821.05	2,006.05	2.22	5.43	4	18	3.15	14.17	168.35	258.27	1.03	1.59	20.50	12.87			
5	300	500	400	3,616	13,412	14.71	54.57	1,629.50	3,635.56	4.41	9.84	19	37	14.96	29.13	2,434.42	2,692.69	14.96	16.54	149.40	74.07			
6	500	750	625	2,131	15,543	8.67	63.24	1,533.80	5,169.36	4.15	13.99	7	44	5.51	34.65	92.93	2,785.62	0.57	17.11	6.06	53.89			
7	750	1,000	875	1,916	17,459	7.80	71.03	1,938.04	7,107.40	5.25	19.24	4	48	3.15	37.80	168.54	2,954.16	1.04	18.15	8.70	41.56			
8	1,000	1,500	1,250	1,594	19,053	6.49	77.52	2,601.41	9,708.81	7.04	26.28	4	52	3.15	40.94	1,352.10	4,306.26	8.31	26.46	51.98	44.35			
9	1,500	2,000	1,750	1,230	20,283	5.00	82.52	2,475.76	12,184.57	6.70	32.98	5	57	3.94	44.88	2,234.22	6,540.48	13.73	40.18	90.24	53.68			
10	2,000	2,500	2,250	727	21,010	2.96	85.48	1,855.27	14,039.84	5.02	38.00	4	61	3.15	48.03	136.87	6,677.36	0.84	41.02	7.38	47.56			
11	2,500	3,000	2,750	515	21,525	2.10	87.57	1,673.78	15,713.62	4.53	42.53	3	64	2.36	50.39	28.24	6,705.60	0.17	41.20	1.69	42.67			
12	3,000	4,000	3,500	630	22,155	2.56	90.14	2,491.06	18,204.68	6.74	49.27	4	68	3.15	53.54	4,035.68	10,741.28	24.79	65.99	162.01	59.00			
13	4,000	5,000	4,500	409	22,564	1.66	91.80	1,701.64	19,906.31	4.61	53.88	4	72	3.15	56.69	5.41	10,746.69	0.03	66.02	0.32	53.99			
14	5,000	7,500	6,250	504	23,068	2.05	93.85	3,134.91	23,041.22	8.48	62.36	7	79	5.51	62.20	1,734.36	12,481.05	10.65	76.68	55.32	54.17			
15	7,500	10,000	8,750	320	23,388	1.30	95.15	2,714.42	25,755.63	7.35	69.71	3	82	2.36	64.57	46.74	12,527.79	0.29	76.96	1.72	48.64			
16	10,000	20,000	15,000	530	23,918	2.16	97.31	4,883.56	30,639.20	13.22	82.93	21	103	16.54	81.10	220.40	12,748.19	1.35	78.32	4.51	41.61			
17	20,000	50,000	35,000	360	24,278	1.46	98.78	4,160.60	34,799.80	11.26	94.19	7	110	5.51	86.61	644.74	13,392.93	3.96	82.28	15.50	38.49			
18	50,000	100,000	75,000	126	24,404	0.51	99.29	1,140.22	35,940.02	3.09	97.27	3	113	2.36	88.98	161.08	13,554.01	0.99	83.27	14.13	37.71			
19	100,000	500,000	300,000	125	24,529	0.51	99.80	902.23	36,842.25	2.44	99.71	11	124	8.66	97.64	532.89	14,086.90	3.27	86.54	59.06	38.24			
20	500,000	UP		50	24,579	0.20	100.00	105.55	36,947.80	0.29	100.00	3	127	2.36	100.00	2,190.79	16,277.68	13.46	100.00	2075.68	44.06			
				24,579					36,947.80					127					16,277.68					44.06



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 19 SULAWESI TENGAH
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,379	3,379	21.22	21.22	219.74	219.74	1.23	1.23	1	1	1.92	1.92	2.72	2.72	0.05	0.05	1.24	1.24			
2	50	100	75	1,844	5,223	11.58	32.79	430.58	650.32	2.41	3.64	4	5	7.69	9.62	92.53	95.25	1.70	1.75	21.49	14.65			
3	100	200	150	2,448	7,671	15.37	48.16	637.34	1,287.67	3.56	7.20	5	10	9.62	19.23	101.00	196.25	1.86	3.61	15.85	15.24			
4	200	300	250	1,421	9,092	8.92	57.09	593.61	1,881.27	3.32	10.52	3	13	5.77	25.00	242.25	438.50	4.46	8.07	40.81	23.31			
5	300	500	400	1,848	10,940	11.60	68.69	1,235.39	3,116.67	6.91	17.42	0	13	0.00	25.00	0.00	438.50	0.00	8.07	0.00	14.07			
6	500	750	625	1,081	12,021	6.79	75.48	1,116.79	4,233.45	6.24	23.67	4	17	7.69	32.69	1,034.91	1,473.41	19.05	27.12	92.67	34.80			
7	750	1,000	875	800	12,821	5.02	80.50	1,159.39	5,392.85	6.48	30.15	2	19	3.85	36.54	50.13	1,523.54	0.92	28.04	4.32	28.25			
8	1,000	1,500	1,250	724	13,545	4.55	85.04	1,367.51	6,760.36	7.65	37.80	3	22	5.77	42.31	1,246.61	2,770.15	22.94	50.98	91.16	40.98			
9	1,500	2,000	1,750	441	13,986	2.77	87.81	1,222.25	7,982.61	6.83	44.63	0	22	0.00	42.31	0.00	2,770.15	0.00	50.98	0.00	34.70			
10	2,000	2,500	2,250	304	14,290	1.91	89.72	862.29	8,844.89	4.82	49.45	0	22	0.00	42.31	0.00	2,770.15	0.00	50.98	0.00	31.32			
11	2,500	3,000	2,750	207	14,497	1.30	91.02	779.01	9,623.90	4.36	53.80	1	23	1.92	44.23	233.97	3,004.13	4.31	55.29	30.03	31.22			
12	3,000	4,000	3,500	228	14,725	1.43	92.45	983.22	10,607.12	5.50	59.30	0	23	0.00	44.23	0.00	3,004.13	0.00	55.29	0.00	28.32			
13	4,000	5,000	4,500	210	14,935	1.32	93.77	759.54	11,366.67	4.25	63.55	6	29	11.54	55.77	732.29	3,736.42	13.48	68.77	96.41	32.87			
14	5,000	7,500	6,250	226	15,161	1.42	95.19	1,206.67	12,573.33	6.75	70.29	2	31	3.85	59.62	3.13	3,739.55	0.06	68.82	0.26	29.74			
15	7,500	10,000	8,750	169	15,330	1.06	96.25	853.06	13,426.40	4.77	75.06	2	33	3.85	63.46	22.01	3,761.56	0.41	69.23	2.58	28.02			
16	10,000	20,000	15,000	212	15,542	1.33	97.58	1,709.79	15,136.19	9.56	84.62	3	36	5.77	69.23	2.78	3,764.34	0.05	69.28	0.16	24.87			
17	20,000	50,000	35,000	174	15,716	1.09	98.68	1,432.43	16,568.62	8.01	92.63	3	39	5.77	75.00	160.20	3,924.54	2.95	72.23	11.18	23.69			
18	50,000	100,000	75,000	85	15,801	0.53	99.21	907.79	17,476.41	5.08	97.71	12	51	23.08	98.08	1,490.30	5,414.84	27.43	99.65	164.17	30.98			
19	100,000	500,000	300,000	79	15,880	0.50	99.70	331.87	17,808.27	1.86	99.56	1	52	1.92	100.00	18.75	5,433.59	0.35	100.00	5.65	30.51			
20	500,000	UP		47	15,927	0.30	100.00	78.46	17,886.74	0.44	100.00	0	52	0.00	100.00	0.00	5,433.59	0.00	100.00	0.00	30.38			
				15,927					17,886.74					52					5,433.59					30.38



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 20 SULAWESI SELATAN
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9,324	9,324	16.31	16.31	457.00	457.00	0.70	0.70	13	13	4.73	4.73	230.87	230.87	0.89	0.89	50.52	50.52	
2	50	100	75	4,927	14,251	8.62	24.92	639.87	1,096.86	0.98	1.68	4	17	1.45	6.18	81.06	311.93	0.31	1.20	12.67	28.44	
3	100	200	150	9,235	23,486	16.15	41.08	1,755.86	2,852.72	2.70	4.38	3	20	1.09	7.27	95.03	406.96	0.37	1.57	5.41	14.27	
4	200	300	250	5,322	28,808	9.31	50.38	1,686.61	4,539.33	2.59	6.97	7	27	2.55	9.82	269.76	676.72	1.04	2.61	15.99	14.91	
5	300	500	400	7,213	36,021	12.62	63.00	3,721.25	8,260.58	5.71	12.68	13	40	4.73	14.55	632.80	1,309.52	2.44	5.04	17.01	15.85	
6	500	750	625	4,541	40,562	7.94	70.94	3,816.02	12,076.60	5.86	18.54	8	48	2.91	17.45	145.77	1,455.29	0.56	5.61	3.82	12.05	
7	750	1,000	875	3,791	44,353	6.63	77.57	3,801.85	15,878.45	5.84	24.38	36	84	13.09	30.55	1,028.82	2,484.11	3.96	9.57	27.06	15.64	
8	1,000	1,500	1,250	2,827	47,180	4.94	82.52	4,351.87	20,230.33	6.68	31.06	11	95	4.00	34.55	676.87	3,160.98	2.61	12.18	15.55	15.62	
9	1,500	2,000	1,750	1,801	48,981	3.15	85.67	3,504.07	23,734.40	5.38	36.44	13	108	4.73	39.27	2,073.35	5,234.33	7.99	20.16	59.17	22.05	
10	2,000	2,500	2,250	1,141	50,122	2.00	87.66	2,943.99	26,678.39	4.52	40.96	4	112	1.45	40.73	9.60	5,243.93	0.04	20.20	0.33	19.66	
11	2,500	3,000	2,750	991	51,113	1.73	89.39	2,581.17	29,259.56	3.96	44.92	7	119	2.55	43.27	3,912.57	9,156.50	15.07	35.27	151.58	31.29	
12	3,000	4,000	3,500	1,148	52,261	2.01	91.40	3,624.98	32,884.54	5.57	50.49	4	123	1.45	44.73	21.32	9,177.82	0.08	35.36	0.59	27.91	
13	4,000	5,000	4,500	672	52,933	1.18	92.58	3,070.10	35,954.64	4.71	55.20	3	126	1.09	45.82	822.41	10,000.24	3.17	38.52	26.79	27.81	
14	5,000	7,500	6,250	1,076	54,009	1.88	94.46	5,365.93	41,320.57	8.24	63.44	19	145	6.91	52.73	503.95	10,504.18	1.94	40.46	9.39	25.42	
15	7,500	10,000	8,750	596	54,605	1.04	95.50	3,847.56	45,168.12	5.91	69.34	6	151	2.18	54.91	2,958.65	13,462.83	11.40	51.86	76.90	29.81	
16	10,000	20,000	15,000	1,025	55,630	1.79	97.29	7,513.47	52,681.60	11.54	80.88	17	168	6.18	61.09	1,817.86	15,280.69	7.00	58.87	24.19	29.01	
17	20,000	50,000	35,000	783	56,413	1.37	98.66	6,640.27	59,321.87	10.19	91.07	40	208	14.55	75.64	2,450.71	17,731.40	9.44	68.31	36.91	29.89	
18	50,000	100,000	75,000	277	56,690	0.48	99.15	2,284.18	61,606.05	3.51	94.58	15	223	5.45	81.09	1,664.57	19,395.97	6.41	74.72	72.87	31.48	
19	100,000	500,000	300,000	330	57,020	0.58	99.73	2,809.11	64,415.16	4.31	98.89	40	263	14.55	95.64	570.87	19,966.83	2.20	76.92	20.32	31.00	
20	500,000	UP		157	57,177	0.27	100.00	720.48	65,135.64	1.11	100.00	12	275	4.36	100.00	5,991.89	25,958.73	23.08	100.00	831.66	39.85	
				57,177				65,135.64					275				25,958.73				39.85	



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 21 SULAWESI TENGGARA
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
						PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,594	1,594	15.83	15.83	226.32	226.32	1.75	1.75	1	1	4.55	4.55	35.63	35.63	3.92	3.92	15.74	15.74			
2	50	100	75	916	2,510	9.10	24.93	237.92	464.23	1.84	3.60	2	3	9.09	13.64	21.95	57.57	2.41	6.33	9.23	12.40			
3	100	200	150	1,406	3,916	13.96	38.89	368.38	832.61	2.85	6.45	3	6	13.64	27.27	147.44	205.02	16.21	22.54	40.02	24.62			
4	200	300	250	1,013	4,929	10.06	48.95	407.47	1,240.09	3.16	9.60	0	6	0.00	27.27	0.00	205.02	0.00	22.54	0.00	16.53			
5	300	500	400	1,387	6,316	13.77	62.72	970.20	2,210.29	7.51	17.12	2	8	9.09	36.36	242.69	447.71	26.68	49.21	25.01	20.26			
6	500	750	625	934	7,250	9.28	72.00	947.81	3,158.10	7.34	24.46	0	8	0.00	36.36	0.00	447.71	0.00	49.21	0.00	14.18			
7	750	1,000	875	647	7,897	6.43	78.42	925.60	4,083.70	7.17	31.62	2	10	9.09	45.45	15.94	463.65	1.75	50.97	1.72	11.35			
8	1,000	1,500	1,250	595	8,492	5.91	84.33	1,162.49	5,246.19	9.00	40.63	3	13	13.64	59.09	375.84	839.49	41.31	92.28	32.33	16.00			
9	1,500	2,000	1,750	412	8,904	4.09	88.42	1,022.91	6,269.11	7.92	48.55	1	14	4.55	63.64	41.40	880.89	4.55	96.83	4.05	14.05			
10	2,000	2,500	2,250	152	9,056	1.51	89.93	490.05	6,759.15	3.79	52.34	0	14	0.00	63.64	0.00	880.89	0.00	96.83	0.00	13.03			
11	2,500	3,000	2,750	163	9,219	1.62	91.55	514.50	7,273.65	3.98	56.33	0	14	0.00	63.64	0.00	880.89	0.00	96.83	0.00	12.11			
12	3,000	4,000	3,500	155	9,374	1.54	93.09	613.41	7,887.06	4.75	61.08	0	14	0.00	63.64	0.00	880.89	0.00	96.83	0.00	11.17			
13	4,000	5,000	4,500	122	9,496	1.21	94.30	592.92	8,479.98	4.59	65.67	1	15	4.55	68.18	0.00	880.89	0.00	96.83	0.00	10.39			
14	5,000	7,500	6,250	121	9,617	1.20	95.50	1,025.60	9,505.58	7.94	73.61	1	16	4.55	72.73	2.09	882.97	0.23	97.06	0.20	9.29			
15	7,500	10,000	8,750	72	9,689	0.71	96.22	546.68	10,052.26	4.23	77.85	0	16	0.00	72.73	0.00	882.97	0.00	97.06	0.00	8.78			
16	10,000	20,000	15,000	164	9,853	1.63	97.85	1,211.58	11,263.84	9.38	87.23	2	18	9.09	81.82	1.90	884.87	0.21	97.27	0.16	7.86			
17	20,000	50,000	35,000	119	9,972	1.18	99.03	1,048.21	12,312.06	8.12	95.35	2	20	9.09	90.91	1.58	886.46	0.17	97.44	0.15	7.20			
18	50,000	100,000	75,000	28	10,000	0.28	99.30	242.17	12,554.22	1.88	97.22	0	20	0.00	90.91	0.00	886.46	0.00	97.44	0.00	7.06			
19	100,000	500,000	300,000	34	10,034	0.34	99.64	233.25	12,787.47	1.81	99.03	2	22	9.09	100.00	23.25	909.71	2.56	100.00	9.97	7.11			
20	500,000	UP		36	10,070	0.36	100.00	125.65	12,913.12	0.97	100.00	0	22	0.00	100.00	0.00	909.71	0.00	100.00	0.00	7.04			
				10,070					12,913.12					22					909.71					7.04



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 22 BALI
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1		50	25	8,104	8,104	13.78	13.78	533.19	533.19	0.44	0.44	11	11	2.00	2.00	102.67	102.67	0.27	0.27	19.26	19.26			
2	50	100	75	4,726	12,830	8.03	21.81	885.17	1,418.36	0.74	1.18	10	21	1.81	3.81	379.55	482.22	0.99	1.25	42.88	34.00			
3	100	200	150	7,410	20,240	12.60	34.41	2,055.52	3,473.88	1.71	2.89	7	28	1.27	5.08	413.44	895.66	1.07	2.32	20.11	25.78			
4	200	300	250	4,977	25,217	8.46	42.87	2,036.69	5,510.57	1.69	4.58	5	33	0.91	5.99	82.75	978.40	0.21	2.54	4.06	17.76			
5	300	500	400	6,344	31,561	10.78	53.65	3,602.79	9,113.35	3.00	7.58	16	49	2.90	8.89	357.50	1,335.90	0.93	3.47	9.92	14.66			
6	500	750	625	4,450	36,011	7.56	61.22	3,620.11	12,733.47	3.01	10.59	15	64	2.72	11.62	1,088.53	2,424.43	2.83	6.29	30.07	19.04			
7	750	1,000	875	4,074	40,085	6.93	68.14	4,445.87	17,179.33	3.70	14.29	41	105	7.44	19.06	2,298.72	4,723.15	5.97	12.26	51.70	27.49			
8	1,000	1,500	1,250	3,938	44,023	6.69	74.84	6,390.05	23,569.39	5.32	19.61	34	139	6.17	25.23	1,451.10	6,174.26	3.77	16.03	22.71	26.20			
9	1,500	2,000	1,750	2,663	46,686	4.53	79.36	6,021.82	29,591.20	5.01	24.62	25	164	4.54	29.76	553.13	6,727.38	1.44	17.46	9.19	22.73			
10	2,000	2,500	2,250	1,762	48,448	3.00	82.36	5,459.99	35,051.19	4.54	29.16	23	187	4.17	33.94	695.19	7,422.57	1.80	19.27	12.73	21.18			
11	2,500	3,000	2,750	1,335	49,783	2.27	84.63	4,863.79	39,914.99	4.05	33.21	17	204	3.09	37.02	656.61	8,079.18	1.70	20.97	13.50	20.24			
12	3,000	4,000	3,500	1,621	51,404	2.76	87.38	7,307.00	47,221.98	6.08	39.28	17	221	3.09	40.11	2,618.98	10,698.16	6.80	27.77	35.84	22.66			
13	4,000	5,000	4,500	1,179	52,583	2.00	89.39	6,662.95	53,884.94	5.54	44.83	23	244	4.17	44.28	1,155.94	11,854.11	3.00	30.77	17.35	22.00			
14	5,000	7,500	6,250	1,470	54,053	2.50	91.89	10,606.21	64,491.14	8.82	53.65	26	270	4.72	49.00	3,739.11	15,593.22	9.71	40.47	35.25	24.18			
15	7,500	10,000	8,750	898	54,951	1.53	93.41	7,693.00	72,184.15	6.40	60.05	10	280	1.81	50.82	321.31	15,914.52	0.83	41.31	4.18	22.05			
16	10,000	20,000	15,000	1,348	56,299	2.29	95.71	17,913.29	90,097.43	14.90	74.95	42	322	7.62	58.44	2,493.99	18,408.52	6.47	47.78	13.92	20.43			
17	20,000	50,000	35,000	1,108	57,407	1.88	97.59	15,749.16	105,846.60	13.10	88.05	69	391	12.52	70.96	4,049.96	22,458.47	10.51	58.29	25.72	21.22			
18	50,000	100,000	75,000	564	57,971	0.96	98.55	7,225.20	113,071.80	6.01	94.07	36	427	6.53	77.50	1,529.52	23,988.00	3.97	62.26	21.17	21.21			
19	100,000	500,000	300,000	620	58,591	1.05	99.60	5,717.72	118,789.52	4.76	98.82	90	517	16.33	93.83	8,794.26	32,782.25	22.83	85.09	153.81	27.60			
20	500,000	UP		234	58,825	0.40	100.00	1,416.32	120,205.84	1.18	100.00	34	551	6.17	100.00	5,745.31	38,527.57	14.91	100.00	405.65	32.05			
				58,825					120,205.84					551					38,527.57					32.05



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 23 NUSA TENGGARA BARAT
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,176	2,176	12.96	12.96	132.57	132.57	0.62	0.62	8	8	4.57	4.57	9.52	9.52	0.03	0.03	7.18	7.18			
2	50	100	75	1,475	3,651	8.79	21.75	172.44	305.01	0.81	1.43	2	10	1.14	5.71	63.91	73.43	0.17	0.20	37.06	24.07			
3	100	200	150	2,739	6,390	16.32	38.07	585.64	890.66	2.75	4.18	6	16	3.43	9.14	76.92	150.35	0.21	0.41	13.13	16.88			
4	200	300	250	1,861	8,251	11.09	49.15	732.53	1,623.19	3.44	7.62	4	20	2.29	11.43	131.35	281.70	0.36	0.76	17.93	17.35			
5	300	500	400	2,461	10,712	14.66	63.81	1,340.22	2,963.41	6.29	13.92	23	43	13.14	24.57	483.86	765.56	1.31	2.08	36.10	25.83			
6	500	750	625	1,231	11,943	7.33	71.14	1,145.99	4,109.40	5.38	19.30	7	50	4.00	28.57	707.74	1,473.30	1.92	3.99	61.76	35.85			
7	750	1,000	875	1,031	12,974	6.14	77.29	1,110.71	5,220.11	5.22	24.51	7	57	4.00	32.57	124.00	1,597.29	0.34	4.33	11.16	30.60			
8	1,000	1,500	1,250	886	13,860	5.28	82.56	1,465.78	6,685.89	6.88	31.40	10	67	5.71	38.29	481.93	2,079.22	1.31	5.64	32.88	31.10			
9	1,500	2,000	1,750	538	14,398	3.20	85.77	1,217.50	7,903.39	5.72	37.12	5	72	2.86	41.14	332.17	2,411.39	0.90	6.54	27.28	30.51			
10	2,000	2,500	2,250	354	14,752	2.11	87.88	974.95	8,878.34	4.58	41.69	9	81	5.14	46.29	860.89	3,272.27	2.33	8.87	88.30	36.86			
11	2,500	3,000	2,750	327	15,079	1.95	89.83	787.86	9,666.20	3.70	45.39	6	87	3.43	49.71	5,297.69	8,569.97	14.36	23.24	672.42	88.66			
12	3,000	4,000	3,500	343	15,422	2.04	91.87	1,268.30	10,934.50	5.96	51.35	13	100	7.43	57.14	2,412.44	10,982.41	6.54	29.78	190.21	100.44			
13	4,000	5,000	4,500	223	15,645	1.33	93.20	970.44	11,904.94	4.56	55.91	10	110	5.71	62.86	556.13	11,538.55	1.51	31.28	57.31	96.92			
14	5,000	7,500	6,250	308	15,953	1.83	95.03	1,902.96	13,807.90	8.94	64.84	8	118	4.57	67.43	2,835.19	14,373.74	7.69	38.97	148.99	104.10			
15	7,500	10,000	8,750	160	16,113	0.95	95.98	1,365.67	15,173.57	6.41	71.26	5	123	2.86	70.29	1,775.65	16,149.38	4.81	43.78	130.02	106.43			
16	10,000	20,000	15,000	278	16,391	1.66	97.64	2,668.36	17,841.93	12.53	83.79	12	135	6.86	77.14	10,058.71	26,208.09	27.27	71.06	376.96	146.89			
17	20,000	50,000	35,000	180	16,571	1.07	98.71	1,981.73	19,823.66	9.31	93.10	4	139	2.29	79.43	1,577.24	27,785.32	4.28	75.33	79.59	140.16			
18	50,000	100,000	75,000	71	16,642	0.42	99.14	824.92	20,648.58	3.87	96.97	2	141	1.14	80.57	162.33	27,947.66	0.44	75.77	19.68	135.35			
19	100,000	500,000	300,000	88	16,730	0.52	99.66	625.49	21,274.07	2.94	99.91	24	165	13.71	94.29	326.53	28,274.19	0.89	76.66	52.20	132.90			
20	500,000	UP		57	16,787	0.34	100.00	19.91	21,293.98	0.09	100.00	10	175	5.71	100.00	8,609.37	36,883.56	23.34	100.00	43230.70	173.21			
				16,787					21,293.98					175					36,883.56					173.21



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 24 NUSA TENGGARA TIMUR
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,474	1,474	13.46	13.46	69.72	69.72	0.45	0.45	3	3	9.09	9.09	73.67	73.67	3.29	3.29	105.67	105.67			
2	50	100	75	658	2,132	6.01	19.47	119.36	189.08	0.77	1.23	2	5	6.06	15.15	1.78	75.45	0.08	3.37	1.49	39.90			
3	100	200	150	1,229	3,361	11.22	30.69	394.79	583.87	2.56	3.79	1	6	3.03	18.18	0.63	76.08	0.03	3.39	0.16	13.03			
4	200	300	250	1,161	4,522	10.60	41.30	481.40	1,065.27	3.12	6.91	2	8	6.06	24.24	1.08	77.16	0.05	3.44	0.22	7.24			
5	300	500	400	1,477	5,999	13.49	54.79	849.36	1,914.62	5.51	12.42	4	12	12.12	36.36	34.64	111.79	1.54	4.99	4.08	5.84			
6	500	750	625	955	6,954	8.72	63.51	852.92	2,767.54	5.53	17.95	1	13	3.03	39.39	3.99	115.78	0.18	5.16	0.47	4.18			
7	750	1,000	875	745	7,699	6.80	70.31	1,019.46	3,787.00	6.61	24.56	2	15	6.06	45.45	206.88	322.66	9.23	14.39	20.29	8.52			
8	1,000	1,500	1,250	780	8,479	7.12	77.43	1,348.21	5,135.21	8.74	33.30	5	20	15.15	60.61	266.25	588.91	11.88	26.27	19.75	11.47			
9	1,500	2,000	1,750	481	8,960	4.39	81.83	1,091.64	6,226.84	7.08	40.38	0	20	0.00	60.61	0.00	588.91	0.00	26.27	0.00	9.46			
10	2,000	2,500	2,250	352	9,312	3.21	85.04	946.40	7,173.24	6.14	46.52	2	22	6.06	66.67	1,262.39	1,851.30	56.31	82.58	133.39	25.81			
11	2,500	3,000	2,750	308	9,620	2.81	87.85	835.55	8,008.80	5.42	51.94	3	25	9.09	75.76	11.96	1,863.26	0.53	83.11	1.43	23.27			
12	3,000	4,000	3,500	296	9,916	2.70	90.56	1,323.45	9,332.25	8.58	60.52	1	26	3.03	78.79	80.05	1,943.31	3.57	86.68	6.05	20.82			
13	4,000	5,000	4,500	206	10,122	1.88	92.44	1,072.70	10,404.95	6.96	67.48	1	27	3.03	81.82	33.42	1,976.73	1.49	88.17	3.12	19.00			
14	5,000	7,500	6,250	238	10,360	2.17	94.61	1,477.00	11,881.95	9.58	77.06	1	28	3.03	84.85	0.00	1,976.73	0.00	88.17	0.00	16.64			
15	7,500	10,000	8,750	124	10,484	1.13	95.74	647.85	12,529.80	4.20	81.26	2	30	6.06	90.91	165.54	2,142.26	7.38	95.56	25.55	17.10			
16	10,000	20,000	15,000	254	10,738	2.32	98.06	1,395.84	13,925.64	9.05	90.31	3	33	9.09	100.00	99.61	2,241.88	4.44	100.00	7.14	16.10			
17	20,000	50,000	35,000	112	10,850	1.02	99.09	1,085.59	15,011.24	7.04	97.36	0	33	0.00	100.00	0.00	2,241.88	0.00	100.00	0.00	14.93			
18	50,000	100,000	75,000	40	10,890	0.37	99.45	277.44	15,288.68	1.80	99.15	0	33	0.00	100.00	0.00	2,241.88	0.00	100.00	0.00	14.66			
19	100,000	500,000	300,000	34	10,924	0.31	99.76	107.26	15,395.94	0.70	99.85	0	33	0.00	100.00	0.00	2,241.88	0.00	100.00	0.00	14.56			
20	500,000	UP		26	10,950	0.24	100.00	23.07	15,419.01	0.15	100.00	0	33	0.00	100.00	0.00	2,241.88	0.00	100.00	0.00	14.54			
				10,950					15,419.01					33					2,241.88					14.54



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 25 MALUKU
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,884	1,884	22.63	22.63	133.54	133.54	1.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	652	2,536	7.83	30.47	132.73	266.27	1.26	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,030	3,566	12.37	42.84	317.29	583.56	3.01	5.54	3	3	17.65	17.65	184.72	184.72	25.04	25.04	58.22	31.65			
4	200	300	250	713	4,279	8.57	51.41	273.81	857.37	2.60	8.13	2	5	11.76	29.41	9.73	194.46	1.32	26.36	3.55	22.68			
5	300	500	400	930	5,209	11.17	62.58	567.01	1,424.38	5.38	13.51	3	8	17.65	47.06	115.57	310.02	15.66	42.02	20.38	21.77			
6	500	750	625	624	5,833	7.50	70.07	530.50	1,954.88	5.03	18.55	0	8	0.00	47.06	0.00	310.02	0.00	42.02	0.00	15.86			
7	750	1,000	875	517	6,350	6.21	76.29	706.02	2,660.91	6.70	25.25	1	9	5.88	52.94	382.63	692.65	51.86	93.89	54.19	26.03			
8	1,000	1,500	1,250	491	6,841	5.90	82.18	967.75	3,628.65	9.18	34.43	2	11	11.76	64.71	26.44	719.09	3.58	97.47	2.73	19.82			
9	1,500	2,000	1,750	324	7,165	3.89	86.08	800.55	4,429.20	7.60	42.02	0	11	0.00	64.71	0.00	719.09	0.00	97.47	0.00	16.24			
10	2,000	2,500	2,250	204	7,369	2.45	88.53	585.70	5,014.90	5.56	47.58	1	12	5.88	70.59	0.00	719.09	0.00	97.47	0.00	14.34			
11	2,500	3,000	2,750	188	7,557	2.26	90.79	667.58	5,682.48	6.33	53.91	0	12	0.00	70.59	0.00	719.09	0.00	97.47	0.00	12.65			
12	3,000	4,000	3,500	192	7,749	2.31	93.09	1,063.26	6,745.74	10.09	64.00	0	12	0.00	70.59	0.00	719.09	0.00	97.47	0.00	10.66			
13	4,000	5,000	4,500	118	7,867	1.42	94.51	422.37	7,168.11	4.01	68.01	0	12	0.00	70.59	0.00	719.09	0.00	97.47	0.00	10.03			
14	5,000	7,500	6,250	126	7,993	1.51	96.02	1,058.52	8,226.64	10.04	78.05	0	12	0.00	70.59	0.00	719.09	0.00	97.47	0.00	8.74			
15	7,500	10,000	8,750	93	8,086	1.12	97.14	778.44	9,005.08	7.39	85.44	0	12	0.00	70.59	0.00	719.09	0.00	97.47	0.00	7.99			
16	10,000	20,000	15,000	107	8,193	1.29	98.43	898.48	9,903.56	8.52	93.96	2	14	11.76	82.35	10.00	729.09	1.36	98.83	1.11	7.36			
17	20,000	50,000	35,000	47	8,240	0.56	98.99	661.47	10,565.02	6.28	100.24	1	15	5.88	88.24	2.53	731.62	0.34	99.17	0.38	6.92			
18	50,000	100,000	75,000	23	8,263	0.28	99.27	40.28	10,605.30	0.38	100.62	0	15	0.00	88.24	0.00	731.62	0.00	99.17	0.00	6.90			
19	100,000	500,000	300,000	29	8,292	0.35	99.62	255.88	10,861.18	2.43	103.05	2	17	11.76	100.00	6.14	737.75	0.83	100.00	2.40	6.79			
20	500,000	UP		32	8,324	0.38	100.00	321.24	10,539.93	3.05	100.00	0	17	0.00	100.00	0.00	737.75	0.00	100.00	0.00	7.00			
				8,324					10,539.93					17					737.75					7.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 26 IRIAN JAYA/PAPUA
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,623	1,623	11.44	11.44	88.63	88.63	0.32	0.32	1	1	1.89	1.89	0.30	0.30	0.00	0.00	0.34	0.34			
2	50	100	75	668	2,291	4.71	16.16	274.22	362.84	0.99	1.31	0	0	0.00	1.89	0.00	0.30	0.00	0.00	0.00	0.08			
3	100	200	150	1,424	3,715	10.04	26.20	509.13	871.97	1.83	3.14	4	5	7.55	9.43	280.71	281.01	2.35	2.35	55.14	32.23			
4	200	300	250	1,379	5,094	9.72	35.92	649.67	1,521.64	2.34	5.47	3	8	5.66	15.09	441.16	722.17	3.69	6.04	67.91	47.46			
5	300	500	400	2,059	7,153	14.52	50.44	1,445.39	2,967.03	5.20	10.68	6	14	11.32	26.42	1,469.56	2,191.74	12.29	18.33	101.67	73.87			
6	500	750	625	1,380	8,533	9.73	60.17	1,567.44	4,534.47	5.64	16.31	4	18	7.55	33.96	1,373.42	3,565.15	11.49	29.81	87.62	78.62			
7	750	1,000	875	1,211	9,744	8.54	68.71	1,938.15	6,472.62	6.97	23.29	1	19	1.89	35.85	249.38	3,814.53	2.09	31.90	12.87	58.93			
8	1,000	1,500	1,250	1,118	10,862	7.88	76.60	2,259.73	8,732.34	8.13	31.42	3	22	5.66	41.51	1,410.88	5,225.40	11.80	43.70	62.44	59.84			
9	1,500	2,000	1,750	668	11,530	4.71	81.31	1,998.94	10,731.28	7.19	38.61	1	23	1.89	43.40	90.28	5,315.68	0.75	44.45	4.52	49.53			
10	2,000	2,500	2,250	438	11,968	3.09	84.39	1,476.96	12,208.25	5.31	43.93	1	24	1.89	45.28	2,018.20	7,333.88	16.88	61.33	136.65	60.07			
11	2,500	3,000	2,750	346	12,314	2.44	86.83	1,548.76	13,757.00	5.57	49.50	3	27	5.66	50.94	2,929.44	10,263.32	24.50	85.83	189.15	74.60			
12	3,000	4,000	3,500	475	12,789	3.35	90.18	1,954.46	15,711.46	7.03	56.53	1	28	1.89	52.83	464.00	10,727.32	3.88	89.71	23.74	68.28			
13	4,000	5,000	4,500	257	13,046	1.81	92.00	1,602.94	17,314.40	5.77	62.30	0	28	0.00	52.83	0.00	10,727.32	0.00	89.71	0.00	61.96			
14	5,000	7,500	6,250	314	13,360	2.21	94.21	2,145.84	19,460.23	7.72	70.02	2	30	3.77	56.60	3.04	10,730.36	0.03	89.74	0.14	55.14			
15	7,500	10,000	8,750	177	13,537	1.25	95.46	1,493.16	20,953.39	5.37	75.39	0	30	0.00	56.60	0.00	10,730.36	0.00	89.74	0.00	51.21			
16	10,000	20,000	15,000	267	13,804	1.88	97.34	2,665.33	23,618.72	9.59	84.98	0	30	0.00	56.60	0.00	10,730.36	0.00	89.74	0.00	45.43			
17	20,000	50,000	35,000	202	14,006	1.42	98.77	1,989.20	25,607.92	7.16	92.14	12	42	22.64	79.25	996.13	11,726.49	8.33	98.07	50.08	45.79			
18	50,000	100,000	75,000	79	14,085	0.56	99.32	1,148.20	26,756.12	4.13	96.27	6	48	11.32	90.57	100.51	11,827.00	0.84	98.91	8.75	44.20			
19	100,000	500,000	300,000	75	14,160	0.53	99.85	936.29	27,692.41	3.37	99.64	5	53	9.43	100.00	130.75	11,957.75	1.09	100.00	13.97	43.18			
20	500,000	UP		21	14,181	0.15	100.00	100.88	27,793.29	0.36	100.00	0	53	0.00	100.00	0.00	11,957.75	0.00	100.00	0.00	43.02			
				14,181					27,793.29					53					11,957.75					43.02



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 27 MALUKU UTARA
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	233	233	9.67	9.67	10.87	10.87	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	183	416	7.60	17.27	21.90	32.77	0.55	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	330	746	13.70	30.97	89.77	122.55	2.27	3.10	1	1	20.00	20.00	0.45	0.45	0.22	0.22	0.51	0.37			
4	200	300	250	280	1,026	11.62	42.59	94.94	217.48	2.40	5.50	0	1	0.00	20.00	0.00	0.45	0.00	0.22	0.00	0.21			
5	300	500	400	321	1,347	13.33	55.92	190.85	408.33	4.83	10.33	1	2	20.00	40.00	0.36	0.81	0.18	0.40	0.19	0.20			
6	500	750	625	206	1,553	8.55	64.47	169.83	578.16	4.30	14.63	0	2	0.00	40.00	0.00	0.81	0.00	0.40	0.00	0.14			
7	750	1,000	875	141	1,694	5.85	70.32	186.04	764.20	4.71	19.33	1	3	20.00	60.00	37.94	38.75	18.55	18.95	20.39	5.07			
8	1,000	1,500	1,250	164	1,858	6.81	77.13	316.78	1,080.98	8.01	27.35	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	3.58			
9	1,500	2,000	1,750	149	2,007	6.19	83.31	384.09	1,465.08	9.72	37.07	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	2.64			
10	2,000	2,500	2,250	68	2,075	2.82	86.14	209.20	1,674.28	5.29	42.36	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	2.31			
11	2,500	3,000	2,750	42	2,117	1.74	87.88	219.51	1,893.78	5.55	47.91	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	2.05			
12	3,000	4,000	3,500	61	2,178	2.53	90.41	253.65	2,147.44	6.42	54.33	1	4	20.00	80.00	12.78	51.53	6.25	25.19	5.04	2.40			
13	4,000	5,000	4,500	40	2,218	1.66	92.07	260.14	2,407.58	6.58	60.91	0	4	0.00	80.00	0.00	51.53	0.00	25.19	0.00	2.14			
14	5,000	7,500	6,250	53	2,271	2.20	94.27	385.58	2,793.16	9.76	70.67	0	4	0.00	80.00	0.00	51.53	0.00	25.19	0.00	1.84			
15	7,500	10,000	8,750	31	2,302	1.29	95.56	263.26	3,056.42	6.66	77.33	0	4	0.00	80.00	0.00	51.53	0.00	25.19	0.00	1.69			
16	10,000	20,000	15,000	33	2,335	1.37	96.93	397.58	3,454.00	10.06	87.39	1	5	20.00	100.00	153.00	204.53	74.81	100.00	38.48	5.92			
17	20,000	50,000	35,000	25	2,360	1.04	97.97	322.23	3,776.23	8.15	95.54	0	5	0.00	100.00	0.00	204.53	0.00	100.00	0.00	5.42			
18	50,000	100,000	75,000	13	2,373	0.54	98.51	147.04	3,923.27	3.72	99.26	0	5	0.00	100.00	0.00	204.53	0.00	100.00	0.00	5.21			
19	100,000	500,000	300,000	24	2,397	1.00	99.50	117.80	4,041.07	2.98	102.24	0	5	0.00	100.00	0.00	204.53	0.00	100.00	0.00	5.06			
20	500,000	UP		12	2,409	0.50	100.00	88.65	3,952.42	2.24	100.00	0	5	0.00	100.00	0.00	204.53	0.00	100.00	0.00	5.17			
				2,409					3,952.42					5					204.53					5.17



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 28 IRIAN JAYA BARAT
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	552	552	9.96	9.96	30.53	30.53	0.31	0.31	1	1	3.45	3.45	4.65	4.65	0.13	0.13	15.24	15.24			
2	50	100	75	322	874	5.81	15.77	58.82	89.35	0.60	0.91	1	2	3.45	6.90	28.54	33.19	0.77	0.90	48.51	37.14			
3	100	200	150	786	1,660	14.18	29.95	239.20	328.55	2.43	3.34	0	2	0.00	6.90	0.00	33.19	0.00	0.90	0.00	10.10			
4	200	300	250	599	2,259	10.81	40.75	298.78	627.33	3.04	6.38	1	3	3.45	10.34	82.32	115.51	2.23	3.13	27.55	18.41			
5	300	500	400	864	3,123	15.59	56.34	556.49	1,183.82	5.66	12.04	2	5	6.90	17.24	335.62	451.13	9.11	12.24	60.31	38.11			
6	500	750	625	521	3,644	9.40	65.74	537.97	1,721.80	5.47	17.52	0	5	0.00	17.24	0.00	451.13	0.00	12.24	0.00	26.20			
7	750	1,000	875	404	4,048	7.29	73.03	632.93	2,354.73	6.44	23.96	0	5	0.00	17.24	0.00	451.13	0.00	12.24	0.00	19.16			
8	1,000	1,500	1,250	405	4,453	7.31	80.34	696.08	3,050.81	7.08	31.04	3	8	10.34	27.59	113.37	564.50	3.08	15.32	16.29	18.50			
9	1,500	2,000	1,750	241	4,694	4.35	84.68	741.82	3,792.63	7.55	38.59	0	8	0.00	27.59	0.00	564.50	0.00	15.32	0.00	14.88			
10	2,000	2,500	2,250	134	4,828	2.42	87.10	445.21	4,237.84	4.53	43.12	1	9	3.45	31.03	14.34	578.84	0.39	15.71	3.22	13.66			
11	2,500	3,000	2,750	102	4,930	1.84	88.94	494.37	4,732.21	5.03	48.15	1	10	3.45	34.48	30.99	609.83	0.84	16.55	6.27	12.89			
12	3,000	4,000	3,500	118	5,048	2.13	91.07	573.84	5,306.05	5.84	53.98	0	10	0.00	34.48	0.00	609.83	0.00	16.55	0.00	11.49			
13	4,000	5,000	4,500	88	5,136	1.59	92.66	570.18	5,876.22	5.80	59.78	0	10	0.00	34.48	0.00	609.83	0.00	16.55	0.00	10.38			
14	5,000	7,500	6,250	120	5,256	2.16	94.82	738.80	6,615.03	7.52	67.30	4	14	13.79	48.28	640.18	1,250.02	17.37	33.92	86.65	18.90			
15	7,500	10,000	8,750	56	5,312	1.01	95.83	511.32	7,126.35	5.20	72.50	1	15	3.45	51.72	0.48	1,250.49	0.01	33.94	0.09	17.55			
16	10,000	20,000	15,000	78	5,390	1.41	97.24	976.73	8,103.08	9.94	82.44	4	19	13.79	65.52	724.91	1,975.40	19.67	53.61	74.22	24.38			
17	20,000	50,000	35,000	74	5,464	1.34	98.57	967.66	9,070.73	9.84	92.28	4	23	13.79	79.31	116.12	2,091.52	3.15	56.76	12.00	23.06			
18	50,000	100,000	75,000	32	5,496	0.58	99.15	220.49	9,291.23	2.24	94.53	0	23	0.00	79.31	0.00	2,091.52	0.00	56.76	0.00	22.51			
19	100,000	500,000	300,000	35	5,531	0.63	99.78	473.70	9,764.93	4.82	99.35	3	26	10.34	89.66	60.44	2,151.96	1.64	58.40	12.76	22.04			
20	500,000	UP		12	5,543	0.22	100.00	64.12	9,829.05	0.65	100.00	3	29	10.34	100.00	1,532.94	3,684.91	41.60	100.00	2390.86	37.49			
				5,543					9,829.05					29					3,684.91					37.49



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 29 BANTEN
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14,902	14,902	12.70	12.70	372.90	372.90	0.17	0.17	10	10	1.18	1.18	74.87	74.87	0.04	0.04	20.08	20.08	
2	50	100	75	7,384	22,286	6.29	19.00	1,266.50	1,639.39	0.56	0.73	9	19	1.07	2.25	281.34	356.20	0.16	0.21	22.21	21.73	
3	100	200	150	13,006	35,292	11.09	30.09	2,623.58	4,262.97	1.16	1.89	15	34	1.78	4.02	288.67	644.88	0.17	0.37	11.00	15.13	
4	200	300	250	10,000	45,292	8.52	38.61	2,978.33	7,241.30	1.32	3.21	28	62	3.31	7.34	460.87	1,105.75	0.27	0.64	15.47	15.27	
5	300	500	400	14,781	60,073	12.60	51.21	6,364.35	13,605.65	2.82	6.04	77	139	9.11	16.45	2,241.72	3,347.47	1.29	1.93	35.22	24.60	
6	500	750	625	10,561	70,634	9.00	60.21	6,446.19	20,051.84	2.86	8.90	43	182	5.09	21.54	1,534.60	4,882.08	0.88	2.81	23.81	24.35	
7	750	1,000	875	9,015	79,649	7.69	67.90	8,006.10	28,057.94	3.55	12.45	51	233	6.04	27.57	1,166.53	6,048.61	0.67	3.49	14.57	21.56	
8	1,000	1,500	1,250	7,373	87,022	6.29	74.19	9,589.23	37,647.17	4.25	16.70	46	279	5.44	33.02	1,581.44	7,630.05	0.91	4.40	16.49	20.27	
9	1,500	2,000	1,750	4,090	91,112	3.49	77.67	8,037.67	45,684.84	3.57	20.27	17	296	2.01	35.03	2,644.63	10,274.68	1.52	5.92	32.90	22.49	
10	2,000	2,500	2,250	2,937	94,049	2.50	80.18	6,822.20	52,507.03	3.03	23.30	15	311	1.78	36.80	685.36	10,960.04	0.39	6.32	10.05	20.87	
11	2,500	3,000	2,750	2,521	96,570	2.15	82.33	6,372.36	58,879.40	2.83	26.12	16	327	1.89	38.70	249.13	11,209.17	0.14	6.46	3.91	19.04	
12	3,000	4,000	3,500	2,625	99,195	2.24	84.56	9,374.84	68,254.24	4.16	30.28	25	352	2.96	41.66	8,495.08	19,704.25	4.89	11.35	90.62	28.87	
13	4,000	5,000	4,500	1,939	101,134	1.65	86.22	8,886.65	77,140.88	3.94	34.23	18	370	2.13	43.79	9,514.61	29,218.86	5.48	16.84	107.07	37.88	
14	5,000	7,500	6,250	2,885	104,019	2.46	88.68	16,994.58	94,135.47	7.54	41.77	15	385	1.78	45.56	2,637.63	31,856.50	1.52	18.36	15.52	33.84	
15	7,500	10,000	8,750	1,881	105,900	1.60	90.28	15,251.31	109,386.78	6.77	48.53	21	406	2.49	48.05	9,228.86	41,085.36	5.32	23.67	60.51	37.56	
16	10,000	20,000	15,000	3,634	109,534	3.10	93.38	36,958.92	146,345.69	16.40	64.93	48	454	5.68	53.73	53,065.09	94,150.45	30.58	54.25	143.58	64.33	
17	20,000	50,000	35,000	3,267	112,801	2.79	96.16	40,542.10	186,887.79	17.99	82.92	113	567	13.37	67.10	44,248.96	138,399.41	25.50	79.74	109.14	74.05	
18	50,000	100,000	75,000	1,677	114,478	1.43	97.59	17,786.53	204,674.32	7.89	90.81	76	643	8.99	76.09	7,320.36	145,719.77	4.22	83.96	41.16	71.20	
19	100,000	500,000	300,000	1,956	116,434	1.67	99.26	16,469.66	221,143.98	7.31	98.11	112	755	13.25	89.35	10,421.01	156,140.78	6.00	89.97	63.27	70.61	
20	500,000	UP		869	117,303	0.74	100.00	4,248.94	225,392.92	1.89	100.00	90	845	10.65	100.00	17,414.11	173,554.89	10.03	100.00	409.85	77.00	
				117,303				225,392.92					845				173,554.89				77.00	



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 30 BANGKA BELITUNG
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,353	1,353	18.85	18.85	59.40	59.40	0.58	0.58	1	1	1.22	1.22	20.69	20.69	0.35	0.35	34.82	34.82			
2	50	100	75	426	1,779	5.94	24.79	47.98	107.38	0.47	1.04	0	1	0.00	1.22	0.00	20.69	0.00	0.35	0.00	19.26	19.26		
3	100	200	150	814	2,593	11.34	36.13	185.72	293.10	1.81	2.85	1	2	1.22	2.44	17.63	38.31	0.29	0.64	9.49	13.07			
4	200	300	250	615	3,208	8.57	44.70	176.54	469.64	1.72	4.57	1	3	1.22	3.66	12.79	51.10	0.21	0.85	7.24	10.88			
5	300	500	400	1,040	4,248	14.49	59.20	528.85	998.50	5.14	9.71	3	6	3.66	7.32	414.05	465.14	6.91	7.77	78.29	46.58			
6	500	750	625	588	4,836	8.19	67.39	441.53	1,440.03	4.29	14.01	3	9	3.66	10.98	334.17	799.31	5.58	13.35	75.68	55.51			
7	750	1,000	875	387	5,223	5.39	72.78	498.08	1,938.11	4.84	18.85	2	11	2.44	13.41	20.63	819.94	0.34	13.69	4.14	42.31			
8	1,000	1,500	1,250	388	5,611	5.41	78.19	601.56	2,539.67	5.85	24.70	3	14	3.66	17.07	345.53	1,165.47	5.77	19.46	57.44	45.89			
9	1,500	2,000	1,750	296	5,907	4.12	82.32	714.11	3,253.78	6.95	31.65	3	17	3.66	20.73	194.22	1,359.69	3.24	22.71	27.20	41.79			
10	2,000	2,500	2,250	148	6,055	2.06	84.38	365.12	3,618.91	3.55	35.20	0	17	0.00	20.73	0.00	1,359.69	0.00	22.71	0.00	37.57			
11	2,500	3,000	2,750	133	6,188	1.85	86.23	556.38	4,175.29	5.41	40.61	1	18	1.22	21.95	25.00	1,384.69	0.42	23.12	4.49	33.16			
12	3,000	4,000	3,500	164	6,352	2.29	88.52	539.25	4,714.54	5.24	45.85	2	20	2.44	24.39	49.05	1,433.75	0.82	23.94	9.10	30.41			
13	4,000	5,000	4,500	100	6,452	1.39	89.91	505.85	5,220.39	4.92	50.77	0	20	0.00	24.39	0.00	1,433.75	0.00	23.94	0.00	27.46			
14	5,000	7,500	6,250	131	6,583	1.83	91.74	783.98	6,004.37	7.62	58.40	4	24	4.88	29.27	1,244.38	2,678.13	20.78	44.72	158.73	44.60			
15	7,500	10,000	8,750	112	6,695	1.56	93.30	523.48	6,527.86	5.09	63.49	4	28	4.88	34.15	173.49	2,851.62	2.90	47.62	33.14	43.68			
16	10,000	20,000	15,000	187	6,882	2.61	95.90	1,199.97	7,727.82	11.67	75.16	8	36	9.76	43.90	488.09	3,339.71	8.15	55.77	40.68	43.22			
17	20,000	50,000	35,000	135	7,017	1.88	97.78	1,124.94	8,852.76	10.94	86.10	14	50	17.07	60.98	1,156.02	4,495.73	19.31	75.08	102.76	50.78			
18	50,000	100,000	75,000	66	7,083	0.92	98.70	632.67	9,485.43	6.15	92.25	2	52	2.44	63.41	6.29	4,502.02	0.11	75.18	0.99	47.46			
19	100,000	500,000	300,000	79	7,162	1.10	99.80	757.09	10,242.52	7.36	99.62	29	81	35.37	98.78	1,485.36	5,987.38	24.81	99.99	196.19	58.46			
20	500,000	UP		14	7,176	0.20	100.00	39.30	10,281.82	0.38	100.00	1	82	1.22	100.00	0.63	5,988.01	0.01	100.00	1.60	58.24			
				7,176					10,281.82					82					5,988.01					58.24



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 31 GORONTALO
UNDERWRITING YEAR : 2016
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	744	744	14.26	14.26	72.61	72.61	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	473	1,217	9.06	23.32	74.15	146.76	1.32	2.61	2	2	7.69	7.69	7.76	7.76	0.23	0.23	10.46	5.29			
3	100	200	150	768	1,985	14.72	38.04	156.19	302.95	2.77	5.38	1	3	3.85	11.54	0.75	8.51	0.02	0.26	0.48	2.81			
4	200	300	250	606	2,591	11.61	49.66	182.42	485.37	3.24	8.62	2	5	7.69	19.23	268.93	277.44	8.14	8.40	147.42	57.16			
5	300	500	400	719	3,310	13.78	63.43	333.58	818.95	5.92	14.54	0	5	0.00	19.23	0.00	277.44	0.00	8.40	0.00	33.88			
6	500	750	625	402	3,712	7.70	71.14	240.96	1,059.91	4.28	18.82	2	7	7.69	26.92	29.93	307.37	0.91	9.30	12.42	29.00			
7	750	1,000	875	343	4,055	6.57	77.71	316.58	1,376.49	5.62	24.44	0	7	0.00	26.92	0.00	307.37	0.00	9.30	0.00	22.33			
8	1,000	1,500	1,250	294	4,349	5.63	83.35	330.11	1,706.60	5.86	30.30	1	8	3.85	30.77	0.00	307.37	0.00	9.30	0.00	18.01			
9	1,500	2,000	1,750	189	4,538	3.62	86.97	357.71	2,064.31	6.35	36.65	0	8	0.00	30.77	0.00	307.37	0.00	9.30	0.00	14.89			
10	2,000	2,500	2,250	129	4,667	2.47	89.44	277.83	2,342.14	4.93	41.58	3	11	11.54	42.31	83.23	390.60	2.52	11.82	29.96	16.68			
11	2,500	3,000	2,750	75	4,742	1.44	90.88	230.49	2,572.63	4.09	45.67	1	12	3.85	46.15	8.04	398.64	0.24	12.07	3.49	15.50			
12	3,000	4,000	3,500	89	4,831	1.71	92.58	288.12	2,860.75	5.12	50.79	0	12	0.00	46.15	0.00	398.64	0.00	12.07	0.00	13.93			
13	4,000	5,000	4,500	54	4,885	1.03	93.62	267.75	3,128.50	4.75	55.54	1	13	3.85	50.00	2,000.00	2,398.64	60.54	72.61	746.96	76.67			
14	5,000	7,500	6,250	83	4,968	1.59	95.21	405.72	3,534.22	7.20	62.75	2	15	7.69	57.69	7.50	2,406.14	0.23	72.84	1.85	68.08			
15	7,500	10,000	8,750	34	5,002	0.65	95.86	273.84	3,808.06	4.86	67.61	0	15	0.00	57.69	0.00	2,406.14	0.00	72.84	0.00	63.19			
16	10,000	20,000	15,000	84	5,086	1.61	97.47	654.51	4,462.56	11.62	79.23	4	19	15.38	73.08	20.33	2,426.46	0.62	73.45	3.11	54.37			
17	20,000	50,000	35,000	87	5,173	1.67	99.14	748.46	5,211.02	13.29	92.51	6	25	23.08	96.15	203.25	2,629.72	6.15	79.61	27.16	50.46			
18	50,000	100,000	75,000	13	5,186	0.25	99.39	117.25	5,328.27	2.08	94.60	0	25	0.00	96.15	0.00	2,629.72	0.00	79.61	0.00	49.35			
19	100,000	500,000	300,000	19	5,205	0.36	99.75	235.45	5,563.72	4.18	98.78	0	25	0.00	96.15	0.00	2,629.72	0.00	79.61	0.00	47.27			
20	500,000	UP		13	5,218	0.25	100.00	68.94	5,632.66	1.22	100.00	1	26	3.85	100.00	673.71	3,303.43	20.39	100.00	977.26	58.65			
				5,218					5,632.66					26					3,303.43					58.65



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 32 RIAU KEPULAUAN
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,389	3,389	11.30	11.30	482.37	482.37	1.04	1.04	3	3	2.61	2.61	76.12	76.12	0.35	0.35	15.78	15.78			
2	50	100	75	2,223	5,612	7.41	18.72	451.36	933.74	0.97	2.01	0	3	0.00	2.61	0.00	76.12	0.00	0.35	0.00	8.15	8.15		
3	100	200	150	4,829	10,441	16.10	34.82	1,007.96	1,941.70	2.17	4.18	2	5	1.74	4.35	197.48	273.60	0.92	1.27	19.59	14.09			
4	200	300	250	3,278	13,719	10.93	45.75	960.24	2,901.93	2.07	6.25	0	5	0.00	4.35	0.00	273.60	0.00	1.27	0.00	9.43	9.43		
5	300	500	400	4,680	18,399	15.61	61.36	2,513.49	5,415.42	5.41	11.66	7	12	6.09	10.43	86.33	359.92	0.40	1.67	3.43	6.65			
6	500	750	625	2,769	21,168	9.23	70.59	2,658.79	8,074.21	5.73	17.39	4	16	3.48	13.91	335.51	695.44	1.56	3.24	12.62	8.61			
7	750	1,000	875	2,168	23,336	7.23	77.82	2,857.53	10,931.74	6.15	23.54	4	20	3.48	17.39	90.35	785.78	0.42	3.66	3.16	7.19			
8	1,000	1,500	1,250	1,659	24,995	5.53	83.36	2,973.79	13,905.52	6.40	29.94	3	23	2.61	20.00	33.75	819.53	0.16	3.81	1.13	5.89			
9	1,500	2,000	1,750	1,011	26,006	3.37	86.73	2,586.38	16,491.90	5.57	35.51	2	25	1.74	21.74	198.78	1,018.31	0.93	4.74	7.69	6.17			
10	2,000	2,500	2,250	510	26,516	1.70	88.43	1,487.17	17,979.08	3.20	38.72	0	25	0.00	21.74	0.00	1,018.31	0.00	4.74	0.00	5.66	5.66		
11	2,500	3,000	2,750	448	26,964	1.49	89.92	1,838.16	19,817.24	3.96	42.67	3	28	2.61	24.35	450.24	1,468.56	2.10	6.83	24.49	7.41			
12	3,000	4,000	3,500	441	27,405	1.47	91.39	2,103.90	21,921.13	4.53	47.20	1	29	0.87	25.22	16.35	1,484.91	0.08	6.91	0.78	6.77			
13	4,000	5,000	4,500	352	27,757	1.17	92.57	1,993.96	23,915.09	4.29	51.50	1	30	0.87	26.09	1,938.70	3,423.60	9.02	15.93	97.23	14.32			
14	5,000	7,500	6,250	483	28,240	1.61	94.18	3,182.24	27,097.33	6.85	58.35	4	34	3.48	29.57	220.34	3,643.94	1.03	16.96	6.92	13.45			
15	7,500	10,000	8,750	277	28,517	0.92	95.10	2,629.50	29,726.83	5.66	64.01	3	37	2.61	32.17	38.64	3,682.58	0.18	17.14	1.47	12.39			
16	10,000	20,000	15,000	464	28,981	1.55	96.65	4,716.68	34,443.51	10.16	74.17	7	44	6.09	38.26	761.16	4,443.74	3.54	20.68	16.14	12.90			
17	20,000	50,000	35,000	393	29,374	1.31	97.96	5,101.07	39,544.59	10.98	85.15	8	52	6.96	45.22	278.15	4,721.89	1.29	21.97	5.45	11.94			
18	50,000	100,000	75,000	194	29,568	0.65	98.61	2,477.03	42,021.61	5.33	90.49	10	62	8.70	53.91	182.67	4,904.56	0.85	22.82	7.37	11.67			
19	100,000	500,000	300,000	269	29,837	0.90	99.50	3,281.87	45,303.48	7.07	97.56	32	94	27.83	81.74	1,686.13	6,590.69	7.85	30.67	51.38	14.55			
20	500,000	UP		149	29,986	0.50	100.00	1,135.08	46,438.56	2.44	100.00	21	115	18.26	100.00	14,897.89	21,488.58	69.33	100.00	1312.49	46.27			
				29,986					46,438.56					115					21,488.58					46.27



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 33 KALIMANTAN UTARA
UNDERWRITING YEAR : 2016
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.45	3.45	0.19	0.19	0.33	0.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	6.90	10.34	0.48	0.67	0.83	1.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	7	13.79	24.14	2.20	2.87	3.78	4.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	3.45	27.59	0.03	2.89	0.04	4.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	3.45	31.03	0.05	2.94	0.08	5.06	1	1	100.00	100.00	210.27	210.27	100.00	100.00	0.00	0.00	0.00	7156.85	
7	750	1,000	875	1	10	3.45	34.48	1.26	4.20	2.16	7.22	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	5012.39	
8	1,000	1,500	1,250	2	12	6.90	41.38	4.15	8.34	7.15	14.37	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	2520.03	
9	1,500	2,000	1,750	1	13	3.45	44.83	3.37	11.72	5.81	20.18	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	1794.66	
10	2,000	2,500	2,250	3	16	10.34	55.17	11.71	23.43	20.16	40.34	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	897.62	
11	2,500	3,000	2,750	1	17	3.45	58.62	4.18	27.60	7.19	47.53	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	761.81	
12	3,000	4,000	3,500	1	18	3.45	62.07	4.62	32.23	7.96	55.50	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	652.50	
13	4,000	5,000	4,500	1	19	3.45	65.52	1.15	33.37	1.98	57.47	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	630.06	
14	5,000	7,500	6,250	1	20	3.45	68.97	10.87	44.24	18.71	76.19	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	475.30	
15	7,500	10,000	8,750	1	21	3.45	72.41	0.13	44.37	0.22	76.41	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	473.90	
16	10,000	20,000	15,000	1	22	3.45	75.86	0.92	45.29	1.59	78.00	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	464.25	
17	20,000	50,000	35,000	1	23	3.45	79.31	0.38	45.67	0.65	78.65	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	460.43	
18	50,000	100,000	75,000	2	25	6.90	86.21	2.86	48.53	4.92	83.57	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	433.31	
19	100,000	500,000	300,000	3	28	10.34	96.55	9.19	57.72	15.83	99.40	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	364.31	
20	500,000	UP		1	29	3.45	100.00	0.35	58.07	0.60	100.00	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	100.00	0.00	362.11	
				29					58.07					1					210.27					362.11
GRANT TOTAL				2,033,279					2,955,990.45					14,322					2,791,747.97					

RISK AND LOSS PROFILE 2017

3.1 ALL CLASS OF BUSINESS



IndonesiaRe

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 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	294,912	294,912	12.86	12.86	33,359.28	33,359.28	1.11	1.11	251	251	1.86	1.86	43,001.14	43,001.14	1.06	1.06	128.90	128.90	
2	50	100	75	165,206	460,118	7.20	20.06	22,622.00	55,981.28	0.75	1.86	157	408	1.16	3.03	963,087.93	1,006,089.07	23.64	24.69	4257.31	1797.19	
3	100	200	150	308,529	768,647	13.45	33.51	61,019.94	117,001.22	2.03	3.89	584	992	4.33	7.36	16,559.82	1,022,648.89	0.41	25.10	27.14	874.05	
4	200	300	250	224,768	993,415	9.80	43.30	60,810.80	177,812.02	2.02	5.92	338	1,330	2.51	9.86	18,252.35	1,040,901.24	0.45	25.55	30.01	585.39	
5	300	500	400	302,182	1,295,597	13.17	56.48	126,183.84	303,995.86	4.20	10.11	509	1,839	3.78	13.64	37,934.28	1,078,835.52	0.93	26.48	30.06	354.88	
6	500	750	625	201,981	1,497,578	8.80	65.28	122,917.79	426,913.65	4.09	14.20	683	2,522	5.07	18.71	33,152.98	1,111,988.50	0.81	27.29	26.97	260.47	
7	750	1,000	875	162,436	1,660,014	7.08	72.36	141,680.05	568,593.70	4.71	18.92	997	3,519	7.39	26.10	68,584.78	1,180,573.28	1.68	28.98	48.41	207.63	
8	1,000	1,500	1,250	144,076	1,804,090	6.28	78.64	173,657.88	742,251.58	5.78	24.69	725	4,244	5.38	31.48	46,098.64	1,226,671.92	1.13	30.11	26.55	165.26	
9	1,500	2,000	1,750	84,414	1,888,504	3.68	82.32	147,347.97	889,599.55	4.90	29.59	365	4,609	2.71	34.18	54,883.58	1,281,555.50	1.35	31.46	37.25	144.06	
10	2,000	2,500	2,250	51,095	1,939,599	2.23	84.55	110,343.21	999,942.76	3.67	33.27	286	4,895	2.12	36.30	31,951.64	1,313,507.15	0.78	32.24	28.96	131.36	
11	2,500	3,000	2,750	41,171	1,980,770	1.79	86.34	108,651.08	1,108,593.84	3.61	36.88	245	5,140	1.82	38.12	49,356.15	1,362,863.29	1.21	33.45	45.43	122.94	
12	3,000	4,000	3,500	47,568	2,028,338	2.07	88.42	153,611.89	1,262,205.73	5.11	41.99	334	5,474	2.48	40.60	46,534.58	1,409,397.88	1.14	34.59	30.29	111.66	
13	4,000	5,000	4,500	33,399	2,061,737	1.46	89.87	136,408.79	1,398,614.53	4.54	46.53	275	5,749	2.04	42.64	43,715.44	1,453,113.32	1.07	35.67	32.05	103.90	
14	5,000	7,500	6,250	48,867	2,110,604	2.13	92.00	233,033.58	1,631,648.11	7.75	54.28	594	6,343	4.41	47.04	91,632.34	1,544,745.66	2.25	37.92	39.32	94.67	
15	7,500	10,000	8,750	29,054	2,139,658	1.27	93.27	190,936.13	1,822,584.24	6.35	60.63	372	6,715	2.76	49.80	124,237.50	1,668,983.16	3.05	40.97	65.07	91.57	
16	10,000	20,000	15,000	47,654	2,187,312	2.08	95.35	393,032.33	2,215,616.57	13.08	73.71	851	7,566	6.31	56.12	261,098.32	1,930,081.48	6.41	47.37	66.43	87.11	
17	20,000	50,000	35,000	41,990	2,229,302	1.83	97.18	383,705.85	2,599,322.43	12.76	86.47	1148	8,714	8.51	64.63	490,778.32	2,420,859.80	12.05	59.42	127.90	93.13	
18	50,000	100,000	75,000	23,045	2,252,347	1.00	98.18	178,595.99	2,777,918.42	5.94	92.41	930	9,644	6.90	71.53	401,302.47	2,822,162.28	9.85	69.27	224.70	101.59	
19	100,000	500,000	300,000	28,103	2,280,450	1.23	99.41	185,928.28	2,963,846.70	6.19	98.60	2026	11,670	15.03	86.55	873,351.17	3,695,513.44	21.44	90.71	469.72	124.69	
20	500,000	UP		13,626	2,294,076	0.59	100.00	42,093.58	3,005,940.28	1.40	100.00	1813	13,483	13.45	100.00	378,600.03	4,074,113.48	9.29	100.00	899.42	135.54	
TOTAL					2,294,076				3,005,940.26				13,483				4,074,113.46				135.54	

3.2 GROUP BY OF BUSINESS



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2017

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60,854	60,854	17.44	17.44	6,233.80	6,233.80	1.34	1.34	22	22	3.74	3.74	2,569.44	2,569.44	0.74	0.74	41.22	41.22			
2	50	100	75	15,241	76,095	4.37	21.81	1,547.52	7,781.32	0.33	1.67	3	25	0.51	4.24	22.36	2,591.80	0.01	0.75	1.44	33.31			
3	100	200	150	32,505	108,600	9.31	31.12	4,180.67	11,961.99	0.90	2.57	14	39	2.38	6.62	242.69	2,834.49	0.07	0.82	5.81	23.70			
4	200	300	250	27,238	135,838	7.81	38.93	4,869.79	16,831.78	1.05	3.62	9	48	1.53	8.15	399.74	3,234.24	0.12	0.93	8.21	19.22			
5	300	500	400	40,300	176,138	11.55	50.47	11,522.58	28,354.36	2.48	6.09	36	84	6.11	14.26	2,456.86	5,691.09	0.71	1.64	21.32	20.07			
6	500	750	625	29,487	205,625	8.45	58.92	8,990.81	37,345.18	1.93	8.02	54	138	9.17	23.43	3,036.81	8,727.90	0.88	2.52	33.78	23.37			
7	750	1,000	875	23,995	229,620	6.88	65.80	13,912.96	51,258.14	2.99	11.01	52	190	8.83	32.26	7,357.00	16,084.91	2.12	4.65	52.88	31.38			
8	1,000	1,500	1,250	22,039	251,659	6.32	72.11	18,745.28	70,003.42	4.03	15.04	29	219	4.92	37.18	4,416.07	20,500.98	1.28	5.92	23.56	29.29			
9	1,500	2,000	1,750	12,697	264,356	3.64	75.75	15,915.25	85,918.67	3.42	18.46	28	247	4.75	41.94	3,633.05	24,134.03	1.05	6.97	22.83	28.09			
10	2,000	2,500	2,250	8,791	273,147	2.52	78.27	13,938.46	99,857.13	2.99	21.46	29	276	4.92	46.86	5,180.16	29,314.19	1.50	8.47	37.16	29.36			
11	2,500	3,000	2,750	7,375	280,522	2.11	80.39	13,653.82	113,510.95	2.93	24.39	20	296	3.40	50.25	5,331.72	34,645.90	1.54	10.01	39.05	30.52			
12	3,000	4,000	3,500	8,675	289,197	2.49	82.87	20,606.86	134,117.82	4.43	28.82	20	316	3.40	53.65	11,315.53	45,961.43	3.27	13.28	54.91	34.27			
13	4,000	5,000	4,500	6,315	295,512	1.81	84.68	19,212.78	153,330.60	4.13	32.95	12	328	2.04	55.69	8,464.12	54,425.55	2.44	15.72	44.05	35.50			
14	5,000	7,500	6,250	9,229	304,741	2.64	87.33	34,573.59	187,904.19	7.43	40.37	29	357	4.92	60.61	19,519.88	73,945.43	5.64	21.36	56.46	39.35			
15	7,500	10,000	8,750	6,103	310,844	1.75	89.07	30,943.06	218,847.25	6.65	47.02	22	379	3.74	64.35	13,081.94	87,027.37	3.78	25.14	42.28	39.77			
16	10,000	20,000	15,000	10,269	321,113	2.94	92.02	67,724.59	286,571.84	14.55	61.57	29	408	4.92	69.27	55,529.18	142,556.55	16.04	41.18	81.99	49.75			
17	20,000	50,000	35,000	9,732	330,845	2.79	94.81	70,204.92	356,776.76	15.08	76.66	40	448	6.79	76.06	69,931.52	212,488.08	20.20	61.37	99.61	59.56			
18	50,000	100,000	75,000	6,086	336,931	1.74	96.55	39,964.97	396,741.73	8.59	85.25	31	479	5.26	81.32	95,425.17	307,913.24	27.56	88.94	238.77	77.61			
19	100,000	500,000	300,000	7,830	344,761	2.24	98.79	51,085.50	447,827.23	10.98	96.22	53	532	9.00	90.32	35,563.79	343,477.04	10.27	99.21	69.62	76.70			
20	500,000	UP		4,210	348,971	1.21	100.00	17,585.39	465,412.62	3.78	100.00	57	589	9.68	100.00	2,742.74	346,219.78	0.79	100.00	15.60	74.39			
				348,971					465,412.62					589					346,219.78					74.39



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2017
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points (in million)	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	170,827	170,827	12.63	12.63	21,675.92	21,675.92	1.80	1.80	80	80	4.10	4.10	23,223.36	23,223.36	2.96	2.96	107.14	107.14
2	50	100	75	122,355	293,182	9.04	21.67	18,384.45	40,060.37	1.53	3.33	87	167	4.45	8.55	4,215.37	27,438.73	0.54	3.50	22.93	68.49
3	100	200	150	230,535	523,717	17.04	38.71	49,812.43	89,872.80	4.14	7.48	122	289	6.25	14.80	10,587.71	38,026.44	1.35	4.85	21.26	42.31
4	200	300	250	157,553	681,270	11.65	50.36	49,039.80	138,912.60	4.08	11.56	138	427	7.07	21.86	14,416.37	52,442.80	1.84	6.69	29.40	37.75
5	300	500	400	199,788	881,058	14.77	65.12	95,513.93	234,426.53	7.95	19.50	186	613	9.52	31.39	23,398.04	75,840.84	2.98	9.67	24.50	32.35
6	500	750	625	126,120	1,007,178	9.32	74.45	88,331.89	322,758.43	7.35	26.85	130	743	6.66	38.04	17,312.18	93,153.03	2.21	11.88	19.60	28.86
7	750	1,000	875	95,021	1,102,199	7.02	81.47	90,559.67	413,318.10	7.53	34.39	199	942	10.19	48.23	25,136.33	118,289.36	3.21	15.08	27.76	28.62
8	1,000	1,500	1,250	79,143	1,181,342	5.85	87.32	102,821.12	516,139.22	8.55	42.94	214	1,156	10.96	59.19	21,937.63	140,226.99	2.80	17.88	21.34	27.17
9	1,500	2,000	1,750	43,694	1,225,036	3.23	90.55	80,768.17	596,907.39	6.72	49.66	73	1,229	3.74	62.93	18,284.60	158,511.60	2.33	20.21	22.64	26.56
10	2,000	2,500	2,250	23,330	1,248,366	1.72	92.27	54,622.88	651,530.26	4.54	54.21	51	1,280	2.61	65.54	15,111.14	173,622.74	1.93	22.14	27.66	26.65
11	2,500	3,000	2,750	17,650	1,266,016	1.30	93.58	50,807.40	702,337.66	4.23	58.43	39	1,319	2.00	67.54	13,080.88	186,703.62	1.67	23.81	25.75	26.58
12	3,000	4,000	3,500	19,178	1,285,194	1.42	95.00	67,223.88	769,561.55	5.59	64.03	65	1,384	3.33	70.87	9,057.06	195,760.68	1.15	24.96	13.47	25.44
13	4,000	5,000	4,500	12,680	1,297,874	0.94	95.93	55,216.19	824,777.73	4.59	68.62	41	1,425	2.10	72.96	11,570.05	207,330.73	1.48	26.44	20.95	25.14
14	5,000	7,500	6,250	15,541	1,313,415	1.15	97.08	84,597.97	909,375.70	7.04	75.66	82	1,507	4.20	77.16	28,842.82	236,173.55	3.68	30.12	34.09	25.97
15	7,500	10,000	8,750	8,669	1,322,084	0.64	97.72	58,778.56	968,154.26	4.89	80.55	33	1,540	1.69	78.85	38,274.71	274,448.26	4.88	35.00	65.12	28.35
16	10,000	20,000	15,000	12,546	1,334,630	0.93	98.65	109,303.53	1,077,457.79	9.09	89.64	116	1,656	5.94	84.79	49,436.25	323,884.51	6.30	41.30	45.23	30.06
17	20,000	50,000	35,000	9,028	1,343,658	0.67	99.32	80,935.05	1,158,392.84	6.73	96.38	111	1,767	5.68	90.48	127,892.86	451,777.37	16.31	57.61	158.02	39.00
18	50,000	100,000	75,000	3,855	1,347,513	0.28	99.60	26,360.71	1,184,753.55	2.19	98.57	58	1,825	2.97	93.45	114,259.35	566,036.72	14.57	72.18	433.45	47.78
19	100,000	500,000	300,000	3,978	1,351,491	0.29	99.90	18,078.47	1,202,832.02	1.50	100.07	69	1,894	3.53	96.98	200,961.48	766,998.20	25.63	97.81	1111.61	63.77
20	500,000	UP		1,400	1,352,891	0.10	100.00	895.95	1,201,936.07	0.07	100.00	59	1,953	3.02	100.00	17,188.40	784,186.59	2.19	100.00	1918.46	65.24
				1,352,891				1,201,936.07					1,953				784,186.59				65.24



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)

Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia

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RISK AND LOSS PROFILE

JUNI 2019

CLASS OF BUSSINESS : IAR

UNDERWRITING YEAR : 2017

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points (in million)	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63,231	63,231	10.68	10.68	5,449.56	5,449.56	0.41	0.41	149	149	1.36	1.36	17,208.34	17,208.34	0.58	0.58	315.77	315.77			
2	50	100	75	27,610	90,841	4.66	15.34	2,690.03	8,139.60	0.20	0.61	67	216	0.61	1.97	958,850.20	976,058.54	32.57	33.16	35644.54	11991.49			
3	100	200	150	45,489	136,330	7.68	23.02	7,026.84	15,166.44	0.52	1.13	448	664	4.09	6.07	5,729.42	981,787.96	0.19	33.35	81.54	6473.43			
4	200	300	250	39,977	176,307	6.75	29.77	6,901.21	22,067.64	0.52	1.65	191	855	1.75	7.81	3,436.24	985,224.20	0.12	33.47	49.79	4464.56			
5	300	500	400	62,093	238,400	10.48	40.26	19,147.04	41,214.68	1.43	3.08	287	1,142	2.62	10.44	12,079.39	997,303.59	0.41	33.88	63.09	2419.78			
6	500	750	625	46,374	284,774	7.83	48.09	25,595.08	66,809.76	1.91	4.99	499	1,641	4.56	15.00	12,803.98	1,010,107.57	0.43	34.31	50.03	1511.92			
7	750	1,000	875	43,420	328,194	7.33	55.42	37,207.42	104,017.18	2.78	7.77	746	2,387	6.82	21.82	36,091.44	1,046,199.01	1.23	35.54	97.00	1005.79			
8	1,000	1,500	1,250	42,894	371,088	7.24	62.66	52,091.48	156,108.66	3.89	11.66	482	2,869	4.41	26.22	19,744.94	1,065,943.95	0.67	36.21	37.90	682.82			
9	1,500	2,000	1,750	28,023	399,111	4.73	67.39	50,664.55	206,773.22	3.78	15.45	264	3,133	2.41	28.64	32,965.93	1,098,909.88	1.12	37.33	65.07	531.46			
10	2,000	2,500	2,250	18,974	418,085	3.20	70.60	41,781.87	248,555.08	3.12	18.57	206	3,339	1.88	30.52	11,660.34	1,110,570.22	0.40	37.73	27.91	446.81			
11	2,500	3,000	2,750	16,144	434,229	2.73	73.32	44,185.49	292,740.57	3.30	21.87	186	3,525	1.70	32.22	30,943.55	1,141,513.77	1.05	38.78	70.03	389.94			
12	3,000	4,000	3,500	19,715	453,944	3.33	76.65	65,781.15	358,521.72	4.91	26.78	249	3,774	2.28	34.49	26,161.99	1,167,675.76	0.89	39.67	39.77	325.69			
13	4,000	5,000	4,500	14,404	468,348	2.43	79.08	61,979.82	420,501.54	4.63	31.41	222	3,996	2.03	36.52	23,681.28	1,191,357.04	0.80	40.47	38.21	283.32			
14	5,000	7,500	6,250	24,095	492,443	4.07	83.15	113,855.92	534,357.46	8.51	39.92	483	4,479	4.41	40.94	43,269.63	1,234,626.67	1.47	41.94	38.00	231.05			
15	7,500	10,000	8,750	14,282	506,725	2.41	85.57	101,214.52	635,571.98	7.56	47.48	317	4,796	2.90	43.84	72,880.85	1,307,507.53	2.48	44.42	72.01	205.72			
16	10,000	20,000	15,000	24,839	531,564	4.19	89.76	216,004.21	851,576.19	16.14	63.62	706	5,502	6.45	50.29	156,132.89	1,463,640.42	5.30	49.72	72.28	171.87			
17	20,000	50,000	35,000	23,230	554,794	3.92	93.68	232,565.88	1,084,142.07	17.37	80.99	997	6,499	9.11	59.40	292,953.94	1,756,594.36	9.95	59.67	125.97	162.03			
18	50,000	100,000	75,000	13,104	567,898	2.21	95.89	112,270.31	1,196,412.38	8.39	89.38	841	7,340	7.69	67.09	191,617.96	1,948,212.32	6.51	66.18	170.68	162.84			
19	100,000	500,000	300,000	16,295	584,193	2.75	98.65	116,764.31	1,313,176.69	8.72	98.10	1,904	9,244	17.40	84.49	636,825.89	2,585,038.21	21.63	87.82	545.39	196.85			
20	500,000	UP		8,016	592,209	1.35	100.00	25,404.14	1,338,580.83	1.90	100.00	1,697	10,941	15.51	100.00	358,668.89	2,943,707.10	12.18	100.00	1411.85	219.91			
				592,209					1,338,580.83					10,941					2,943,707.10					219.91



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RISK AND LOSS PROFILE

JUNI 2019

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2017
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	20.00	20.00	0.28	0.28	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	20.00	40.00	2.66	2.94	24.71	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	20.00	60.00	1.71	4.65	15.90	43.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	20.00	80.00	4.51	9.16	41.88	85.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	300	500	400	1	5	20.00	100.00	1.60	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	500	750	625	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	750	1,000	875	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,000	1,500	1,250	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	1,500	2,000	1,750	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,000	2,500	2,250	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	2,500	3,000	2,750	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	3,000	4,000	3,500	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	4,000	5,000	4,500	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	5,000	7,500	6,250	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	7,500	10,000	87,500	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	10,000	20,000	15,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	20,000	50,000	35,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	50,000	100,000	750,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	100,000	500,000	300,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
21	500,000	UP		0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					10.76					0					0.00					0.00
GRANT TOTAL				2,294,076					3,005,940.26					13,483					4,074,113.46					

3.3 GROUP BY OCCUPATION CODE – 2 DIGIT



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	447	447	12.33	12.33	154.40	154.40	0.95	0.95	7	7	6.42	6.42	501.09	501.09	0.74	0.74	324.54	324.54	
2	50	100	75	136	583	3.75	16.08	14.80	169.20	0.09	1.04	0	7	0.00	6.42	0.00	501.09	0.00	0.74	0.00	296.15	296.15
3	100	200	150	81	664	2.23	18.32	12.88	182.08	0.08	1.12	0	7	0.00	6.42	0.00	501.09	0.00	0.74	0.00	275.20	275.20
4	200	300	250	63	727	1.74	20.06	17.96	200.04	0.11	1.23	0	7	0.00	6.42	0.00	501.09	0.00	0.74	0.00	250.49	250.49
5	300	500	400	98	825	2.70	22.76	38.23	238.28	0.24	1.47	0	7	0.00	6.42	0.00	501.09	0.00	0.74	0.00	210.29	210.29
6	500	750	625	96	921	2.65	25.41	59.79	298.07	0.37	1.84	0	7	0.00	6.42	0.00	501.09	0.00	0.74	0.00	168.11	168.11
7	750	1,000	875	62	983	1.71	27.12	62.32	360.39	0.38	2.22	0	7	0.00	6.42	0.00	501.09	0.00	0.74	0.00	139.04	139.04
8	1,000	1,500	1,250	91	1,074	2.51	29.63	114.06	474.45	0.70	2.93	0	7	0.00	6.42	0.00	501.09	0.00	0.74	0.00	105.61	105.61
9	1,500	2,000	1,750	63	1,137	1.74	31.37	92.24	566.69	0.57	3.50	0	7	0.00	6.42	0.00	501.09	0.00	0.74	0.00	88.42	88.42
10	2,000	2,500	2,250	74	1,211	2.04	33.41	117.53	684.23	0.73	4.22	0	7	0.00	6.42	0.00	501.09	0.00	0.74	0.00	73.23	73.23
11	2,500	3,000	2,750	52	1,263	1.43	34.84	101.55	785.78	0.63	4.85	0	7	0.00	6.42	0.00	501.09	0.00	0.74	0.00	63.77	63.77
12	3,000	4,000	3,500	80	1,343	2.21	37.05	220.78	1,006.56	1.36	6.21	2	9	1.83	8.26	60.00	561.09	0.09	0.83	27.18	55.74	
13	4,000	5,000	4,500	87	1,430	2.40	39.45	370.35	1,376.90	2.28	8.49	1	10	0.92	9.17	372.75	933.84	0.55	1.38	100.65	67.82	
14	5,000	7,500	6,250	131	1,561	3.61	43.06	646.08	2,022.98	3.99	12.48	0	10	0.00	9.17	0.00	933.84	0.00	1.38	0.00	46.16	46.16
15	7,500	10,000	8,750	123	1,684	3.39	46.46	702.83	2,725.81	4.34	16.82	5	15	4.59	13.76	132.81	1,066.65	0.20	1.58	18.90	39.13	
16	10,000	20,000	15,000	280	1,964	7.72	54.18	1,991.56	4,717.36	12.29	29.10	3	18	2.75	16.51	301.12	1,367.77	0.45	2.02	15.12	28.99	
17	20,000	50,000	35,000	406	2,370	11.20	65.38	3,608.04	8,325.40	22.26	51.36	4	22	3.67	20.18	1,308.60	2,676.38	1.94	3.96	36.27	32.15	
18	50,000	100,000	75,000	262	2,632	7.23	72.61	2,060.50	10,385.90	12.71	64.07	8	30	7.34	27.52	271.89	2,948.26	0.40	4.36	13.20	28.39	
19	100,000	500,000	300,000	531	3,163	14.65	87.26	3,655.06	14,040.96	22.55	86.62	29	59	26.61	54.13	8,781.90	11,730.16	13.00	17.36	240.27	83.54	
20	500,000	UP		462	3,625	12.74	100.00	2,168.01	16,208.97	13.38	100.00	50	109	45.87	100.00	55,831.31	67,561.47	82.64	100.00	2575.23	416.82	
				3,625					16,208.97					109					67,561.47			416.82



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	426	426	6.71	6.71	107.44	107.44	0.80	0.80	3	3	2.78	2.78	289.29	289.29	1.47	1.47	269.26	269.26			
2	50	100	75	128	554	2.02	8.72	1.23	108.67	0.01	0.81	0	3	0.00	2.78	0.00	289.29	0.00	1.47	0.00	266.22			
3	100	200	150	139	693	2.19	10.91	30.26	138.93	0.22	1.03	0	3	0.00	2.78	0.00	289.29	0.00	1.47	0.00	208.23			
4	200	300	250	121	814	1.91	12.82	33.08	172.01	0.25	1.28	0	3	0.00	2.78	0.00	289.29	0.00	1.47	0.00	168.18			
5	300	500	400	188	1,002	2.96	15.78	88.53	260.54	0.66	1.93	1	4	0.93	3.70	41.47	330.76	0.21	1.68	46.84	126.95			
6	500	750	625	224	1,226	3.53	19.31	177.47	438.01	1.32	3.25	0	4	0.00	3.70	0.00	330.76	0.00	1.68	0.00	75.51			
7	750	1,000	875	176	1,402	2.77	22.08	200.33	638.34	1.49	4.73	0	4	0.00	3.70	0.00	330.76	0.00	1.68	0.00	51.82			
8	1,000	1,500	1,250	251	1,653	3.95	26.03	284.99	923.33	2.11	6.85	1	5	0.93	4.63	49.06	379.82	0.25	1.93	17.21	41.14			
9	1,500	2,000	1,750	189	1,842	2.98	29.01	321.97	1,245.30	2.39	9.24	2	7	1.85	6.48	44.97	424.79	0.23	2.16	13.97	34.11			
10	2,000	2,500	2,250	140	1,982	2.20	31.21	316.16	1,561.47	2.34	11.58	2	9	1.85	8.33	148.30	573.09	0.75	2.92	46.91	36.70			
11	2,500	3,000	2,750	134	2,116	2.11	33.32	407.04	1,968.50	3.02	14.60	0	9	0.00	8.33	0.00	573.09	0.00	2.92	0.00	29.11			
12	3,000	4,000	3,500	301	2,417	4.74	38.06	845.99	2,814.50	6.27	20.87	1	10	0.93	9.26	15.00	588.09	0.08	2.99	1.77	20.89			
13	4,000	5,000	4,500	374	2,791	5.89	43.95	458.64	3,273.13	3.40	24.27	1	11	0.93	10.19	495.25	1,083.33	2.52	5.51	107.98	33.10			
14	5,000	7,500	6,250	525	3,316	8.27	52.22	1,233.91	4,507.04	9.15	33.42	1	12	0.93	11.11	155.87	1,239.20	0.79	6.30	12.63	27.49			
15	7,500	10,000	8,750	286	3,602	4.50	56.72	880.05	5,387.09	6.53	39.95	1	13	0.93	12.04	300.17	1,539.37	1.53	7.83	34.11	28.58			
16	10,000	20,000	15,000	472	4,074	7.43	64.16	2,919.76	8,306.85	21.65	61.60	5	18	4.63	16.67	284.41	1,823.77	1.45	9.28	9.74	21.96			
17	20,000	50,000	35,000	655	4,729	10.31	74.47	4,100.46	12,407.32	30.41	92.01	6	24	5.56	22.22	1,257.52	3,081.29	6.40	15.68	30.67	24.83			
18	50,000	100,000	75,000	481	5,210	7.57	82.05	3,058.78	15,466.10	22.68	114.70	7	31	6.48	28.70	1,729.18	4,810.47	8.80	24.47	56.53	31.10			
19	100,000	500,000	300,000	661	5,871	10.41	92.46	3,176.17	18,642.26	23.55	138.25	26	57	24.07	52.78	4,597.02	9,407.49	23.39	47.86	144.73	50.46			
20	500,000	UP		479	6,350	7.54	100.00	5,157.88	13,484.39	38.25	100.00	51	108	47.22	100.00	10,249.25	19,656.74	52.14	100.00	198.71	145.77			
				6,350					13,484.39					108					19,656.74					145.77



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3,119	3,119	14.55	14.55	860.62	860.62	1.13	1.13	2	2	0.66	0.66	8,618.40	8,618.40	6.61	6.61	1001.42	1001.42	
2	50	100	75	291	3,410	1.36	15.91	116.29	976.91	0.15	1.28	0	2	0.00	0.66	0.00	8,618.40	0.00	6.61	0.00	882.21	
3	100	200	150	578	3,988	2.70	18.61	210.55	1,187.46	0.28	1.56	0	2	0.00	0.66	0.00	8,618.40	0.00	6.61	0.00	725.79	
4	200	300	250	450	4,438	2.10	20.71	127.52	1,314.98	0.17	1.72	0	2	0.00	0.66	0.00	8,618.40	0.00	6.61	0.00	655.40	
5	300	500	400	786	5,224	3.67	24.37	343.39	1,658.37	0.45	2.17	0	2	0.00	0.66	0.00	8,618.40	0.00	6.61	0.00	519.69	
6	500	750	625	804	6,028	3.75	28.12	535.43	2,193.80	0.70	2.87	0	2	0.00	0.66	0.00	8,618.40	0.00	6.61	0.00	392.85	
7	750	1,000	875	824	6,852	3.84	31.97	648.33	2,842.13	0.85	3.72	2	4	0.66	1.33	62.58	8,680.97	0.05	6.66	9.65	305.44	
8	1,000	1,500	1,250	915	7,767	4.27	36.24	1,078.91	3,921.04	1.41	5.14	2	6	0.66	1.99	29.79	8,710.76	0.02	6.68	2.76	222.15	
9	1,500	2,000	1,750	729	8,496	3.40	39.64	1,036.72	4,957.77	1.36	6.50	1	7	0.33	2.33	659.76	9,370.52	0.51	7.19	63.64	189.01	
10	2,000	2,500	2,250	565	9,061	2.64	42.28	1,039.31	5,997.08	1.36	7.86	0	7	0.00	2.33	0.00	9,370.52	0.00	7.19	0.00	156.25	
11	2,500	3,000	2,750	539	9,600	2.51	44.79	1,162.88	7,159.96	1.52	9.38	2	9	0.66	2.99	164.89	9,535.41	0.13	7.32	14.18	133.18	
12	3,000	4,000	3,500	886	10,486	4.13	48.92	2,230.10	9,390.06	2.92	12.30	3	12	1.00	3.99	97.54	9,632.96	0.07	7.39	4.37	102.59	
13	4,000	5,000	4,500	714	11,200	3.33	52.26	2,553.50	11,943.56	3.35	15.65	2	14	0.66	4.65	213.28	9,846.24	0.16	7.55	8.35	82.44	
14	5,000	7,500	6,250	1,173	12,373	5.47	57.73	4,769.90	16,713.46	6.25	21.90	9	23	2.99	7.64	7,350.92	17,197.16	5.64	13.19	154.11	102.89	
15	7,500	10,000	8,750	852	13,225	3.98	61.70	4,850.41	21,563.87	6.35	28.25	7	30	2.33	9.97	2,494.39	19,691.56	1.91	15.11	51.43	91.32	
16	10,000	20,000	15,000	1,852	15,077	8.64	70.34	13,068.77	34,632.65	17.12	45.37	24	54	7.97	17.94	2,311.56	22,003.12	1.77	16.88	17.69	63.53	
17	20,000	50,000	35,000	2,018	17,095	9.42	79.76	16,697.32	51,329.97	21.88	67.25	41	95	13.62	31.56	68,564.55	90,567.67	52.60	69.48	410.63	176.44	
18	50,000	100,000	75,000	1,348	18,443	6.29	86.05	8,905.52	60,235.49	11.67	78.92	26	121	8.64	40.20	1,900.77	92,468.44	1.46	70.94	21.34	153.51	
19	100,000	500,000	300,000	1,891	20,334	8.82	94.87	10,727.19	70,962.68	14.05	92.97	100	221	33.22	73.42	25,018.84	117,487.28	19.19	90.14	233.23	165.56	
20	500,000	UP		1,099	21,433	5.13	100.00	5,364.27	76,326.94	7.03	100.00	80	301	26.58	100.00	12,857.54	130,344.83	9.86	100.00	239.69	170.77	
				21,433					76,326.94					301					130,344.83			170.77



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,065	2,065	6.16	6.16	1,345.12	1,345.12	0.65	0.65	5	5	1.06	1.06	209.11	209.11	0.04	0.04	15.55	15.55			
2	50	100	75	274	2,339	0.82	6.98	135.02	1,480.15	0.07	0.71	0	5	0.00	1.06	0.00	209.11	0.00	0.04	0.00	14.13			
3	100	200	150	636	2,975	1.90	8.88	293.68	1,773.83	0.14	0.85	4	9	0.85	1.90	275.04	484.15	0.05	0.08	93.65	27.29			
4	200	300	250	604	3,579	1.80	10.68	266.59	2,040.42	0.13	0.98	1	10	0.21	2.11	96.46	580.61	0.02	0.10	36.18	28.46			
5	300	500	400	1,128	4,707	3.37	14.05	759.10	2,799.52	0.37	1.35	9	19	1.90	4.02	933.90	1,514.50	0.16	0.26	123.03	54.10			
6	500	750	625	961	5,668	2.87	16.91	1,198.11	3,997.63	0.58	1.92	1	20	0.21	4.23	700.00	2,214.50	0.12	0.38	58.43	55.40			
7	750	1,000	875	1,105	6,773	3.30	20.21	1,632.91	5,630.54	0.79	2.71	6	26	1.27	5.50	11,082.30	13,296.80	1.88	2.26	678.68	236.15			
8	1,000	1,500	1,250	1,543	8,316	4.60	24.81	3,068.57	8,699.12	1.48	4.19	12	38	2.54	8.03	2,609.02	15,905.82	0.44	2.70	85.02	182.84			
9	1,500	2,000	1,750	1,314	9,630	3.92	28.74	3,391.91	12,091.02	1.63	5.82	9	47	1.90	9.94	3,873.39	19,779.21	0.66	3.36	114.20	163.59			
10	2,000	2,500	2,250	1,245	10,875	3.71	32.45	4,109.81	16,200.83	1.98	7.80	9	56	1.90	11.84	2,690.73	22,469.94	0.46	3.81	65.47	138.70			
11	2,500	3,000	2,750	1,168	12,043	3.49	35.94	4,147.04	20,347.87	2.00	9.80	10	66	2.11	13.95	1,643.68	24,113.61	0.28	4.09	39.63	118.51			
12	3,000	4,000	3,500	1,405	13,448	4.19	40.13	7,022.27	27,370.14	3.38	13.18	9	75	1.90	15.86	2,714.78	26,828.40	0.46	4.55	38.66	98.02			
13	4,000	5,000	4,500	1,436	14,884	4.28	44.41	7,454.44	34,824.58	3.59	16.77	7	82	1.48	17.34	771.82	27,600.21	0.13	4.69	10.35	79.25			
14	5,000	7,500	6,250	2,454	17,338	7.32	51.74	16,943.93	51,768.51	8.16	24.93	14	96	2.96	20.30	10,635.62	38,235.83	1.81	6.49	62.77	73.86			
15	7,500	10,000	8,750	1,967	19,305	5.87	57.60	15,417.08	67,185.59	7.42	32.35	12	108	2.54	22.83	3,846.37	42,082.20	0.65	7.14	24.95	62.64			
16	10,000	20,000	15,000	3,979	23,284	11.87	69.48	40,388.71	107,574.31	19.45	51.80	57	165	12.05	34.88	50,138.89	92,221.09	8.51	15.66	124.14	85.73			
17	20,000	50,000	35,000	4,052	27,336	12.09	81.57	48,183.63	155,757.93	23.20	75.00	79	244	16.70	51.59	130,724.11	222,945.20	22.19	37.85	271.30	143.14			
18	50,000	100,000	75,000	2,287	29,623	6.82	88.39	22,790.81	178,548.74	10.97	85.97	54	298	11.42	63.00	43,669.51	266,614.71	7.41	45.26	191.61	149.32			
19	100,000	500,000	300,000	2,633	32,256	7.86	96.25	21,915.59	200,464.33	10.55	96.52	96	394	20.30	83.30	260,968.99	527,583.70	44.30	89.56	1190.79	263.18			
20	500,000	UP		1,257	33,513	3.75	100.00	7,223.91	207,688.24	3.48	100.00	79	473	16.70	100.00	61,480.78	589,064.49	10.44	100.00	851.07	283.63			
				33,513					207,688.24					473					589,064.49					283.63



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,887	1,887	6.33	6.33	644.59	644.59	0.54	0.54	3	3	0.68	0.68	1,077.43	1,077.43	0.51	0.51	167.15	167.15			
2	50	100	75	838	2,725	2.81	9.14	313.90	958.49	0.26	0.80	1	4	0.23	0.91	8.22	1,085.64	0.00	0.52	2.62	113.27			
3	100	200	150	1,489	4,214	5.00	14.14	669.06	1,627.56	0.56	1.36	2	6	0.45	1.36	355.71	1,441.35	0.17	0.69	53.16	88.56			
4	200	300	250	1,347	5,561	4.52	18.66	796.00	2,423.56	0.67	2.03	0	6	0.00	1.36	0.00	1,441.35	0.00	0.69	0.00	59.47			
5	300	500	400	1,922	7,483	6.45	25.11	1,708.30	4,131.86	1.43	3.45	1	7	0.23	1.59	10.80	1,452.14	0.01	0.69	0.63	35.15			
6	500	750	625	1,679	9,162	5.63	30.74	1,972.36	6,104.22	1.65	5.10	4	11	0.91	2.50	713.31	2,165.45	0.34	1.03	36.17	35.47			
7	750	1,000	875	1,486	10,648	4.99	35.73	2,622.22	8,726.44	2.19	7.29	3	14	0.68	3.18	690.02	2,855.47	0.33	1.36	26.31	32.72			
8	1,000	1,500	1,250	1,789	12,437	6.00	41.73	3,628.30	12,354.74	3.03	10.32	10	24	2.27	5.45	81.27	2,936.74	0.04	1.40	2.24	23.77			
9	1,500	2,000	1,750	1,247	13,684	4.18	45.92	3,708.08	16,062.82	3.10	13.42	2	26	0.45	5.91	174.41	3,111.14	0.08	1.48	4.70	19.37			
10	2,000	2,500	2,250	873	14,557	2.93	48.85	2,956.50	19,019.31	2.47	15.89	1	27	0.23	6.14	50.00	3,161.14	0.02	1.51	1.69	16.62			
11	2,500	3,000	2,750	804	15,361	2.70	51.54	2,963.21	21,982.52	2.48	18.37	4	31	0.91	7.05	3,068.70	6,229.85	1.46	2.97	103.56	28.34			
12	3,000	4,000	3,500	1,173	16,534	3.94	55.48	4,980.56	26,963.09	4.16	22.53	15	46	3.41	10.45	1,280.19	7,510.03	0.61	3.58	25.70	27.85			
13	4,000	5,000	4,500	785	17,319	2.63	58.11	3,765.27	30,728.36	3.15	25.68	9	55	2.05	12.50	1,113.24	8,623.28	0.53	4.11	29.57	28.06			
14	5,000	7,500	6,250	1,232	18,551	4.13	62.25	8,660.01	39,388.37	7.24	32.91	10	65	2.27	14.77	4,613.42	13,236.69	2.20	6.31	53.27	33.61			
15	7,500	10,000	8,750	913	19,464	3.06	65.31	6,592.86	45,981.23	5.51	38.42	10	75	2.27	17.05	7,583.54	20,820.24	3.62	9.93	115.03	45.28			
16	10,000	20,000	15,000	2,167	21,631	7.27	72.58	18,938.02	64,919.25	15.82	54.24	44	119	10.00	27.05	11,826.46	32,646.69	5.64	15.57	62.45	50.29			
17	20,000	50,000	35,000	2,757	24,388	9.25	81.83	23,518.19	88,437.44	19.65	73.90	80	199	18.18	45.23	30,194.59	62,841.28	14.40	29.98	128.39	71.06			
18	50,000	100,000	75,000	1,892	26,280	6.35	88.18	13,926.48	102,363.91	11.64	85.53	62	261	14.09	59.32	17,270.75	80,112.04	8.24	38.22	124.01	78.26			
19	100,000	500,000	300,000	2,470	28,750	8.29	96.47	13,354.18	115,718.10	11.16	96.69	123	384	27.95	87.27	105,696.88	185,808.91	50.42	88.64	791.49	160.57			
20	500,000	UP		1,052	29,802	3.53	100.00	3,961.73	119,679.83	3.31	100.00	56	440	12.73	100.00	23,823.38	209,632.29	11.36	100.00	601.34	175.16			
				29,802					119,679.83					440					209,632.29					175.16



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,477	1,477	6.36	6.36	882.08	882.08	0.77	0.77	7	7	1.99	1.99	1,845.81	1,845.81	1.52	1.52	209.26	209.26			
2	50	100	75	496	1,973	2.13	8.49	161.69	1,043.77	0.14	0.91	1	8	0.28	2.27	13.50	1,859.31	0.01	1.53	8.35	178.13			
3	100	200	150	781	2,754	3.36	11.85	297.13	1,340.90	0.26	1.16	1	9	0.28	2.56	27.00	1,886.31	0.02	1.55	9.09	140.68			
4	200	300	250	893	3,647	3.84	15.69	479.59	1,820.49	0.42	1.58	2	11	0.57	3.13	198.66	2,084.97	0.16	1.72	41.42	114.53			
5	300	500	400	1,306	4,953	5.62	21.31	966.74	2,787.23	0.84	2.42	6	17	1.70	4.83	816.92	2,901.90	0.67	2.39	84.50	104.11			
6	500	750	625	1,145	6,098	4.93	26.24	1,245.33	4,032.56	1.08	3.50	8	25	2.27	7.10	34.12	2,936.01	0.03	2.42	2.74	72.81			
7	750	1,000	875	1,112	7,210	4.78	31.02	1,676.99	5,709.55	1.45	4.95	1	26	0.28	7.39	2.10	2,938.12	0.00	2.42	0.13	51.46			
8	1,000	1,500	1,250	1,352	8,562	5.82	36.84	2,651.44	8,360.99	2.30	7.25	14	40	3.98	11.36	758.95	3,697.07	0.63	3.05	28.62	44.22			
9	1,500	2,000	1,750	1,155	9,717	4.97	41.81	2,965.86	11,326.85	2.57	9.83	3	43	0.85	12.22	208.26	3,905.33	0.17	3.22	7.02	34.48			
10	2,000	2,500	2,250	758	10,475	3.26	45.07	2,546.82	13,873.67	2.21	12.03	3	46	0.85	13.07	269.54	4,174.86	0.22	3.44	10.58	30.09			
11	2,500	3,000	2,750	675	11,150	2.90	47.98	2,519.24	16,392.91	2.19	14.22	10	56	2.84	15.91	238.87	4,413.73	0.20	3.64	9.48	26.92			
12	3,000	4,000	3,500	1,056	12,206	4.54	52.52	4,595.20	20,988.12	3.99	18.21	7	63	1.99	17.90	38.86	4,452.59	0.03	3.67	0.85	21.21			
13	4,000	5,000	4,500	832	13,038	3.58	56.10	4,033.18	25,021.30	3.50	21.70	7	70	1.99	19.89	182.95	4,635.54	0.15	3.82	4.54	18.53			
14	5,000	7,500	6,250	1,436	14,474	6.18	62.28	8,726.82	33,748.12	7.57	29.27	19	89	5.40	25.28	592.78	5,228.32	0.49	4.31	6.79	15.49			
15	7,500	10,000	8,750	1,003	15,477	4.32	66.59	7,407.51	41,155.63	6.43	35.70	16	105	4.55	29.83	665.06	5,893.38	0.55	4.86	8.98	14.32			
16	10,000	20,000	15,000	1,985	17,462	8.54	75.13	18,458.98	59,614.61	16.01	51.71	39	144	11.08	40.91	27,038.51	32,931.89	22.28	27.13	146.48	55.24			
17	20,000	50,000	35,000	2,256	19,718	9.71	84.84	23,851.69	83,466.30	20.69	72.40	68	212	19.32	60.23	3,598.17	36,530.07	2.96	30.10	15.09	43.77			
18	50,000	100,000	75,000	1,253	20,971	5.39	90.23	12,431.33	95,897.63	10.78	83.18	37	249	10.51	70.74	22,869.64	59,399.71	18.84	48.94	183.97	61.94			
19	100,000	500,000	300,000	1,498	22,469	6.45	96.68	12,618.98	108,516.62	10.95	94.13	58	307	16.48	87.22	4,170.51	63,570.22	3.44	52.38	33.05	58.58			
20	500,000	UP		772	23,241	3.32	100.00	6,768.78	115,285.39	5.87	100.00	45	352	12.78	100.00	57,803.95	121,374.17	47.62	100.00	853.98	105.28			
				23,241					115,285.39					352					121,374.17					105.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,143	1,143	8.09	8.09	638.16	638.16	0.66	0.66	4	4	1.29	1.29	92.32	92.32	0.05	0.05	14.47	14.47			
2	50	100	75	531	1,674	3.76	11.85	356.03	994.19	0.37	1.03	1	5	0.32	1.62	13.52	105.84	0.01	0.06	3.80	10.65			
3	100	200	150	701	2,375	4.96	16.81	772.25	1,766.43	0.80	1.83	4	9	1.29	2.91	265.50	371.34	0.14	0.20	34.38	21.02			
4	200	300	250	490	2,865	3.47	20.28	580.60	2,347.03	0.60	2.43	1	10	0.32	3.24	12.42	383.76	0.01	0.21	2.14	16.35			
5	300	500	400	643	3,508	4.55	24.83	966.21	3,313.24	1.00	3.43	6	16	1.94	5.18	2,692.64	3,076.40	1.45	1.65	278.68	92.85			
6	500	750	625	540	4,048	3.82	28.65	1,343.20	4,656.44	1.39	4.82	4	20	1.29	6.47	868.70	3,945.10	0.47	2.12	64.67	84.72			
7	750	1,000	875	525	4,573	3.72	32.36	1,335.15	5,991.59	1.38	6.21	1	21	0.32	6.80	157.79	4,102.90	0.08	2.21	11.82	68.48			
8	1,000	1,500	1,250	695	5,268	4.92	37.28	2,253.18	8,244.77	2.33	8.54	4	25	1.29	8.09	1,745.64	5,848.54	0.94	3.15	77.47	70.94			
9	1,500	2,000	1,750	596	5,864	4.22	41.50	2,488.26	10,733.03	2.58	11.12	9	34	2.91	11.00	1,913.22	7,761.76	1.03	4.18	76.89	72.32			
10	2,000	2,500	2,250	462	6,326	3.27	44.77	2,323.51	13,056.54	2.41	13.53	2	36	0.65	11.65	1,559.67	9,321.42	0.84	5.01	67.13	71.39			
11	2,500	3,000	2,750	411	6,737	2.91	47.68	2,527.83	15,584.37	2.62	16.15	10	46	3.24	14.89	14,696.04	24,017.46	7.91	12.92	581.37	154.11			
12	3,000	4,000	3,500	631	7,368	4.47	52.14	3,760.46	19,344.83	3.90	20.04	11	57	3.56	18.45	4,302.62	28,320.08	2.31	15.24	114.42	146.40			
13	4,000	5,000	4,500	527	7,895	3.73	55.87	3,663.16	23,007.99	3.80	23.84	10	67	3.24	21.68	6,131.17	34,451.25	3.30	18.53	167.37	149.74			
14	5,000	7,500	6,250	888	8,783	6.28	62.16	7,655.68	30,663.67	7.93	31.77	5	72	1.62	23.30	5,933.88	40,385.13	3.19	21.73	77.51	131.70			
15	7,500	10,000	8,750	665	9,448	4.71	66.86	6,065.05	36,728.72	6.28	38.06	25	97	8.09	31.39	4,850.43	45,235.56	2.61	24.33	79.97	123.16			
16	10,000	20,000	15,000	1,504	10,952	10.64	77.51	21,235.11	57,963.83	22.00	60.06	64	161	20.71	52.10	35,437.77	80,673.33	19.06	43.40	166.88	139.18			
17	20,000	50,000	35,000	1,492	12,444	10.56	88.07	21,057.16	79,020.99	21.82	81.88	64	225	20.71	72.82	45,461.96	126,135.29	24.46	67.86	215.90	159.62			
18	50,000	100,000	75,000	765	13,209	5.41	93.48	8,807.20	87,828.18	9.13	91.01	39	264	12.62	85.44	33,719.29	159,854.59	18.14	86.00	382.86	182.01			
19	100,000	500,000	300,000	729	13,938	5.16	98.64	6,035.88	93,864.06	6.25	97.26	38	302	12.30	97.73	24,882.53	184,737.11	13.39	99.38	412.24	196.81			
20	500,000	UP		192	14,130	1.36	100.00	2,644.35	96,508.41	2.74	100.00	7	309	2.27	100.00	1,149.87	185,886.99	0.62	100.00	43.48	192.61			
				14,130					96,508.41					309					185,886.99					192.61



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,162	9,162	10.65	10.65	1,770.71	1,770.71	1.29	1.29	17	1.23	1.23	2,216.34	2,216.34	1.31	1.31	125.17	125.17				
2	50	100	75	3,715	12,877	4.32	14.96	803.72	2,574.43	0.59	1.88	4	21	0.29	1.52	116.19	2,332.53	0.07	1.37	14.46	90.60			
3	100	200	150	5,161	18,038	6.00	20.96	1,317.21	3,891.64	0.96	2.84	20	41	1.45	2.97	627.79	2,960.32	0.37	1.74	47.66	76.07			
4	200	300	250	3,783	21,821	4.40	25.35	1,080.23	4,971.87	0.79	3.62	2	43	0.14	3.12	89.89	3,050.21	0.05	1.80	8.32	61.35			
5	300	500	400	5,624	27,445	6.53	31.89	1,838.17	6,810.04	1.34	4.96	11	54	0.80	3.91	571.41	3,621.62	0.34	2.13	31.09	53.18			
6	500	750	625	5,699	33,144	6.62	38.51	1,992.48	8,802.52	1.45	6.41	14	68	1.01	4.93	1,314.22	4,935.84	0.77	2.91	65.96	56.07			
7	750	1,000	875	3,768	36,912	4.38	42.89	1,913.87	10,716.40	1.39	7.81	10	78	0.72	5.65	562.11	5,497.95	0.33	3.24	29.37	51.30			
8	1,000	1,500	1,250	4,345	41,257	5.05	47.94	3,087.82	13,804.21	2.25	10.06	25	103	1.81	7.46	660.08	6,158.04	0.39	3.63	21.38	44.61			
9	1,500	2,000	1,750	3,618	44,875	4.20	52.14	2,313.44	16,117.66	1.69	11.74	24	127	1.74	9.20	630.25	6,788.29	0.37	4.00	27.24	42.12			
10	2,000	2,500	2,250	3,110	47,985	3.61	55.76	3,423.34	19,541.00	2.49	14.24	23	150	1.67	10.87	1,155.23	7,943.53	0.68	4.68	33.75	40.65			
11	2,500	3,000	2,750	3,344	51,329	3.89	59.64	2,615.95	22,156.95	1.91	16.14	19	169	1.38	12.25	1,458.35	9,401.88	0.86	5.54	55.75	42.43			
12	3,000	4,000	3,500	3,404	54,733	3.96	63.60	4,280.27	26,437.22	3.12	19.26	28	197	2.03	14.28	333.24	9,735.12	0.20	5.74	7.79	36.82			
13	4,000	5,000	4,500	2,157	56,890	2.51	66.10	3,699.54	30,136.77	2.70	21.96	27	224	1.96	16.23	4,297.20	14,032.32	2.53	8.27	116.15	46.56			
14	5,000	7,500	6,250	3,708	60,598	4.31	70.41	8,597.02	38,733.79	6.26	28.22	31	255	2.25	18.48	4,889.11	18,921.43	2.88	11.15	56.87	48.85			
15	7,500	10,000	8,750	2,327	62,925	2.70	73.12	7,882.79	46,616.58	5.74	33.97	26	281	1.88	20.36	18,038.42	36,959.84	10.63	21.78	228.83	79.28			
16	10,000	20,000	15,000	4,990	67,915	5.80	78.91	20,499.95	67,116.53	14.94	48.90	86	367	6.23	26.59	7,620.19	44,580.04	4.49	26.27	37.17	66.42			
17	20,000	50,000	35,000	5,532	73,447	6.43	85.34	25,845.60	92,962.13	18.83	67.73	152	519	11.01	37.61	14,981.44	59,561.47	8.83	35.10	57.97	64.07			
18	50,000	100,000	75,000	4,155	77,602	4.83	90.17	17,824.15	110,786.29	12.99	80.72	163	682	11.81	49.42	6,397.20	65,958.68	3.77	38.88	35.89	59.54			
19	100,000	500,000	300,000	5,694	83,296	6.62	96.79	20,417.78	131,204.07	14.88	95.60	514	1,196	37.25	86.67	75,731.62	141,690.30	44.64	83.51	370.91	107.99			
20	500,000	UP		2,766	86,062	3.21	100.00	6,043.63	137,247.69	4.40	100.00	184	1,380	13.33	100.00	27,977.74	169,668.04	16.49	100.00	462.93	123.62			
				86,062					137,247.69					1,380					169,668.04					123.62



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	421	421	5.35	5.35	243.60	243.60	0.64	0.64	4	4	2.53	2.53	230.74	230.74	0.02	0.02	94.72	94.72	
2	50	100	75	93	514	1.18	6.53	74.61	318.20	0.20	0.83	2	6	1.27	3.80	95,745.69	957,976.43	88.99	89.01	128,328.22	301,061.10	
3	100	200	150	608	1,122	7.73	14.26	52.80	371.00	0.14	0.97	0	6	0.00	3.80	0.00	957,976.43	0.00	89.01	0.00	258,214.67	
4	200	300	250	437	1,559	5.55	19.82	41.63	412.63	0.11	1.08	0	6	0.00	3.80	0.00	957,976.43	0.00	89.01	0.00	232,163.54	
5	300	500	400	522	2,081	6.64	26.45	117.23	529.85	0.31	1.39	1	7	0.63	4.43	110.00	958,086.43	0.01	89.02	93.83	180,822.20	
6	500	750	625	637	2,718	8.10	34.55	167.49	697.34	0.44	1.83	0	7	0.00	4.43	0.00	958,086.43	0.00	89.02	0.00	137,391.57	
7	750	1,000	875	957	3,675	12.16	46.71	256.23	953.57	0.67	2.50	1	8	0.63	5.06	327.49	958,413.92	0.03	89.05	127.81	100,507.97	
8	1,000	1,500	1,250	536	4,211	6.81	53.53	314.88	1,268.44	0.82	3.32	0	8	0.00	5.06	0.00	958,413.92	0.00	89.05	0.00	75558.23	
9	1,500	2,000	1,750	130	4,341	1.65	55.18	164.96	1,433.40	0.43	3.76	2	10	1.27	6.33	127.00	958,540.92	0.01	89.06	76.99	66871.83	
10	2,000	2,500	2,250	81	4,422	1.03	56.21	113.86	1,547.26	0.30	4.05	0	10	0.00	6.33	0.00	958,540.92	0.00	89.06	0.00	61950.74	
11	2,500	3,000	2,750	53	4,475	0.67	56.88	138.29	1,685.55	0.36	4.42	0	10	0.00	6.33	0.00	958,540.92	0.00	89.06	0.00	56867.99	
12	3,000	4,000	3,500	114	4,589	1.45	58.33	282.13	1,967.68	0.74	5.15	2	12	1.27	7.59	29.89	958,570.81	0.00	89.06	10.60	48715.72	
13	4,000	5,000	4,500	73	4,662	0.93	59.26	42.46	1,925.23	0.11	5.04	2	14	1.27	8.86	1.97	958,572.77	0.00	89.06	4.63	49790.15	
14	5,000	7,500	6,250	127	4,789	1.61	60.87	465.62	2,390.85	1.22	6.26	4	18	2.53	11.39	2,166.95	960,739.73	0.20	89.27	465.39	40184.03	
15	7,500	10,000	8,750	147	4,936	1.87	62.74	860.93	3,251.78	2.26	8.52	0	18	0.00	11.39	0.00	960,739.73	0.00	89.27	0.00	29545.06	
16	10,000	20,000	15,000	423	5,359	5.38	68.12	3,826.88	7,078.66	10.03	18.54	16	34	10.13	21.52	11,370.48	972,110.20	1.06	90.32	297.12	13732.97	
17	20,000	50,000	35,000	653	6,012	8.30	76.42	6,602.26	13,680.92	17.30	35.84	23	57	14.56	36.08	13,926.78	986,036.98	1.29	91.62	210.94	7207.39	
18	50,000	100,000	75,000	414	6,426	5.26	81.68	7,121.55	20,802.47	18.66	54.50	25	82	15.82	51.90	7,484.15	993,521.13	0.70	92.31	105.09	4775.98	
19	100,000	500,000	300,000	929	7,355	11.81	93.49	11,282.78	32,085.25	29.56	84.05	51	133	32.28	84.18	59,518.61	1,053,039.75	5.53	97.84	527.52	3282.01	
20	500,000	UP		512	7,867	6.51	100.00	6,087.65	38,172.90	15.95	100.00	25	158	15.82	100.00	23,233.75	1,076,273.49	2.16	100.00	381.65	2819.47	
				7,867					38,172.90					158					1,076,273.49			2819.47



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 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	272,420	272,420	13.22	13.22	26,344.72	26,344.72	1.21	1.21	195	195	2.00	2.00	27,447.10	27,447.10	1.85	1.85	104.18	104.18			
2	50	100	75	158,047	430,467	7.67	20.90	20,468.82	46,813.54	0.94	2.16	146	341	1.50	3.50	5,098.58	32,545.68	0.34	2.19	24.91	69.52			
3	100	200	150	297,914	728,381	14.46	35.36	57,210.82	104,024.35	2.64	4.80	553	894	5.68	9.19	15,008.78	47,554.46	1.01	3.21	26.23	45.71			
4	200	300	250	216,282	944,663	10.50	45.86	57,387.71	161,412.07	2.65	7.44	332	1,226	3.41	12.60	17,854.92	65,409.38	1.20	4.41	31.11	40.52			
5	300	500	400	289,724	1,234,387	14.06	59.92	119,225.52	280,637.59	5.50	12.94	474	1,700	4.87	17.47	32,757.15	98,166.53	2.21	6.62	27.47	34.98			
6	500	750	625	190,021	1,424,408	9.22	69.15	114,129.72	394,767.31	5.26	18.20	651	2,351	6.69	24.15	29,522.63	127,689.16	1.99	8.61	25.87	32.35			
7	750	1,000	875	152,287	1,576,695	7.39	76.54	131,235.69	526,003.00	6.05	24.25	972	3,323	9.99	34.14	55,640.45	183,329.61	3.75	12.36	42.40	34.85			
8	1,000	1,500	1,250	132,309	1,709,004	6.42	82.96	157,030.81	683,033.80	7.24	31.49	655	3,978	6.73	40.87	40,157.74	223,487.35	2.71	15.07	25.57	32.72			
9	1,500	2,000	1,750	75,150	1,784,154	3.65	86.61	130,649.64	813,683.45	6.02	37.51	313	4,291	3.22	44.09	47,252.31	270,739.66	3.19	18.26	36.17	33.27			
10	2,000	2,500	2,250	43,507	1,827,661	2.11	88.72	93,131.68	906,815.13	4.29	41.81	243	4,534	2.50	46.58	25,899.13	296,638.79	1.75	20.00	27.81	32.71			
11	2,500	3,000	2,750	33,787	1,861,448	1.64	90.36	91,820.81	998,635.94	4.23	46.04	190	4,724	1.95	48.54	28,085.62	324,724.41	1.89	21.90	30.59	32.52			
12	3,000	4,000	3,500	38,323	1,899,771	1.86	92.22	125,153.91	1,123,789.85	5.77	51.81	255	4,979	2.62	51.16	37,545.46	362,269.87	2.53	24.43	30.00	32.24			
13	4,000	5,000	4,500	26,287	1,926,058	1.28	93.50	110,167.34	1,233,957.19	5.08	56.89	209	5,188	2.15	53.30	30,135.82	392,405.68	2.03	26.46	27.35	31.80			
14	5,000	7,500	6,250	36,973	1,963,031	1.79	95.29	174,911.59	1,408,868.78	8.06	64.95	500	5,688	5.14	58.44	54,459.75	446,865.43	3.67	30.13	31.14	31.72			
15	7,500	10,000	8,750	20,562	1,983,593	1.00	96.29	139,713.98	1,548,582.76	6.44	71.39	268	5,956	2.75	61.19	86,322.25	533,187.68	5.82	35.96	61.78	34.43			
16	10,000	20,000	15,000	29,577	2,013,170	1.44	97.73	249,703.57	1,798,286.33	11.51	82.91	492	6,448	5.05	66.25	112,620.46	645,808.14	7.59	43.55	45.10	35.91			
17	20,000	50,000	35,000	21,586	2,034,756	1.05	98.78	206,828.21	2,005,114.55	9.54	92.44	617	7,065	6.34	72.59	175,992.10	821,800.25	11.87	55.42	85.09	40.99			
18	50,000	100,000	75,000	9,598	2,044,354	0.47	99.24	77,851.07	2,082,965.61	3.59	96.03	476	7,541	4.89	77.48	261,291.36	1,083,091.61	17.62	73.04	335.63	52.00			
19	100,000	500,000	300,000	10,622	2,054,976	0.52	99.76	78,897.83	2,161,863.44	3.64	99.67	961	8,502	9.87	87.35	295,804.87	1,378,896.48	19.95	92.99	374.92	63.78			
20	500,000	UP		4,988	2,059,964	0.24	100.00	7,175.45	2,169,038.89	0.33	100.00	1,231	9,733	12.65	100.00	103,984.82	1,482,881.30	7.01	100.00	1449.18	68.37			
				2,059,964					2,169,038.89					9,733					1,482,881.30					68.37



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	186	186	10.89	10.89	82.44	82.44	2.42	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	67	253	3.92	14.81	16.03	98.47	0.47	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	104	357	6.09	20.90	35.39	133.86	1.04	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	100	457	5.85	26.76	26.88	160.74	0.79	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	78	535	4.57	31.32	51.01	211.75	1.50	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	89	624	5.21	36.53	63.98	275.73	1.88	8.09	1	1	4.55	4.55	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	59	683	3.45	39.99	29.02	304.75	0.85	8.94	1	2	4.55	9.09	59.95	59.95	1.98	1.98	206.61	19.67			
8	1,000	1,500	1,250	103	786	6.03	46.02	89.80	394.55	2.63	11.57	0	2	0.00	9.09	0.00	59.95	0.00	1.98	0.00	15.19			
9	1,500	2,000	1,750	84	870	4.92	50.94	70.93	465.47	2.08	13.65	0	2	0.00	9.09	0.00	59.95	0.00	1.98	0.00	12.88			
10	2,000	2,500	2,250	108	978	6.32	57.26	158.80	624.27	4.66	18.31	3	5	13.64	22.73	179.05	239.00	5.92	7.90	112.75	38.28			
11	2,500	3,000	2,750	77	1,055	4.51	61.77	105.66	729.93	3.10	21.41	0	5	0.00	22.73	0.00	239.00	0.00	7.90	0.00	32.74			
12	3,000	4,000	3,500	66	1,121	3.86	65.63	104.04	833.97	3.05	24.46	1	6	4.55	27.27	117.00	356.00	3.87	11.77	112.46	42.69			
13	4,000	5,000	4,500	65	1,186	3.81	69.44	170.66	1,004.63	5.01	29.47	0	6	0.00	27.27	0.00	356.00	0.00	11.77	0.00	35.44			
14	5,000	7,500	6,250	99	1,285	5.80	75.23	194.61	1,199.24	5.71	35.17	1	7	4.55	31.82	834.05	1,190.05	27.56	39.33	428.57	99.23			
15	7,500	10,000	8,750	92	1,377	5.39	80.62	215.17	1,414.41	6.31	41.48	0	7	0.00	31.82	0.00	1,190.05	0.00	39.33	0.00	84.14			
16	10,000	20,000	15,000	114	1,491	6.67	87.30	480.66	1,895.07	14.10	55.58	4	11	18.18	50.00	848.09	2,038.14	28.03	67.36	176.44	107.55			
17	20,000	50,000	35,000	104	1,595	6.09	93.38	497.67	2,392.73	14.60	70.18	0	11	0.00	50.00	0.00	2,038.14	0.00	67.36	0.00	85.18			
18	50,000	100,000	75,000	68	1,663	3.98	97.37	705.45	3,098.18	20.69	90.87	5	16	22.73	72.73	446.16	2,484.29	14.74	82.10	63.24	80.19			
19	100,000	500,000	300,000	42	1,705	2.46	99.82	286.67	3,384.85	8.41	99.28	3	19	13.64	86.36	340.59	2,824.89	11.26	93.36	118.81	83.46			
20	500,000	UP		3	1,708	0.18	100.00	24.62	3,409.48	0.72	100.00	3	22	13.64	100.00	201.02	3,025.91	6.64	100.00	816.43	88.75			
				1,708					3,409.48					22					3,025.91					88.75



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	825	825	23.12	23.12	75.07	75.07	0.82	0.82	2	2	2.90	2.90	469.76	469.76	3.77	3.77	625.74	625.74	
2	50	100	75	243	1,068	6.81	29.92	26.13	101.20	0.28	1.10	1	3	1.45	4.35	53.96	523.72	0.43	4.21	206.49	517.49	
3	100	200	150	135	1,203	3.78	33.71	28.12	129.32	0.31	1.41	0	3	0.00	4.35	0.00	523.72	0.00	4.21	0.00	404.97	
4	200	300	250	129	1,332	3.61	37.32	30.73	160.05	0.33	1.74	0	3	0.00	4.35	0.00	523.72	0.00	4.21	0.00	327.21	
5	300	500	400	114	1,446	3.19	40.52	22.53	182.58	0.24	1.99	0	3	0.00	4.35	0.00	523.72	0.00	4.21	0.00	286.84	
6	500	750	625	57	1,503	1.60	42.11	17.48	200.06	0.19	2.18	0	3	0.00	4.35	0.00	523.72	0.00	4.21	0.00	261.77	
7	750	1,000	875	59	1,562	1.65	43.77	61.18	261.24	0.67	2.84	0	3	0.00	4.35	0.00	523.72	0.00	4.21	0.00	200.47	
8	1,000	1,500	1,250	110	1,672	3.08	46.85	29.20	290.44	0.32	3.16	2	5	2.90	7.25	7.10	530.81	0.06	4.26	24.31	182.76	
9	1,500	2,000	1,750	93	1,765	2.61	49.45	116.44	406.88	1.27	4.42	0	5	0.00	7.25	0.00	530.81	0.00	4.26	0.00	130.46	
10	2,000	2,500	2,250	89	1,854	2.49	51.95	89.62	496.50	0.97	5.40	0	5	0.00	7.25	0.00	530.81	0.00	4.26	0.00	106.91	
11	2,500	3,000	2,750	50	1,904	1.40	53.35	84.58	581.08	0.92	6.32	0	5	0.00	7.25	0.00	530.81	0.00	4.26	0.00	91.35	
12	3,000	4,000	3,500	102	2,006	2.86	56.21	117.17	698.25	1.27	7.59	0	5	0.00	7.25	0.00	530.81	0.00	4.26	0.00	76.02	
13	4,000	5,000	4,500	57	2,063	1.60	57.80	107.36	805.62	1.17	8.76	0	5	0.00	7.25	0.00	530.81	0.00	4.26	0.00	65.89	
14	5,000	7,500	6,250	101	2,164	2.83	60.63	192.92	998.54	2.10	10.86	0	5	0.00	7.25	0.00	530.81	0.00	4.26	0.00	53.16	
15	7,500	10,000	8,750	92	2,256	2.58	63.21	198.28	1,196.82	2.16	13.01	2	7	2.90	10.14	4.06	534.88	0.03	4.30	2.05	44.69	
16	10,000	20,000	15,000	256	2,512	7.17	70.38	1,033.87	2,230.69	11.24	24.26	16	23	23.19	33.33	1,261.33	1,796.21	10.13	14.43	122.00	80.52	
17	20,000	50,000	35,000	392	2,904	10.98	81.37	1,842.58	4,073.27	20.04	44.29	13	36	18.84	52.17	4,719.26	6,515.47	37.90	52.33	256.12	159.96	
18	50,000	100,000	75,000	406	3,310	11.38	92.74	2,448.01	6,521.28	26.62	70.91	24	60	34.78	86.96	4,164.71	10,680.18	33.45	85.78	170.13	163.77	
19	100,000	500,000	300,000	245	3,555	6.86	99.61	2,351.58	8,872.86	25.57	96.48	9	69	13.04	100.00	1,771.01	12,451.19	14.22	100.00	75.31	140.33	
20	500,000	UP		14	3,569	0.39	100.00	323.89	9,196.75	3.52	100.00	0	69	0.00	100.00	0.00	12,451.19	0.00	100.00	0.00	135.39	
				3,569					9,196.75					69					12,451.19			135.39



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.35	8.70	0.10	0.10	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	13	47.83	56.52	1.32	1.42	1.83	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	4.35	60.87	0.09	1.51	0.13	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	4.35	65.22	0.00	1.51	0.00	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	4.35	69.57	0.00	1.52	0.01	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	4.35	73.91	0.00	1.52	0.01	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	4.35	78.26	0.01	1.53	0.02	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	4.35	82.61	0.01	1.55	0.02	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	4.35	86.96	0.02	1.57	0.03	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	4.35	91.30	31.29	32.85	43.37	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	4.35	95.65	31.29	64.14	43.37	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	4.35	100.00	8.00	72.14	11.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					72.14					0					0.00					0.00



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 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 40 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE !

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,333	1,333	47.79	47.79	210.34	210.34	5.81	5.81	2	2	6.90	6.90	3.75	3.75	0.06	0.06	1.78	1.78			
2	50	100	75	347	1,680	12.44	60.24	133.73	344.07	3.69	9.50	1	3	3.45	10.34	38.29	42.04	0.61	0.67	28.63	12.22			
3	100	200	150	190	1,870	6.81	67.05	88.37	432.44	2.44	11.94	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	9.72			
4	200	300	250	68	1,938	2.44	69.49	57.83	374.61	1.60	10.35	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	11.22			
5	300	500	400	49	1,987	1.76	71.24	58.88	433.49	1.63	11.97	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	9.70			
6	500	750	625	28	2,015	1.00	72.25	14.95	448.44	0.41	12.39	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	9.37			
7	750	1,000	875	16	2,031	0.57	72.82	5.82	454.25	0.16	12.55	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	9.25			
8	1,000	1,500	1,250	37	2,068	1.33	74.15	25.91	480.17	0.72	13.26	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	8.75			
9	1,500	2,000	1,750	46	2,114	1.65	75.80	27.53	507.70	0.76	14.02	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	8.28			
10	2,000	2,500	2,250	83	2,197	2.98	78.77	16.26	523.96	0.45	14.47	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	8.02			
11	2,500	3,000	2,750	76	2,273	2.72	81.50	56.98	580.94	1.57	16.05	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	7.24			
12	3,000	4,000	3,500	26	2,299	0.93	82.43	19.00	599.95	0.52	16.57	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	7.01			
13	4,000	5,000	4,500	4	2,303	0.14	82.57	7.79	607.74	0.22	16.79	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	6.92			
14	5,000	7,500	6,250	19	2,322	0.68	83.26	35.47	643.21	0.98	17.77	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	6.54			
15	7,500	10,000	8,750	25	2,347	0.90	84.15	149.21	792.42	4.12	21.89	0	3	0.00	10.34	0.00	42.04	0.00	0.67	0.00	5.30			
16	10,000	20,000	15,000	54	2,401	1.94	86.09	486.46	1,278.87	13.44	35.33	1	4	3.45	13.79	39.05	81.08	0.62	1.29	8.03	6.34			
17	20,000	50,000	35,000	86	2,487	3.08	89.17	1,041.75	2,320.63	28.78	64.10	1	5	3.45	17.24	49.23	130.31	0.78	2.07	4.73	5.62			
18	50,000	100,000	75,000	114	2,601	4.09	93.26	625.88	2,946.51	17.29	81.39	4	9	13.79	31.03	87.85	218.16	1.40	3.47	14.04	7.40			
19	100,000	500,000	300,000	158	2,759	5.67	98.92	1,208.59	4,155.09	33.38	114.77	18	27	62.07	93.10	6,067.79	6,285.96	96.43	99.89	502.06	151.28			
20	500,000	UP		30	2,789	1.08	100.00	534.83	3,620.26	14.77	100.00	2	29	6.90	100.00	6.61	6,292.56	0.11	100.00	1.24	173.82			
				2,789					3,620.26					29					6,292.56					173.82
GRANT TOTAL				2,294,076.0					3,005,940.26					13,483					4,074,113.46					

3.4 ALL OCCUPATION



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	3.45	3.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.72	5.17	0.75	0.75	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.72	6.90	0.65	1.40	0.13	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.72	8.62	0.59	1.99	0.12	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.72	10.34	1.98	3.97	0.39	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.72	12.07	0.37	4.34	0.07	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.72	13.79	1.09	5.43	0.21	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	12	6.90	20.69	6.80	12.23	1.34	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.72	22.41	1.86	14.09	0.37	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.72	24.14	2.34	16.43	0.46	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.72	25.86	2.49	18.92	0.49	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	1.72	27.59	7.16	26.08	1.41	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	21	8.62	36.21	26.97	53.05	5.30	10.43	1	1	100.00	100.00	372.75	372.75	100.00	100.00	1382.32	702.70	0.00
14	5,000	7,500	6,250	1	22	1.72	37.93	10.32	63.36	2.03	12.46	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	588.30	0.00
15	7,500	10,000	8,750	3	25	5.17	43.10	19.10	82.46	3.76	16.22	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	452.05	0.00
16	10,000	20,000	15,000	3	28	5.17	48.28	35.64	118.10	7.01	23.23	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	315.62	0.00
17	20,000	50,000	35,000	9	37	15.52	63.79	33.54	151.64	6.60	29.82	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	245.81	0.00
18	50,000	100,000	75,000	13	50	22.41	86.21	49.60	201.24	9.76	39.58	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	185.22	0.00
19	100,000	500,000	300,000	7	57	12.07	98.28	306.38	507.62	60.26	99.84	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	73.43	0.00
20	500,000	UP		1	58	1.72	100.00	0.81	508.44	0.16	100.00	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	73.31	0.00
				58					508.44					1					372.75			73.31



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 200 REFINING INSTALLATIONS (GOLD SILVER PLATINUM ETC.)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	14.68	14.68	12.87	12.87	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	64	10.71	25.40	2.08	14.94	0.15	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	78	5.56	30.95	1.96	16.90	0.15	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	84	2.38	33.33	1.02	17.93	0.08	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	94	3.97	37.30	3.20	21.13	0.24	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	97	1.19	38.49	0.09	21.21	0.01	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	100	1.19	39.68	3.11	24.33	0.23	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	102	0.79	40.48	0.06	24.39	0.00	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	103	0.40	40.87	2.24	26.63	0.17	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	104	0.40	41.27	4.57	31.19	0.34	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	105	0.40	41.67	1.33	32.53	0.10	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	106	0.40	42.06	1.76	34.29	0.13	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	107	0.40	42.46	1.66	35.94	0.12	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	108	0.40	42.86	3.92	39.86	0.29	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	109	0.40	43.25	1.77	41.63	0.13	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	119	3.97	47.22	27.27	68.90	2.03	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	135	6.35	53.57	179.88	248.78	13.38	18.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	151	6.35	59.92	208.69	457.47	15.52	34.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	168	6.75	66.67	333.23	790.70	24.78	58.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		84	252	33.33	100.00	553.87	1,344.57	41.19	100.00	6	6	100.00	100.00	3,014.96	3,014.96	100.00	100.00	544.35	224.23			
				252					1,344.57					6					3,014.96					224.23



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 201 ALUMUNIUUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	7.90	7.90	0.25	0.25	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	42	1.58	9.48	2.27	2.52	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	54	2.71	12.19	2.06	4.58	0.11	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	58	0.90	13.09	1.00	5.58	0.05	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	73	3.39	16.48	9.93	15.51	0.51	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	87	3.16	19.64	9.54	25.05	0.49	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	97	2.26	21.90	16.98	42.02	0.88	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	108	2.48	24.38	15.41	57.44	0.79	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	117	2.03	26.41	10.53	67.96	0.54	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	127	2.26	28.67	20.81	88.78	1.07	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	136	2.03	30.70	31.91	120.69	1.65	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	152	3.61	34.31	67.10	187.79	3.46	9.68	2	2	20.00	20.00	60.00	60.00	0.54	0.54	89.42	31.95			
13	4,000	5,000	4,500	12	164	2.71	37.02	37.30	225.08	1.92	11.61	0	2	0.00	20.00	60.00	60.00	0.00	0.54	0.54	26.66			
14	5,000	7,500	6,250	22	186	4.97	41.99	118.42	343.51	6.11	17.71	0	2	0.00	20.00	60.00	60.00	0.00	0.54	0.00	17.47			
15	7,500	10,000	8,750	35	221	7.90	49.89	239.47	582.98	12.35	30.06	0	2	0.00	20.00	60.00	60.00	0.00	0.54	0.00	10.29			
16	10,000	20,000	15,000	31	252	7.00	56.88	226.04	809.02	11.66	41.72	0	2	0.00	20.00	60.00	60.00	0.00	0.54	0.00	7.42			
17	20,000	50,000	35,000	30	282	6.77	63.66	337.48	1,146.50	17.40	59.12	1	3	10.00	30.00	1,093.26	1,153.26	9.92	10.46	323.95	100.59			
18	50,000	100,000	75,000	26	308	5.87	69.53	303.90	1,450.40	15.67	74.79	0	3	0.00	30.00	0.00	1,153.26	0.00	10.46	0.00	79.51			
19	100,000	500,000	300,000	77	385	17.38	86.91	395.37	1,845.76	20.39	95.18	3	6	30.00	60.00	190.41	1,343.67	1.73	12.19	48.16	72.80			
20	500,000	UP		58	443	13.09	100.00	93.42	1,939.18	4.82	100.00	4	10	40.00	100.00	9,680.07	11,023.75	87.81	100.00	10362.31	568.47			
				443					1,939.18					10					11,023.75					568.47



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.04	2.04	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	7	2.72	4.76	0.43	0.41	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	14	4.76	9.52	0.71	1.12	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	18	2.72	12.24	0.59	1.71	0.08	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	22	2.72	14.97	0.68	2.38	0.09	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	23	0.68	15.65	0.47	2.86	0.07	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	31	5.44	21.09	6.43	9.29	0.90	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	40	6.12	27.21	8.11	17.40	1.14	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	43	2.04	29.25	4.11	21.51	0.57	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	46	2.04	31.29	4.38	25.88	0.61	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	50	2.72	34.01	11.08	36.96	1.55	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	52	1.36	35.37	4.82	41.78	0.67	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	58	4.08	39.46	19.08	60.87	2.67	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	70	8.16	47.62	49.36	110.23	6.91	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	76	4.08	51.70	36.44	146.67	5.10	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	81	3.40	55.10	55.40	202.07	7.75	28.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	96	10.20	65.31	243.32	445.38	34.05	62.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	102	4.08	69.39	45.73	491.12	6.40	68.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	123	14.29	83.67	113.66	604.78	15.90	84.63	1	1	25.00	25.00	184.47	184.47	11.63	11.63	162.30	30.50
20	500,000	UP		24	147	16.33	100.00	109.84	714.61	15.37	100.00	3	4	75.00	100.00	1,401.92	1,586.39	88.37	100.00	1276.37	221.99
				147				714.61				4				1,586.39				221.99	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2020 IRON MINES (UNDERGROUND)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.85	3.85	0.14	0.14	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.85	7.69	0.31	0.45	0.24	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.85	11.54	0.40	0.84	0.31	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.85	15.38	0.42	1.26	0.33	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	8	15.38	30.77	1.51	2.77	1.19	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	3.85	34.62	0.78	3.55	0.62	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	3.85	38.46	1.10	4.66	0.87	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.85	42.31	0.00	4.66	0.00	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.85	46.15	2.39	7.04	1.87	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.85	50.00	0.00	7.04	0.00	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.85	53.85	5.08	12.13	3.99	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	3.85	57.69	0.00	12.13	0.00	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	3.85	61.54	1.48	10.65	1.16	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	3.85	65.38	5.61	16.26	4.41	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	3.85	69.23	1.40	17.66	1.10	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	3.85	73.08	26.10	43.76	20.50	34.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	20	3.85	76.92	30.55	74.31	24.00	58.37	1	1	50.00	50.00	30.00	30.00	24.12	24.12	98.20	40.37			
19	100,000	500,000	300,000	3	23	11.54	88.46	40.27	114.57	31.63	90.00	1	2	50.00	100.00	94.40	124.40	75.88	100.00	234.44	108.58			
20	500,000	UP		3	26	11.54	100.00	12.73	127.30	10.00	100.00	0	2	0.00	100.00	0.00	124.40	0.00	100.00	0.00	0.00	97.72		
				26					127.30					2					124.40					97.72



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.66	3.66	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	2.44	6.10	0.04	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.22	7.32	0.24	0.30	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.22	8.54	0.40	0.70	0.16	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.22	9.76	0.00	0.70	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.22	10.98	0.58	1.28	0.23	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	11	2.44	13.41	0.70	1.98	0.28	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	14	3.66	17.07	1.85	3.83	0.75	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	1.22	18.29	1.83	5.65	0.74	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	1.22	19.51	1.86	7.52	0.75	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	1.22	20.73	0.00	7.52	0.00	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	1.22	21.95	5.54	13.06	2.23	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	1.22	23.17	4.47	17.53	1.80	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	20	1.22	24.39	0.00	17.53	0.00	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	23	3.66	28.05	18.74	36.27	7.55	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	40	20.73	48.78	64.78	101.05	26.11	40.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	50	12.20	60.98	11.40	112.45	4.60	45.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	59	10.98	71.95	4.83	107.62	1.95	43.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	76	20.73	92.68	101.18	208.80	40.78	84.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	82	7.32	100.00	39.32	248.12	15.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				82					248.12					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	7.14	7.14	2.53	2.53	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	7.14	14.29	0.12	2.65	0.12	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	7.14	21.43	0.29	2.94	0.27	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	7.14	28.57	0.21	3.15	0.20	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	7.14	35.71	6.25	3.10	5.86	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	7.14	42.86	2.43	0.67	2.28	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	7.14	50.00	0.67	0.00	0.63	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	7.14	57.14	7.33	7.33	6.87	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	7.14	64.29	3.55	10.89	3.33	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	7.14	71.43	19.03	29.92	17.83	28.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	7.14	78.57	26.75	56.67	25.06	53.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	7.14	85.71	19.86	76.53	18.60	71.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	7.14	92.86	17.00	93.53	15.93	87.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	7.14	100.00	13.22	106.75	12.38	100.00	1	1	100.00	100.00	98.26	98.26	100.00	100.00	743.26	92.04	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	1	0.00	100.00	0.00	98.26	0.00	100.00	0.00	92.04	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	1	0.00	100.00	0.00	98.26	0.00	100.00	0.00	92.04	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	1	0.00	100.00	0.00	98.26	0.00	100.00	0.00	92.04	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	1	0.00	100.00	0.00	98.26	0.00	100.00	0.00	92.04	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	1	0.00	100.00	0.00	98.26	0.00	100.00	0.00	92.04	
20	500,000	UP		0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	1	0.00	100.00	0.00	98.26	0.00	100.00	0.00	92.04	
				14					106.75					1					98.26			92.04



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2028 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	4.90	4.90	7.51	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.26	10.53	0.00	4.90	0.00	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.26	15.79	5.84	10.73	8.96	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.26	21.05	1.39	12.12	2.13	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.26	26.32	1.39	13.51	2.13	20.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.26	31.58	14.00	27.51	21.48	42.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.26	36.84	14.00	41.51	21.48	63.71	1	1	16.67	16.67	1.68	1.68	0.01	0.01	12.00	12.00	4.05	4.05	
9	1,500	2,000	1,750	1	8	5.26	42.11	3.96	45.47	6.08	69.78	1	2	16.67	33.33	1,764.94	1,764.62	14.11	14.13	44518.61	3880.43	3880.43	3880.43	
10	2,000	2,500	2,250	1	9	5.26	47.37	3.69	41.78	5.67	64.12	0	2	0.00	33.33	0.00	1,764.62	0.00	14.13	0.00	4223.49	4223.49		
11	2,500	3,000	2,750	1	10	5.26	52.63	0.00	41.78	0.00	64.12	0	2	0.00	33.33	0.00	1,764.62	0.00	14.13	0.00	4223.49	4223.49		
12	3,000	4,000	3,500	1	11	5.26	57.89	2.61	39.17	4.00	60.12	0	2	0.00	33.33	0.00	1,764.62	0.00	14.13	0.00	4504.54	4504.54		
13	4,000	5,000	4,500	1	12	5.26	63.16	3.69	35.48	5.66	54.45	0	2	0.00	33.33	0.00	1,764.62	0.00	14.13	0.00	4973.01	4973.01		
14	5,000	7,500	6,250	1	13	5.26	68.42	6.57	42.06	10.09	64.54	0	2	0.00	33.33	0.00	1,764.62	0.00	14.13	0.00	4195.76	4195.76		
15	7,500	10,000	8,750	1	14	5.26	73.68	3.69	38.36	5.67	58.87	0	2	0.00	33.33	0.00	1,764.62	0.00	14.13	0.00	4599.68	4599.68		
16	10,000	20,000	15,000	1	15	5.26	78.95	17.30	55.67	26.55	85.42	0	2	0.00	33.33	0.00	1,764.62	0.00	14.13	0.00	3170.01	3170.01		
17	20,000	50,000	35,000	1	16	5.26	84.21	7.97	63.64	12.23	97.65	3	5	50.00	83.33	951.25	2,715.87	7.61	21.74	11935.85	4267.84	4267.84	4267.84	
18	50,000	100,000	75,000	1	17	5.26	89.47	3.76	59.88	5.76	91.89	0	5	0.00	83.33	0.00	2,715.87	0.00	21.74	0.00	4535.48	4535.48		
19	100,000	500,000	300,000	1	18	5.26	94.74	5.28	65.16	8.11	100.00	1	6	16.67	100.00	9,776.80	12,492.66	78.26	100.00	185039.18	19171.05	19171.05	19171.05	
20	500,000	UP		1	19	5.26	100.00	0.00	65.16	65.16	100.00	0	6	0.00	100.00	0.00	12,492.66	0.00	100.00	0.00	19171.05	19171.05		
				19					65.16					6					12,492.66					19171.05



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	4.87	4.87	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	28	1.06	5.93	1.14	1.31	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	37	1.91	7.84	0.20	1.50	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	49	2.54	10.38	1.76	3.26	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	63	2.97	13.35	3.39	6.65	0.13	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	80	3.60	16.95	13.67	20.32	0.52	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	95	3.18	20.13	17.29	37.61	0.65	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	111	3.39	23.52	24.96	62.57	0.94	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	130	4.03	27.54	31.58	94.15	1.19	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	149	4.03	31.57	32.76	126.91	1.24	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	158	1.91	33.47	3.70	130.61	0.14	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	166	1.69	35.17	23.97	154.58	0.91	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	188	4.66	39.83	127.94	282.52	4.83	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	205	3.60	43.43	106.86	389.39	4.04	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	225	4.24	47.67	143.30	532.69	5.41	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	259	7.20	54.87	334.93	867.62	12.65	32.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	62	321	13.14	68.01	801.38	1,669.00	30.27	63.04	3	3	8.57	8.57	215.34	215.34	0.84	0.84	26.87	12.90			
18	50,000	100,000	75,000	33	354	6.99	75.00	428.70	2,097.70	16.19	79.24	6	9	17.14	25.71	272.41	487.75	1.06	1.90	63.54	23.25			
19	100,000	500,000	300,000	78	432	16.53	91.53	439.88	2,537.59	16.62	95.85	5	14	14.29	40.00	3,802.03	4,289.78	14.78	16.68	864.33	169.05			
20	500,000	UP		40	472	8.47	100.00	109.78	2,647.36	4.15	100.00	21	35	60.00	100.00	21,429.46	25,719.24	83.32	100.00	19520.48	971.50			
				472					2,647.36					35					25,719.24					971.50



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 204 EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	0.46	0.46	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	0.17	0.63	0.11	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	0.00	0.63	0.00	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	27.31	27.94	17.25	17.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	28.12	56.06	17.77	35.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	28.64	84.70	18.09	53.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	28.66	113.37	18.11	71.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	20.64	134.01	13.04	84.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	21.02	155.03	13.28	97.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	2.49	157.52	1.57	99.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	0.80	158.31	0.50	100.00	1	1	100.00	100.00	1,963.52	1,963.52	100.00	100.00	246200.14	1240.27	1240.27	1240.27	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	100.00	0.00	1240.27	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	100.00	0.00	1240.27	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	100.00	0.00	1240.27	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	100.00	0.00	1240.27	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	100.00	0.00	1240.27	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	100.00	0.00	1240.27	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	100.00	0.00	1240.27	
20	500,000	UP		0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	100.00	0.00	1240.27	
				11					158.31					1					1,963.52					1240.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2041

DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	0.21	0.21	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					0.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.75	1.75	1.30	1.30	3.53	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.75	3.51	0.69	1.99	1.86	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.75	5.26	0.69	2.67	1.86	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	51	54	89.47	94.74	40.58	43.26	110.08	117.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	55	1.75	96.49	13.80	29.46	37.44	79.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	56	1.75	98.25	1.67	31.13	4.54	84.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	57	1.75	100.00	5.74	36.87	15.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				57					36.87					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2043

DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	1.58	1.58	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	13.05	14.64	11.44	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	13.27	27.91	11.63	24.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	16.23	44.13	14.22	38.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	16.46	60.59	14.43	53.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	16.81	77.40	14.74	67.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	17.82	95.22	15.62	83.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	18.87	114.09	16.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				114.09				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2044 TRANSPORT INSTALLATIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.00	4.00	1.99	1.99	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.00	8.00	0.14	2.13	0.04	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.00	12.00	0.29	2.42	0.07	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.00	16.00	1.82	4.25	0.46	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.00	20.00	0.91	5.16	0.23	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.00	24.00	0.46	5.61	0.11	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.00	28.00	13.04	18.65	3.28	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.00	32.00	9.96	28.62	2.51	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.00	36.00	20.64	49.26	5.19	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.00	40.00	6.95	56.21	1.75	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.00	44.00	11.41	67.62	2.87	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.00	48.00	1.37	68.99	0.34	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.00	52.00	205.80	274.79	51.75	69.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.00	56.00	5.58	280.37	1.40	70.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.00	60.00	2.49	282.86	0.63	71.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.00	64.00	4.98	287.84	1.25	72.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.00	68.00	9.96	297.81	2.51	74.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	25	32.00	100.00	99.90	397.71	25.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	25	0.00	100.00	0.00	397.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25					397.71					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	29.81	29.81	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				29.81		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.88	5.88	2.61	2.61	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	4.43	7.04	2.19	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	29.13	36.18	14.42	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	36.82	72.99	18.22	36.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	3.12	76.11	1.54	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.88	35.29	13.68	89.79	6.77	44.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.88	41.18	29.33	119.12	14.52	58.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.88	47.06	61.02	180.15	30.20	89.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.88	52.94	0.00	180.15	0.00	89.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.88	58.82	3.00	183.14	1.48	90.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.88	64.71	0.00	183.14	0.00	90.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.88	70.59	3.00	186.14	1.48	92.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.88	76.47	12.00	198.14	5.94	98.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.88	82.35	0.00	198.14	0.00	98.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.88	88.24	0.50	198.64	0.25	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.88	94.12	0.00	198.64	0.00	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.88	100.00	3.41	202.06	1.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	202.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	202.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					202.06					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.00	4.00	2.48	2.48	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	1.70	4.17	1.15	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.00	12.00	0.00	4.17	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.00	16.00	0.00	4.17	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.00	20.00	0.00	4.17	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.00	24.00	0.00	4.17	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.00	28.00	133.23	137.41	89.92	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.00	32.00	0.00	137.41	0.00	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.00	36.00	0.00	137.41	0.00	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.00	40.00	0.00	137.41	0.00	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.00	44.00	1.92	139.32	1.29	94.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.00	48.00	1.85	141.17	1.25	95.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.00	52.00	0.00	141.17	0.00	95.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.00	56.00	3.56	144.73	2.40	97.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.00	60.00	0.00	144.73	0.00	97.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	17	8.00	68.00	3.43	148.16	2.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	20	12.00	80.00	0.00	148.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	25	20.00	100.00	0.00	148.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	148.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					148.16					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	26.00	26.00	5.07	5.07	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	40	0.67	26.67	0.52	5.59	0.06	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	41	0.67	27.33	0.82	6.41	0.09	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	42	0.67	28.00	0.14	6.54	0.02	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	45	2.00	30.00	0.96	7.51	0.11	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	52	4.67	34.67	4.83	12.34	0.54	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	53	0.67	35.33	1.46	13.80	0.16	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	55	1.33	36.67	0.85	12.95	0.10	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	56	0.67	37.33	0.01	12.96	0.00	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	60	2.67	40.00	1.91	14.87	0.21	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	62	1.33	41.33	1.23	13.64	0.14	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	67	3.33	44.67	2.84	16.48	0.32	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	68	0.67	45.33	0.10	16.37	0.01	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	75	4.67	50.00	7.74	8.63	0.87	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	78	2.00	52.00	8.43	17.06	0.95	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	84	4.00	56.00	86.22	103.29	9.70	11.62	1	1	50.00	50.00	21.63	21.63	1.96	1.96	25.08	20.94			
17	20,000	50,000	35,000	13	97	8.67	64.67	89.13	192.42	10.02	21.64	0	1	0.00	50.00	0.00	21.63	0.00	1.96	0.00	11.24			
18	50,000	100,000	75,000	14	111	9.33	74.00	76.15	268.56	8.56	30.20	0	1	0.00	50.00	0.00	21.63	0.00	1.96	0.00	8.05			
19	100,000	500,000	300,000	20	131	13.33	87.33	124.36	392.92	13.98	44.19	1	2	50.00	100.00	1,079.69	1,101.32	98.04	100.00	868.20	280.29			
20	500,000	UP		19	150	12.67	100.00	496.31	889.24	55.81	100.00	0	2	0.00	100.00	0.00	1,101.32	0.00	100.00	0.00	123.85			
				150					889.24					2					1,101.32					123.85



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.92	1.92	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	1.92	3.85	0.14	0.18	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	1.92	5.77	0.34	0.52	0.11	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	2.88	8.65	0.71	1.23	0.24	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	15	5.77	14.42	2.63	3.85	0.87	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	20	4.81	19.23	2.44	6.29	0.81	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	0.96	20.19	1.21	7.50	0.40	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	22	0.96	21.15	2.90	10.39	0.96	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	26	3.85	25.00	2.02	12.41	0.67	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	27	0.96	25.96	4.09	16.50	1.36	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	29	1.92	27.88	0.55	17.05	0.18	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	31	1.92	29.81	9.26	26.31	3.08	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	32	0.96	30.77	10.39	36.70	3.46	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	35	2.88	33.65	13.87	50.57	4.61	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	41	5.77	39.42	13.57	64.14	4.52	21.34	1	1	50.00	50.00	86.81	86.81	100.00	100.00	639.58	135.34			
16	10,000	20,000	15,000	7	48	6.73	46.15	12.07	76.21	4.01	25.36	0	1	0.00	50.00	0.00	86.81	0.00	100.00	0.00	113.92			
17	20,000	50,000	35,000	29	77	27.88	74.04	142.25	218.46	47.33	72.69	0	1	0.00	50.00	0.00	86.81	0.00	100.00	0.00	39.74			
18	50,000	100,000	75,000	7	84	6.73	80.77	25.99	244.44	8.65	81.34	0	1	0.00	50.00	0.00	86.81	0.00	100.00	0.00	35.52			
19	100,000	500,000	300,000	16	100	15.38	96.15	42.99	287.44	14.31	95.64	1	2	50.00	100.00	0.00	86.81	0.00	100.00	0.00	30.20			
20	500,000	UP		4	104	3.85	100.00	13.09	300.53	4.36	100.00	0	2	0.00	100.00	0.00	86.81	0.00	100.00	0.00	28.89			
				104					300.53					2					86.81					28.89



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	3.31	3.31	64.65	64.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	1.81	5.12	35.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					5.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2058 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	12.50	12.50	3.75	3.75	5.41	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	12.50	25.00	8.79	5.03	12.67	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	12.50	37.50	0.00	5.03	0.00	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	12.50	50.00	10.71	5.68	15.44	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	12.50	62.50	11.27	16.95	16.26	24.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	12.50	75.00	18.00	34.95	25.96	50.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	12.50	87.50	2.08	37.03	3.00	53.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	12.50	100.00	32.32	69.35	46.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	69.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	69.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	69.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	69.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	69.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	69.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	69.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	69.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	69.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	69.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	69.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					69.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 206 FOUNDRIES REDUCTION PLANT FOR METALS(EXCL.IRON ALUMINIUM)

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.94	2.94	7.43	7.43	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.98	3.92	0.25	7.68	0.04	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	0.98	4.90	0.13	7.81	0.02	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.98	5.88	0.00	7.81	0.00	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	2.94	8.82	0.66	8.47	0.11	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	0.98	9.80	0.74	9.21	0.12	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	12	1.96	11.76	0.84	10.06	0.14	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	0.98	12.75	2.38	12.44	0.39	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	0.98	13.73	2.00	14.44	0.33	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	22	7.84	21.57	8.32	22.76	1.37	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	25	2.94	24.51	11.86	34.61	1.95	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	26	0.98	25.49	3.77	38.38	0.62	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	29	2.94	28.43	14.19	52.57	2.34	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	33	3.92	32.35	22.90	75.47	3.77	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	38	4.90	37.25	20.44	95.92	3.36	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	50	11.76	49.02	78.53	174.44	12.92	28.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	76	25.49	74.51	220.29	394.73	36.24	64.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	88	11.76	86.27	158.28	553.01	26.04	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	99	10.78	97.06	49.27	602.29	8.11	99.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	102	2.94	100.00	5.55	607.84	0.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				102					607.84					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	102	102	16.19	16.19	8.19	8.19	0.42	0.42	1	1	10.00	10.00	311.98	311.98	21.90	21.90	3810.39	3810.39			
2	50	100	75	67	169	10.63	26.83	8.05	16.24	0.41	0.84	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	1921.10			
3	100	200	150	5	174	0.79	27.62	1.82	18.06	0.09	0.93	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	1727.84			
4	200	300	250	2	176	0.32	27.94	1.07	19.13	0.06	0.98	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	1631.15			
5	300	500	400	8	184	1.27	29.21	4.82	23.95	0.25	1.23	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	1302.57			
6	500	750	625	8	192	1.27	30.48	5.62	29.57	0.29	1.52	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	1054.88			
7	750	1,000	875	7	199	1.11	31.59	11.98	41.55	0.62	2.14	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	750.84			
8	1,000	1,500	1,250	7	206	1.11	32.70	12.31	53.86	0.63	2.77	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	579.24			
9	1,500	2,000	1,750	11	217	1.75	34.44	14.74	68.60	0.76	3.53	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	454.78			
10	2,000	2,500	2,250	10	227	1.59	36.03	8.85	77.45	0.46	3.98	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	402.84			
11	2,500	3,000	2,750	10	237	1.59	37.62	30.73	108.17	1.58	5.56	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	288.41			
12	3,000	4,000	3,500	15	252	2.38	40.00	42.80	150.98	2.20	7.77	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	206.64			
13	4,000	5,000	4,500	11	263	1.75	41.75	18.40	169.37	0.95	8.71	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	184.19			
14	5,000	7,500	6,250	17	280	2.70	44.44	18.97	188.34	0.98	9.69	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	165.64			
15	7,500	10,000	8,750	13	293	2.06	46.51	25.81	214.16	1.33	11.02	0	1	0.00	10.00	0.00	311.98	0.00	21.90	0.00	145.68			
16	10,000	20,000	15,000	71	364	11.27	57.78	296.37	510.52	15.25	26.26	1	2	10.00	20.00	0.00	311.98	0.00	21.90	0.00	61.11			
17	20,000	50,000	35,000	92	456	14.60	72.38	469.54	980.06	24.15	50.41	0	2	0.00	20.00	0.00	311.98	0.00	21.90	0.00	31.83			
18	50,000	100,000	75,000	51	507	8.10	80.48	269.11	1,249.17	13.84	64.26	1	3	10.00	30.00	63.19	375.17	4.44	26.33	23.48	30.03			
19	100,000	500,000	300,000	77	584	12.22	92.70	529.33	1,778.50	27.23	91.49	6	9	60.00	90.00	641.88	1,017.05	45.06	71.39	121.26	57.19			
20	500,000	UP		46	630	7.30	100.00	165.51	1,944.01	8.51	100.00	1	10	10.00	100.00	407.60	1,424.64	28.61	100.00	246.27	73.28			
				630					1,944.01					10					1,424.64					73.28



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	180	180	20.62	20.62	108.37	108.37	3.44	3.44	5	5	20.83	20.83	189.11	189.11	3.20	3.20	174.50	174.50			
2	50	100	75	21	201	2.41	23.02	0.53	108.90	0.02	3.45	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	173.66			
3	100	200	150	22	223	2.52	25.54	2.12	111.02	0.07	3.52	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	170.34			
4	200	300	250	16	239	1.83	27.38	1.74	112.76	0.06	3.57	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	167.71			
5	300	500	400	20	259	2.29	29.67	4.66	117.42	0.15	3.72	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	161.05			
6	500	750	625	14	273	1.60	31.27	6.18	123.60	0.20	3.92	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	153.00			
7	750	1,000	875	3	276	0.34	31.62	3.63	127.23	0.11	4.03	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	148.64			
8	1,000	1,500	1,250	18	294	2.06	33.68	26.94	154.17	0.85	4.89	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	122.66			
9	1,500	2,000	1,750	10	304	1.15	34.82	16.89	171.06	0.54	5.42	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	110.55			
10	2,000	2,500	2,250	8	312	0.92	35.74	13.75	184.81	0.44	5.86	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	102.33			
11	2,500	3,000	2,750	12	324	1.37	37.11	8.54	193.35	0.27	6.13	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	97.81			
12	3,000	4,000	3,500	18	342	2.06	39.18	45.40	238.75	1.44	7.57	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	79.21			
13	4,000	5,000	4,500	11	353	1.26	40.44	55.71	294.46	1.77	9.33	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	64.22			
14	5,000	7,500	6,250	24	377	2.75	43.18	97.61	392.07	3.09	12.43	0	5	0.00	20.83	0.00	189.11	0.00	3.20	0.00	48.23			
15	7,500	10,000	8,750	23	400	2.63	45.82	154.26	546.33	4.89	17.32	4	9	16.67	37.50	45.99	235.10	0.78	3.98	29.81	43.03			
16	10,000	20,000	15,000	61	461	6.99	52.81	561.24	1,107.57	17.79	35.11	1	10	4.17	41.67	279.50	514.60	4.73	8.71	49.80	46.46			
17	20,000	50,000	35,000	73	534	8.36	61.17	855.31	1,962.88	27.11	62.22	0	10	0.00	41.67	0.00	514.60	0.00	8.71	0.00	26.22			
18	50,000	100,000	75,000	65	599	7.45	68.61	419.50	2,382.38	13.30	75.51	1	11	4.17	45.83	10.79	525.39	0.18	8.89	2.57	22.05			
19	100,000	500,000	300,000	138	737	15.81	84.42	477.80	2,860.18	15.14	90.66	7	18	29.17	75.00	386.27	911.66	6.54	15.43	80.85	31.87			
20	500,000	UP		136	873	15.58	100.00	294.70	3,154.88	9.34	100.00	6	24	25.00	100.00	4,996.32	5,907.98	84.57	100.00	1695.40	187.26			
				873					3,154.88					24					5,907.98					187.26



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2072

EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	16.67	33.33	5.36	5.36	9.30	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	16.67	50.00	4.51	9.87	7.83	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	16.67	66.67	8.07	1.80	14.01	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	16.67	83.33	15.96	17.76	27.71	30.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	16.67	100.00	39.84	57.60	69.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					57.60					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	6.06	6.06	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.03	9.09	3.18	3.18	2.07	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.03	12.12	3.96	7.14	2.57	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.03	15.15	0.00	7.14	0.00	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.03	18.18	2.79	9.93	1.81	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.03	21.21	0.01	9.94	0.01	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	3.03	24.24	0.01	9.96	0.01	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	3.03	27.27	0.01	9.97	0.01	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	3.03	30.30	0.01	9.98	0.01	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	3.03	33.33	0.03	10.01	0.02	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	3.03	36.36	38.54	48.55	25.02	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	3.03	39.39	0.04	48.59	0.03	31.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	3.03	42.42	0.07	48.66	0.05	31.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	3.03	45.45	0.07	48.73	0.04	31.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	3.03	48.48	0.10	48.83	0.06	31.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	3.03	51.52	0.11	48.93	0.07	31.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	3.03	54.55	0.12	49.05	0.08	31.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	19	3.03	57.58	0.12	49.17	0.08	31.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	24	15.15	72.73	15.00	64.17	9.74	41.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	33	27.27	100.00	89.84	154.01	58.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33					154.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	1.69	1.69	22.10	22.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	5.43	7.12	70.95	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	0.01	7.13	0.07	93.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	0.02	7.15	0.22	93.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	0.16	7.30	2.03	95.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	0.35	7.65	4.63	100.00	3	3	100.00	100.00	812.94	812.94	100.00	100.00	229346.98	10619.82	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
20	500,000	UP		0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82	
				6				7.65				3				812.94					10619.82	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2076 LIGNITE UNDERGROUND MINING

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	100.00	100.00	0.17	0.17	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1					0.17					0					0.00			0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2077 MANUFACTURE OF LIGNITE BRIQUITTES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	5.66	5.66	64.77	64.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	3.08	8.74	35.23	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					8.74					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 208 SALT MINES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.70	2.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.70	5.41	0.74	0.74	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.70	8.11	0.54	1.28	0.80	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.70	10.81	0.47	1.76	0.70	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	9	13.51	24.32	1.41	3.16	2.08	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	13	10.81	35.14	1.74	4.90	2.56	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	17	10.81	45.95	3.94	8.84	5.81	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	21	10.81	56.76	1.51	10.34	2.22	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	22	2.70	59.46	3.46	13.81	5.11	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	27	13.51	72.97	6.05	19.86	8.92	29.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	28	2.70	75.68	0.00	19.86	0.00	29.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	29	2.70	78.38	1.64	21.50	2.43	31.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	30	2.70	81.08	12.25	33.75	18.07	49.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	31	2.70	83.78	8.51	42.26	12.55	62.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	32	2.70	86.49	7.45	49.71	10.99	73.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	37	13.51	100.00	18.08	67.79	26.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	37	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	37	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				37					67.79					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2081

OPEN CAST SALT MINESUNDERGROUND SLAT MINESSALT MINES&BRINE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.35	4.35	0.37	0.37	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.35	8.70	0.00	0.37	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.35	13.04	0.00	0.37	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	5	8.70	21.74	1.12	1.49	1.29	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	4.35	26.09	0.00	1.49	0.00	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	4.35	30.43	0.00	1.49	0.00	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	9	8.70	39.13	0.37	1.12	0.43	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	4.35	43.48	0.00	1.12	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	4.35	47.83	0.00	1.12	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	4.35	52.17	0.00	1.12	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	4.35	56.52	0.00	1.12	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	17	17.39	73.91	13.92	15.03	15.97	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	20	13.04	86.96	25.35	40.38	29.10	46.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	21	4.35	91.30	8.48	48.86	9.73	56.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	22	4.35	95.65	7.28	56.14	8.36	64.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	23	4.35	100.00	30.97	87.11	35.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	87.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	87.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	23	0.00	100.00	0.00	87.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				23					87.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.71	0.71	27.74	27.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.18	0.89	6.98	34.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	1.68	2.57	65.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					2.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	13.08	13.08	20.01	20.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	18.94	32.01	28.98	48.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	4.54	36.55	6.94	55.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	3.18	39.73	4.87	60.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	10.46	50.19	16.01	76.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	15.15	65.34	23.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					65.34					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2098 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	16.49	16.49	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				16.49		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.22	8.89	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	7	6.67	15.56	0.21	0.23	0.10	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	2.22	17.78	0.09	0.32	0.04	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	2.22	20.00	0.00	0.32	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	2.22	22.22	0.35	0.66	0.16	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	13	6.67	28.89	4.18	4.84	1.93	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	15	4.44	33.33	0.81	5.65	0.37	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	17	4.44	37.78	4.01	9.65	1.85	4.46	1	1	100.00	100.00	35.97	35.97	100.00	100.00	898.06	372.68			
10	2,000	2,500	2,250	4	21	8.89	46.67	12.70	22.35	5.87	10.33	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	160.95			
11	2,500	3,000	2,750	1	22	2.22	48.89	5.10	27.45	2.36	12.69	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	131.05			
12	3,000	4,000	3,500	4	26	8.89	57.78	11.88	39.33	5.49	18.18	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	91.46			
13	4,000	5,000	4,500	1	27	2.22	60.00	0.00	39.33	0.00	18.18	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	91.46			
14	5,000	7,500	6,250	2	29	4.44	64.44	23.45	62.78	10.84	29.02	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	57.30			
15	7,500	10,000	8,750	1	30	2.22	66.67	4.91	67.68	2.27	31.29	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	53.14			
16	10,000	20,000	15,000	1	31	2.22	68.89	12.75	80.44	5.90	37.19	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	44.72			
17	20,000	50,000	35,000	10	41	22.22	91.11	72.26	152.70	33.41	70.59	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	23.56			
18	50,000	100,000	75,000	4	45	8.89	100.00	63.61	216.31	29.41	100.00	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	16.63			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	216.31	0.00	100.00	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	16.63			
20	500,000	UP		0	45	0.00	100.00	0.00	216.31	0.00	100.00	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	16.63			
				45					216.31					1					35.97					16.63



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	6.84	6.84	0.47	0.47	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	36	1.10	7.95	0.39	0.87	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	45	1.99	9.93	1.14	2.01	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	53	1.77	11.70	2.41	4.42	0.14	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	68	3.31	15.01	8.16	12.58	0.47	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	84	3.53	18.54	16.29	28.87	0.94	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	98	3.09	21.63	9.13	38.00	0.53	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	124	5.74	27.37	15.93	53.93	0.92	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	148	5.30	32.67	46.62	100.55	2.69	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	163	3.31	35.98	32.41	132.96	1.87	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	23	186	5.08	41.06	46.64	179.60	2.69	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	38	224	8.39	49.45	123.98	303.58	7.15	17.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	25	249	5.52	54.97	42.99	346.57	2.48	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	289	8.83	63.80	173.55	520.13	10.01	29.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	307	3.97	67.77	73.68	593.80	4.25	34.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	47	354	10.38	78.15	283.55	877.35	16.35	50.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	50	404	11.04	89.18	369.74	1,247.10	21.32	71.90	1	1	20.00	20.00	926.73	926.73	97.94	97.94	250.64	74.31			
18	50,000	100,000	75,000	24	428	5.30	94.48	196.49	1,443.58	11.33	83.22	1	2	20.00	40.00	2.35	929.08	0.25	98.19	1.20	64.36			
19	100,000	500,000	300,000	25	453	5.52	100.00	291.00	1,734.58	16.78	100.00	3	5	60.00	100.00	17.10	946.17	1.81	100.00	5.87	54.55			
20	500,000	UP		0	453	0.00	100.00	0.00	1,734.58	0.00	100.00	0	5	0.00	100.00	0.00	946.17	0.00	100.00	0.00	54.55			
				453					1,734.58					5					946.17					54.55



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	4.01	4.01	24.48	24.48	1.74	1.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	31	0.28	4.28	0.24	24.72	0.02	1.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	43	1.66	5.94	3.00	27.72	0.21	1.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	49	0.83	6.77	0.80	28.52	0.06	2.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	56	0.97	7.73	2.70	31.22	0.19	2.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	67	1.52	9.25	40.30	71.52	2.87	5.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	74	0.97	10.22	5.35	76.88	0.38	5.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	92	2.49	12.71	10.41	87.29	0.74	6.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	111	2.62	15.33	11.97	99.25	0.85	7.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	123	1.66	16.99	16.13	115.38	1.15	8.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	129	0.83	17.82	8.13	123.51	0.58	8.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	32	161	4.42	22.24	22.04	145.55	1.57	10.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	75	236	10.36	32.60	12.88	158.44	0.92	11.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	68	304	9.39	41.99	36.06	194.50	2.57	13.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	52	356	7.18	49.17	41.04	235.54	2.92	16.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	40	396	5.52	54.70	32.27	267.80	2.30	19.05	1	1	4.76	4.76	38.41	38.41	0.79	0.79	119.03	14.34			
17	20,000	50,000	35,000	77	473	10.64	65.33	147.46	415.27	10.49	29.54	0	1	0.00	4.76	0.00	38.41	0.00	0.79	0.00	9.25			
18	50,000	100,000	75,000	50	523	6.91	72.24	263.28	678.55	18.73	48.27	1	2	4.76	9.52	519.85	558.26	10.71	11.51	197.45	82.27			
19	100,000	500,000	300,000	92	615	12.71	84.94	426.86	1,105.41	30.37	78.64	4	6	19.05	28.57	199.79	758.05	4.12	15.62	46.80	68.58			
20	500,000	UP		109	724	15.06	100.00	300.26	1,405.66	21.36	100.00	15	21	71.43	100.00	4,094.22	4,852.27	84.38	100.00	1363.58	345.19			
				724					1,405.66					21					4,852.27					345.19



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2111

CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	2.04	2.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.04	4.08	0.15	0.15	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.04	6.12	0.01	0.16	0.01	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.04	8.16	0.01	0.17	0.01	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.04	10.20	4.48	4.65	4.19	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.04	12.24	0.03	4.69	0.03	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.04	14.29	0.04	4.72	0.04	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	2.04	16.33	0.05	4.78	0.05	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	11	6.12	22.45	4.27	9.05	3.99	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	2.04	24.49	0.09	9.14	0.08	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	2.04	26.53	0.12	9.25	0.11	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	2.04	28.57	0.13	9.38	0.12	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	2.04	30.61	0.37	9.75	0.34	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	2.04	32.65	0.23	9.98	0.21	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	2.04	34.69	0.24	10.22	0.23	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	26	18.37	53.06	26.90	37.12	25.16	34.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	42	32.65	85.71	15.00	52.12	14.03	48.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	44	4.08	89.80	7.45	59.56	6.96	55.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	49	10.20	100.00	47.35	106.91	44.29	100.00	2	2	100.00	100.00	36.82	36.82	100.00	100.00	77.78	34.44	
20	500,000	UP		0	49	0.00	100.00	0.00	106.91	0.00	100.00	0	2	0.00	100.00	0.00	36.82	0.00	100.00	0.00	34.44	
				49					106.91					2					36.82			34.44



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	1.36	1.36	31.26	31.26	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	10	0.34	1.70	12.91	18.35	1.34	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	15	0.85	2.55	0.39	17.97	0.04	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	17	0.34	2.89	0.45	18.42	0.05	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	22	0.85	3.74	1.23	19.64	0.13	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	34	2.04	5.77	1.24	20.89	0.13	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	45	1.87	7.64	2.58	23.47	0.27	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	59	2.38	10.02	10.78	12.69	1.12	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	73	2.38	12.39	26.43	39.12	2.75	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	79	1.02	13.41	6.38	45.50	0.66	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	83	0.68	14.09	0.21	45.70	0.02	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	95	2.04	16.13	6.17	51.87	0.64	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	57	152	9.68	25.81	51.87	103.74	5.39	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	67	219	11.38	37.18	31.52	135.26	3.28	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	239	3.40	40.58	3.73	138.99	0.39	14.45	1	1	4.76	4.76	300.17	300.17	10.00	10.00	8046.93	215.96			
16	10,000	20,000	15,000	37	276	6.28	46.86	209.64	348.64	21.79	36.24	0	1	0.00	4.76	0.00	300.17	0.00	10.00	0.00	86.10			
17	20,000	50,000	35,000	28	304	4.75	51.61	73.68	422.31	7.66	43.90	0	1	0.00	4.76	0.00	300.17	0.00	10.00	0.00	71.08			
18	50,000	100,000	75,000	45	349	7.64	59.25	154.11	576.42	16.02	59.92	0	1	0.00	4.76	0.00	300.17	0.00	10.00	0.00	52.07			
19	100,000	500,000	300,000	102	451	17.32	76.57	173.16	749.58	18.00	77.92	0	1	0.00	4.76	0.00	300.17	0.00	10.00	0.00	40.04			
20	500,000	UP		138	589	23.43	100.00	212.45	962.04	22.08	100.00	20	21	95.24	100.00	2,702.58	3,002.75	90.00	100.00	1272.09	312.12			
				589					962.04					21					3,002.75					312.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	7.34	7.34	3.03	3.03	1.10	1.10	3	3	25.00	25.00	289.29	289.29	39.79	39.79	9532.02	9532.02			
2	50	100	75	6	53	0.94	8.28	0.09	3.12	0.03	1.14	0	3	0.00	25.00	0.00	289.29	0.00	39.79	0.00	9259.47			
3	100	200	150	1	54	0.16	8.44	0.02	3.14	0.01	1.14	0	3	0.00	25.00	0.00	289.29	0.00	39.79	0.00	9205.64			
4	200	300	250	10	64	1.56	10.00	0.79	3.93	0.29	1.43	0	3	0.00	25.00	0.00	289.29	0.00	39.79	0.00	7355.84			
5	300	500	400	4	68	0.63	10.63	1.83	5.76	0.66	2.09	0	3	0.00	25.00	0.00	289.29	0.00	39.79	0.00	5020.42			
6	500	750	625	4	72	0.63	11.25	0.52	6.28	0.19	2.28	0	3	0.00	25.00	0.00	289.29	0.00	39.79	0.00	4607.04			
7	750	1,000	875	3	75	0.47	11.72	1.06	7.34	0.39	2.67	0	3	0.00	25.00	0.00	289.29	0.00	39.79	0.00	3941.58			
8	1,000	1,500	1,250	8	83	1.25	12.97	2.71	10.05	0.98	3.65	0	3	0.00	25.00	0.00	289.29	0.00	39.79	0.00	2878.97			
9	1,500	2,000	1,750	11	94	1.72	14.69	5.93	15.98	2.16	5.81	0	3	0.00	25.00	0.00	289.29	0.00	39.79	0.00	1810.30			
10	2,000	2,500	2,250	4	98	0.63	15.31	2.73	18.71	0.99	6.80	2	5	16.67	41.67	148.30	437.59	20.40	60.18	5429.60	2338.61			
11	2,500	3,000	2,750	3	101	0.47	15.78	3.16	21.88	1.15	7.95	0	5	0.00	41.67	0.00	437.59	0.00	60.18	0.00	2000.28			
12	3,000	4,000	3,500	27	128	4.22	20.00	4.65	26.52	1.69	9.64	1	6	8.33	50.00	15.00	452.59	2.06	62.25	322.77	1706.36			
13	4,000	5,000	4,500	112	240	17.50	37.50	5.08	31.61	1.85	11.49	0	6	0.00	50.00	0.00	452.59	0.00	62.25	0.00	1431.85			
14	5,000	7,500	6,250	126	366	19.69	57.19	7.29	38.89	2.65	14.13	0	6	0.00	50.00	0.00	452.59	0.00	62.25	0.00	1163.66			
15	7,500	10,000	8,750	36	402	5.63	62.81	23.20	62.10	8.43	22.57	0	6	0.00	50.00	0.00	452.59	0.00	62.25	0.00	728.85			
16	10,000	20,000	15,000	28	430	4.38	67.19	8.39	70.49	3.05	25.62	3	9	25.00	75.00	226.59	679.18	31.16	93.41	2699.79	963.52			
17	20,000	50,000	35,000	60	490	9.38	76.56	58.38	128.87	21.21	46.83	1	10	8.33	83.33	13.65	692.83	1.88	95.29	23.38	537.63			
18	50,000	100,000	75,000	39	529	6.09	82.66	66.92	195.79	24.32	71.15	1	11	8.33	91.67	34.26	727.09	4.71	100.00	51.19	371.36			
19	100,000	500,000	300,000	52	581	8.13	90.78	30.26	226.05	11.00	82.15	1	12	8.33	100.00	0.00	727.09	0.00	100.00	0.00	321.65			
20	500,000	UP		59	640	9.22	100.00	49.12	275.18	17.85	100.00	0	12	0.00	100.00	0.00	727.09	0.00	100.00	0.00	264.23			
				640					275.18					12					727.09					264.23



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.53	2.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	10	10.13	12.66	0.88	0.88	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	18	10.13	22.78	1.20	2.09	0.59	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	20	2.53	25.32	0.55	2.64	0.27	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	26	7.59	32.91	2.98	5.62	1.46	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	30	5.06	37.97	2.22	7.84	1.08	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	38	10.13	48.10	5.23	13.08	2.55	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	41	3.80	51.90	2.47	15.54	1.20	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	43	2.53	54.43	4.42	19.96	2.16	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	45	2.53	56.96	6.51	26.48	3.18	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	51	7.59	64.56	21.08	47.55	10.29	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	53	2.53	67.09	7.62	55.18	3.72	26.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	54	1.27	68.35	5.47	60.65	2.67	29.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	55	1.27	69.62	5.54	66.19	2.70	32.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	57	2.53	72.15	18.79	84.97	9.17	41.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	59	2.53	74.68	26.52	111.49	12.94	54.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	66	8.86	83.54	57.61	169.10	28.12	82.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	70	5.06	88.61	10.50	179.60	5.13	87.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	73	3.80	92.41	14.49	194.09	7.07	94.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	79	7.59	100.00	10.78	204.87	5.26	100.00	2	2	100.00	100.00	393.19	393.19	100.00	100.00	3646.49	191.92			
				79					204.87					2					393.19					191.92



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2113 CEMENT AND PLASTER GOODS UNFIRED STONWARE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	6.95	6.95	0.83	0.83	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	75	3.91	10.85	2.21	3.04	0.13	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	96	3.04	13.89	3.61	6.65	0.22	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	119	3.33	17.22	4.96	11.61	0.30	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	44	163	6.37	23.59	16.53	28.13	1.01	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	58	221	8.39	31.98	34.98	63.11	2.13	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	237	2.32	34.30	17.40	80.51	1.06	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	272	5.07	39.36	41.06	121.57	2.50	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	299	3.91	43.27	56.76	178.33	3.46	10.86	1	1	8.33	8.33	9.00	9.00	0.44	0.44	15.86	5.05			
10	2,000	2,500	2,250	7	306	1.01	44.28	14.83	193.16	0.90	11.76	0	1	0.00	8.33	0.00	9.00	0.00	0.44	0.00	4.66			
11	2,500	3,000	2,750	11	317	1.59	45.88	16.15	209.32	0.98	12.74	0	1	0.00	8.33	0.00	9.00	0.00	0.44	0.00	4.30			
12	3,000	4,000	3,500	31	348	4.49	50.36	67.94	277.26	4.14	16.88	0	1	0.00	8.33	0.00	9.00	0.00	0.44	0.00	3.25			
13	4,000	5,000	4,500	34	382	4.92	55.28	61.01	338.27	3.71	20.59	0	1	0.00	8.33	0.00	9.00	0.00	0.44	0.00	2.66			
14	5,000	7,500	6,250	39	421	5.64	60.93	124.41	462.67	7.57	28.17	0	1	0.00	8.33	0.00	9.00	0.00	0.44	0.00	1.95			
15	7,500	10,000	8,750	30	451	4.34	65.27	48.26	510.93	2.94	31.10	0	1	0.00	8.33	0.00	9.00	0.00	0.44	0.00	1.76			
16	10,000	20,000	15,000	79	530	11.43	76.70	419.56	930.50	25.54	56.65	1	2	8.33	16.67	19.41	28.41	0.94	1.38	4.63	3.05			
17	20,000	50,000	35,000	54	584	7.81	84.52	392.33	1,322.83	23.88	80.53	0	2	0.00	16.67	0.00	28.41	0.00	1.38	0.00	2.15			
18	50,000	100,000	75,000	43	627	6.22	90.74	193.61	1,516.43	11.79	92.32	2	4	16.67	33.33	1,074.27	1,102.69	52.11	53.49	554.87	72.72			
19	100,000	500,000	300,000	34	661	4.92	95.66	100.67	1,617.10	6.13	98.44	2	6	16.67	50.00	46.37	1,149.06	2.25	55.74	46.07	71.06			
20	500,000	UP		30	691	4.34	100.00	25.57	1,642.67	1.56	100.00	6	12	50.00	100.00	912.33	2,061.39	44.26	100.00	3568.47	125.49			
				691					1,642.67					12					2,061.39					125.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	1.43	1.43	9.98	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	3.36	4.78	23.49	33.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	0.93	5.72	6.54	40.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	3.74	9.45	26.18	66.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	3.74	13.19	26.18	92.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	0.93	14.13	6.54	98.91	1	1	100.00	100.00	13.65	13.65	100.00	100.00	1459.92	96.60	96.60		
8	1,000	1,500	1,250	1	7	7.69	53.85	0.03	14.16	0.20	99.11	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	96.41	96.41	
9	1,500	2,000	1,750	1	8	7.69	61.54	0.01	14.17	0.08	99.19	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	96.33	96.33	
10	2,000	2,500	2,250	1	9	7.69	69.23	0.01	14.17	0.04	99.22	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	96.30	96.30	
11	2,500	3,000	2,750	1	10	7.69	76.92	0.01	14.19	0.08	99.30	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	96.22	96.22	
12	3,000	4,000	3,500	1	11	7.69	84.62	0.01	14.20	0.08	99.38	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	96.15	96.15	
13	4,000	5,000	4,500	1	12	7.69	92.31	0.04	14.24	0.27	99.65	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	95.88	95.88	
14	5,000	7,500	6,250	1	13	7.69	100.00	0.05	14.29	0.35	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	95.55	95.55	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	95.55	95.55	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	95.55	95.55	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	95.55	95.55	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	95.55	95.55	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	95.55	95.55	
20	500,000	UP		0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.00	95.55	95.55	
				13					14.29					1					13.65					95.55



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2118 OTHERS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	5.56	5.56	0.48	0.48	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	2.78	8.33	0.33	0.81	0.40	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	2.78	11.11	0.08	0.89	0.09	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	2.78	13.89	0.08	0.96	0.09	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	3	8.33	22.22	0.23	1.19	0.27	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	5	13.89	36.11	1.02	2.21	1.23	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	2.78	38.89	0.45	2.66	0.55	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	5	13.89	52.78	2.02	4.68	2.44	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	2.78	55.56	1.07	5.75	1.29	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	2.78	58.33	0.91	6.66	1.10	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	2.78	61.11	0.45	7.11	0.54	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	2	5.56	66.67	1.67	8.77	2.01	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	2.78	69.44	0.75	9.52	0.91	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	2.78	72.22	1.05	10.57	1.27	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	2.78	75.00	3.97	14.54	4.80	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	1	2.78	77.78	4.25	18.79	5.13	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	5	13.89	91.67	45.92	64.71	55.51	78.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	3	8.33	100.00	18.02	82.73	21.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	82.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	82.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				36					82.73					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 212 ASBESTOS BOARD ASBESTOS FIBRE STONE SLAB CONCRETE SLAB AND C

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	3.87	3.87	0.78	0.78	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.32	4.19	0.38	1.16	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	25	3.87	8.06	2.90	4.07	0.20	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	34	2.90	10.97	2.86	6.93	0.20	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	44	3.23	14.19	5.28	12.21	0.37	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	63	6.13	20.32	12.35	24.55	0.86	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	75	3.87	24.19	20.90	45.45	1.45	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	38	113	12.26	36.45	55.14	100.59	3.83	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	133	6.45	42.90	31.83	132.43	2.21	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	146	4.19	47.10	33.82	166.25	2.35	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	154	2.58	49.68	31.32	197.57	2.17	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	170	5.16	54.84	62.84	260.41	4.36	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	179	2.90	57.74	46.28	306.69	3.21	21.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	193	4.52	62.26	106.40	413.09	7.38	28.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	203	3.23	65.48	61.92	475.01	4.30	32.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	223	6.45	71.94	217.09	692.10	15.07	48.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	40	263	12.90	84.84	347.12	1,039.22	24.09	72.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	21	284	6.77	91.61	253.95	1,293.17	17.62	89.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	308	7.74	99.35	137.20	1,430.37	9.52	99.26	1	1	100.00	100.00	1,730.03	1,730.03	100.00	100.00	1260.99	120.95			
20	500,000	UP		2	310	0.65	100.00	10.66	1,441.03	0.74	100.00	0	0	0.00	100.00	0.00	1,730.03	0.00	100.00	0.00	120.06			
				310					1,441.03					1					1,730.03					120.06



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	3.07	3.07	12.27	12.27	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	19	1.42	4.49	0.11	12.39	0.00	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	23	0.95	5.44	1.16	13.54	0.04	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	31	1.89	7.33	5.37	18.91	0.20	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	52	4.96	12.29	13.16	32.06	0.50	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	26	78	6.15	18.44	14.10	46.16	0.54	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	34	112	8.04	26.48	39.03	85.19	1.49	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	137	5.91	32.39	44.57	129.76	1.70	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	146	2.13	34.52	17.99	147.75	0.69	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	159	3.07	37.59	13.97	161.72	0.53	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	171	2.84	40.43	45.71	207.44	1.75	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	54	225	12.77	53.19	276.39	483.83	10.56	18.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	240	3.55	56.74	30.95	514.78	1.18	19.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	263	5.44	62.17	156.03	670.81	5.96	25.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	286	5.44	67.61	206.44	877.25	7.88	33.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	40	326	9.46	77.07	447.18	1,324.43	17.08	50.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	45	371	10.64	87.71	687.08	2,011.51	26.24	76.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	31	402	7.33	95.04	411.25	2,422.76	15.71	92.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	419	4.02	99.05	168.75	2,591.52	6.45	98.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	423	0.95	100.00	26.65	2,618.16	1.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				423					2,618.16					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2122

PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.56	0.56	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	1.44	2.00	3.89	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	2.34	4.34	6.34	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	7.90	3.56	21.38	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	5.29	1.73	14.32	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	7.90	9.64	21.38	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	27.32	36.96	73.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				36.96		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	1.34	1.34	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	1.34	2.69	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					2.69					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	34.78	34.78	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					34.78					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	14.73	14.73	1.25	1.25	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	63	6.85	21.58	1.98	3.22	0.20	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	76	4.45	26.03	2.21	5.43	0.22	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	82	2.05	28.08	1.36	6.79	0.13	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	89	2.40	30.48	2.90	9.69	0.29	0.96	1	1	100.00	100.00	41.47	41.47	100.00	100.00	1429.75	428.05			
6	500	750	625	6	95	2.05	32.53	4.88	14.57	0.48	1.44	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	284.62			
7	750	1,000	875	7	102	2.40	34.93	9.41	23.98	0.93	2.37	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	172.92			
8	1,000	1,500	1,250	7	109	2.40	37.33	8.20	32.18	0.81	3.18	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	128.84			
9	1,500	2,000	1,750	6	115	2.05	39.38	1.71	33.90	0.17	3.35	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	122.33			
10	2,000	2,500	2,250	2	117	0.68	40.07	9.54	43.44	0.94	4.29	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	95.46			
11	2,500	3,000	2,750	5	122	1.71	41.78	3.21	46.65	0.32	4.60	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	88.89			
12	3,000	4,000	3,500	3	125	1.03	42.81	2.01	48.66	0.20	4.80	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	85.22			
13	4,000	5,000	4,500	3	128	1.03	43.84	4.30	52.96	0.42	5.23	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	78.30			
14	5,000	7,500	6,250	16	144	5.48	49.32	32.96	85.92	3.25	8.48	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	48.26			
15	7,500	10,000	8,750	16	160	5.48	54.79	54.61	140.53	5.39	13.87	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	29.51			
16	10,000	20,000	15,000	18	178	6.16	60.96	185.61	326.14	18.32	32.19	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	12.71			
17	20,000	50,000	35,000	36	214	12.33	73.29	146.28	472.42	14.44	46.62	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	8.78			
18	50,000	100,000	75,000	51	265	17.47	90.75	242.09	714.51	23.89	70.52	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	5.80			
19	100,000	500,000	300,000	23	288	7.88	98.63	298.17	1,012.68	29.43	99.94	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	4.09			
20	500,000	UP		4	292	1.37	100.00	0.58	1,013.25	0.06	100.00	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	4.09			
				292					1,013.25					1					41.47					4.09



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2131

FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	25.27	25.27	0.92	0.92	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	37	15.38	40.66	1.18	2.10	0.57	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	48	12.09	52.75	1.48	3.58	0.72	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	51	3.30	56.04	0.46	4.04	0.22	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	53	2.20	58.24	0.91	4.95	0.44	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	54	1.10	59.34	0.98	5.93	0.48	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	55	1.10	60.44	1.70	7.63	0.82	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	56	1.10	61.54	1.79	9.42	0.86	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	58	2.20	63.74	3.69	13.11	1.79	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	61	3.30	67.03	4.90	18.02	2.37	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	62	1.10	68.13	1.53	19.55	0.74	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	65	3.30	71.43	12.28	31.83	5.94	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	66	1.10	72.53	7.35	39.18	3.55	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	68	2.20	74.73	13.06	52.24	6.32	25.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	72	4.40	79.12	7.32	59.56	3.54	28.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	76	4.40	83.52	57.95	117.51	28.02	56.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	81	5.49	89.01	44.76	162.27	21.64	78.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	91	10.99	100.00	44.54	206.81	21.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	91	0.00	100.00	0.00	206.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	91	0.00	100.00	0.00	206.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				91					206.81					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2132

FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	5.46	5.46	0.37	0.37	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	21	3.36	8.82	1.48	1.85	1.19	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	31	4.20	13.03	5.50	7.35	4.45	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	35	1.68	14.71	0.99	8.34	0.80	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	39	1.68	16.39	0.61	8.95	0.49	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	44	2.10	18.49	5.27	14.22	4.25	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	47	1.26	19.75	1.11	15.33	0.90	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	54	2.94	22.69	1.37	16.70	1.11	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	59	2.10	24.79	6.71	23.41	5.42	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	60	0.42	25.21	1.83	25.24	1.48	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	66	2.52	27.73	11.21	36.45	9.05	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	71	2.10	29.83	2.18	38.63	1.76	31.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	72	0.42	30.25	0.10	38.73	0.08	31.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	76	1.68	31.93	11.06	49.79	8.93	40.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	86	4.20	36.13	21.00	70.79	16.96	57.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	104	7.56	43.70	29.42	100.21	23.76	80.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	33	137	13.87	57.56	133.76	33.56	108.03	27.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	40	177	16.81	74.37	111.68	78.12	90.19	63.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	57	234	23.95	98.32	34.64	112.76	27.98	91.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	238	1.68	100.00	11.06	123.82	8.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				238					123.82					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2133

MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9	9	5.73	5.73	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	10	0.64	6.37	0.06	0.08	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	11	0.64	7.01	0.52	0.60	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	13	1.27	8.28	0.01	0.61	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	14	0.64	8.92	0.23	0.84	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	15	0.64	9.55	0.34	1.18	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	17	1.27	10.83	1.41	2.60	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	19	1.27	12.10	2.85	5.45	0.05	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	23	2.55	14.65	0.07	5.52	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	27	2.55	17.20	7.99	13.51	0.14	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	32	3.18	20.38	1.35	14.86	0.02	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	33	0.64	21.02	1.51	16.37	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	34	0.64	21.66	0.13	16.50	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	44	6.37	28.03	6.80	23.30	0.12	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	52	5.10	33.12	1.05	24.34	0.02	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	63	7.01	40.13	79.16	103.51	1.35	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	75	7.64	47.77	14.22	117.73	0.24	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	17	92	10.83	58.60	45.86	163.59	0.78	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	33	125	21.02	79.62	102.89	266.48	1.76	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		32	157	20.38	100.00	6,116.56	5,850.08	104.56	100.00	1	1	100.00	100.00	119.84	119.84	100.00	100.00	1.96	2.05	
				157					5,850.08					1					119.84			2.05



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.23	3.23	0.67	0.67	5.63	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.23	6.45	0.00	0.67	0.03	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.23	9.68	0.00	0.67	0.04	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	7	12.90	22.58	0.02	0.70	0.19	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	14	22.58	45.16	0.26	0.96	2.24	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	19	16.13	61.29	0.05	1.01	0.42	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	20	3.23	64.52	0.00	1.01	0.00	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	22	6.45	70.97	0.66	1.67	5.63	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	23	3.23	74.19	0.00	1.67	0.00	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	24	3.23	77.42	2.22	3.90	18.81	32.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	25	3.23	80.65	7.02	10.92	59.42	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	26	3.23	83.87	0.45	10.47	3.80	88.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	27	3.23	87.10	0.45	10.92	3.80	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	28	3.23	90.32	0.45	11.36	3.80	96.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	29	3.23	93.55	0.45	11.81	3.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	30	3.23	96.77	4.51	7.30	38.17	61.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	31	3.23	100.00	4.51	11.81	38.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	11.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	11.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	31	0.00	100.00	0.00	11.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31					11.81					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 214

PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	5.97	5.97	7.95	7.95	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	21	1.87	7.84	0.54	8.49	0.06	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	26	1.87	9.70	0.61	9.10	0.07	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	28	0.75	10.45	1.50	10.60	0.18	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	32	1.49	11.94	2.16	12.77	0.26	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	35	1.12	13.06	1.80	14.57	0.22	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	41	2.24	15.30	6.26	20.83	0.75	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	45	1.49	16.79	4.28	25.11	0.51	3.02	1	1	12.50	12.50	49.06	49.06	9.97	9.97	1146.77	195.41			
9	1,500	2,000	1,750	5	50	1.87	18.66	0.46	25.56	0.06	3.07	0	1	0.00	12.50	0.00	49.06	0.00	9.97	0.00	191.90			
10	2,000	2,500	2,250	9	59	3.36	22.01	11.24	36.81	1.35	4.42	0	1	0.00	12.50	0.00	49.06	0.00	9.97	0.00	133.28			
11	2,500	3,000	2,750	6	65	2.24	24.25	6.49	43.30	0.78	5.20	0	1	0.00	12.50	0.00	49.06	0.00	9.97	0.00	113.30			
12	3,000	4,000	3,500	9	74	3.36	27.61	29.73	73.03	3.57	8.78	0	1	0.00	12.50	0.00	49.06	0.00	9.97	0.00	67.18			
13	4,000	5,000	4,500	9	83	3.36	30.97	3.90	76.93	0.47	9.25	0	1	0.00	12.50	0.00	49.06	0.00	9.97	0.00	63.77			
14	5,000	7,500	6,250	13	96	4.85	35.82	40.77	117.70	4.90	14.15	0	1	0.00	12.50	0.00	49.06	0.00	9.97	0.00	41.68			
15	7,500	10,000	8,750	11	107	4.10	39.93	76.55	194.24	9.20	23.35	0	1	0.00	12.50	0.00	49.06	0.00	9.97	0.00	25.26			
16	10,000	20,000	15,000	17	124	6.34	46.27	45.92	240.17	5.52	28.87	0	1	0.00	12.50	0.00	49.06	0.00	9.97	0.00	20.43			
17	20,000	50,000	35,000	32	156	11.94	58.21	117.20	357.37	14.09	42.95	0	1	0.00	12.50	0.00	49.06	0.00	9.97	0.00	13.73			
18	50,000	100,000	75,000	18	174	6.72	64.93	140.51	497.88	16.89	59.84	0	1	0.00	12.50	0.00	49.06	0.00	9.97	0.00	9.85			
19	100,000	500,000	300,000	69	243	25.75	90.67	261.56	759.45	31.44	91.28	5	6	62.50	75.00	120.61	169.67	24.52	34.49	46.11	22.34			
20	500,000	UP		25	268	9.33	100.00	72.53	831.97	8.72	100.00	2	8	25.00	100.00	322.29	491.96	65.51	100.00	444.38	59.13			
				268					831.97					8					491.96					59.13



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2141

FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	4.00	4.00	0.16	0.16	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.00	5.00	0.11	0.27	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	7	2.00	7.00	0.45	0.72	0.09	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.00	8.00	0.41	1.12	0.09	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	12	4.00	12.00	0.34	1.46	0.07	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	16	4.00	16.00	2.55	4.01	0.54	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	18	2.00	18.00	1.04	5.05	0.22	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	21	3.00	21.00	4.77	9.82	1.00	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	22	1.00	22.00	1.87	11.69	0.39	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	23	1.00	23.00	1.63	13.32	0.34	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	25	2.00	25.00	2.55	15.87	0.54	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	26	1.00	26.00	7.88	23.75	1.66	5.00	1	1	33.33	33.33	295.25	295.25	30.27	30.27	3749.18	1243.35			
13	4,000	5,000	4,500	3	29	3.00	29.00	10.29	34.04	2.17	7.17	0	1	0.00	33.33	295.25	295.25	0.00	30.27	0.00	867.41			
14	5,000	7,500	6,250	6	35	6.00	35.00	16.91	50.95	3.56	10.73	0	1	0.00	33.33	0.00	295.25	0.00	30.27	0.00	579.46			
15	7,500	10,000	8,750	3	38	3.00	38.00	13.74	37.21	2.89	7.84	0	1	0.00	33.33	0.00	295.25	0.00	30.27	0.00	793.38			
16	10,000	20,000	15,000	9	47	9.00	47.00	89.72	126.94	18.90	26.74	0	1	0.00	33.33	0.00	295.25	0.00	30.27	0.00	232.59			
17	20,000	50,000	35,000	16	63	16.00	63.00	98.80	225.74	20.81	47.56	0	1	0.00	33.33	0.00	295.25	0.00	30.27	0.00	130.79			
18	50,000	100,000	75,000	9	72	9.00	72.00	76.46	302.20	16.11	63.66	0	1	0.00	33.33	0.00	295.25	0.00	30.27	0.00	97.70			
19	100,000	500,000	300,000	16	88	16.00	88.00	130.70	432.90	27.53	91.20	1	2	33.33	66.67	0.00	295.25	0.00	30.27	0.00	68.20			
20	500,000	UP		12	100	12.00	100.00	41.79	474.69	8.80	100.00	1	3	33.33	100.00	680.19	975.43	69.73	100.00	1627.59	205.49			
				100					474.69					3					975.43					205.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	7.27	7.27	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	19	1.36	8.64	0.24	0.26	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	20	0.45	9.09	0.13	0.39	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	23	1.36	10.45	0.02	0.41	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	28	2.27	12.73	1.86	2.27	0.19	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	33	2.27	15.00	0.85	3.12	0.09	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	35	0.91	15.91	2.41	5.53	0.24	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	42	3.18	19.09	3.89	9.41	0.39	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	43	0.45	19.55	0.12	9.53	0.01	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	47	1.82	21.36	2.36	11.89	0.24	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	52	2.27	23.64	9.45	21.34	0.96	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	58	2.73	26.36	10.48	31.81	1.06	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	64	2.73	29.09	8.42	40.23	0.85	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	87	10.45	39.55	53.54	93.78	5.43	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	98	5.00	44.55	41.24	135.02	4.18	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	120	10.00	54.55	136.19	271.20	13.81	27.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	36	156	16.36	70.91	271.58	542.78	27.54	55.03	1	1	14.29	14.29	17.46	17.46	0.52	0.52	6.43	3.22			
18	50,000	100,000	75,000	12	168	5.45	76.36	220.25	763.03	22.33	77.36	1	2	14.29	28.57	91.11	108.58	2.73	3.26	41.37	14.23			
19	100,000	500,000	300,000	39	207	17.73	94.09	176.08	939.11	17.85	95.22	3	5	42.86	71.43	2,355.58	2,464.15	70.63	73.88	1337.81	262.39			
20	500,000	UP		13	220	5.91	100.00	47.17	986.28	4.78	100.00	2	7	28.57	100.00	870.99	3,335.14	26.12	100.00	1846.43	338.15			
				220					986.28					7					3,335.14					338.15



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2148 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	1.51	1.51	7.89	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	2.40	3.92	12.53	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	1.65	5.56	8.59	29.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	13.61	19.17	70.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					19.17					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.84	1.84	20.92	20.92	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	1.84	3.68	0.64	21.56	0.05	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	11	3.07	6.75	1.78	23.34	0.15	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	0.61	7.36	0.34	23.68	0.03	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	16	2.45	9.82	1.15	24.83	0.10	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	23	4.29	14.11	4.22	29.05	0.36	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	29	3.68	17.79	5.12	34.17	0.44	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	37	4.91	22.70	8.13	42.30	0.70	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	42	3.07	25.77	9.62	51.92	0.83	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	45	1.84	27.61	13.14	65.06	1.13	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	47	1.23	28.83	1.04	66.09	0.09	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	54	4.29	33.13	16.08	82.17	1.38	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	62	4.91	38.04	28.41	110.58	2.45	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	72	6.13	44.17	14.55	125.13	1.25	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	74	1.23	45.40	4.19	129.31	0.36	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	86	7.36	52.76	72.22	201.53	6.22	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	107	12.88	65.64	139.00	340.53	11.97	29.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	131	14.72	80.37	341.75	682.29	29.42	58.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	18	149	11.04	91.41	426.60	1,108.88	36.72	95.46	1	1	50.00	50.00	59.74	59.74	99.33	99.33	14.00	5.39			
20	500,000	UP		14	163	8.59	100.00	52.72	1,161.60	4.54	100.00	1	2	50.00	100.00	0.40	60.14	0.67	100.00	0.76	5.18			
				163					1,161.60					2					60.14					5.18



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2151 HOLLOW GLASS BOTTLES AND GLASSFIBRES (LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	10.76	10.76	0.19	0.19	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	18	0.63	11.39	1.32	1.51	0.20	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	22	2.53	13.92	0.53	2.04	0.08	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	25	1.90	15.82	1.07	3.10	0.17	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	28	1.90	17.72	2.64	5.74	0.41	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	32	2.53	20.25	0.07	5.81	0.01	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	37	3.16	23.42	1.64	7.46	0.26	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	40	1.90	25.32	3.45	10.90	0.54	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	42	1.27	26.58	6.24	17.15	0.97	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	47	3.16	29.75	19.98	37.12	3.11	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	50	1.90	31.65	0.12	37.24	0.02	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	60	6.33	37.97	19.68	56.92	3.06	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	63	1.90	39.87	9.66	66.59	1.50	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	71	5.06	44.94	18.82	85.41	2.92	13.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	74	1.90	46.84	15.88	101.28	2.47	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	82	5.06	51.90	51.76	153.05	8.05	23.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	109	17.09	68.99	259.62	412.67	40.35	64.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	124	9.49	78.48	74.58	487.24	11.59	75.73	1	1	50.00	50.00	7.34	7.34	10.93	10.93	9.84	1.51			
19	100,000	500,000	300,000	32	156	20.25	98.73	155.56	642.81	24.18	99.90	1	2	50.00	100.00	59.78	67.11	89.07	100.00	38.43	10.44			
20	500,000	UP		2	158	1.27	100.00	0.61	643.42	0.10	100.00	0	2	0.00	100.00	0.00	67.11	0.00	100.00	0.00	10.43			
				158					643.42					2					67.11					10.43



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2152 SHEET AND PLATE GLASS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	31.39	31.39	12.84	12.84	2.58	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	44	0.73	32.12	0.13	12.71	0.03	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	45	0.73	32.85	0.09	12.81	0.02	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	46	0.73	33.58	0.57	12.24	0.12	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	49	2.19	35.77	2.45	9.79	0.49	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	54	3.65	39.42	9.54	0.25	1.92	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	55	0.73	40.15	0.88	0.63	0.18	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	60	3.65	43.80	9.29	9.92	1.87	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	64	2.92	46.72	3.01	6.91	0.61	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	68	2.92	49.64	9.18	16.09	1.85	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	70	1.46	51.09	0.38	16.47	0.08	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	81	8.03	59.12	34.32	50.78	6.90	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	82	0.73	59.85	7.62	58.40	1.53	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	93	8.03	67.88	35.81	94.21	7.20	18.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	97	2.92	70.80	9.16	85.05	1.84	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	105	5.84	76.64	95.17	180.22	19.14	36.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	114	6.57	83.21	155.86	336.07	31.35	67.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	126	8.76	91.97	58.65	394.72	11.80	79.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	129	2.19	94.16	25.54	420.26	5.14	84.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	137	5.84	100.00	76.95	497.21	15.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				137					497.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2158 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	20.00	20.00	13.65	13.65	34.60	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.67	26.67	0.39	14.03	0.98	35.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.67	33.33	17.48	31.52	44.33	79.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.67	40.00	5.26	36.78	13.34	93.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	6.67	46.67	7.73	29.05	19.59	73.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.67	53.33	14.89	14.16	37.76	35.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	6.67	60.00	12.86	27.02	32.61	68.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	6.67	66.67	8.76	18.26	22.22	46.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	6.67	73.33	10.77	7.49	27.30	19.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	6.67	80.00	26.88	19.39	68.16	49.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	6.67	86.67	18.22	37.61	46.19	95.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	6.67	93.33	1.09	38.70	2.77	98.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	6.67	100.00	0.74	39.44	1.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					39.44					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	8.96	8.96	0.27	0.27	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	19	5.22	14.18	1.66	1.93	0.16	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	20	0.75	14.93	0.26	2.19	0.03	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	30	7.46	22.39	4.80	6.99	0.48	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	38	5.97	28.36	9.24	16.23	0.92	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	43	3.73	32.09	6.67	22.90	0.66	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	52	6.72	38.81	33.84	56.73	3.36	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	57	3.73	42.54	13.32	70.06	1.32	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	65	5.97	48.51	21.66	91.72	2.15	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	71	4.48	52.99	8.14	99.85	0.81	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	75	2.99	55.97	26.48	126.33	2.63	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	76	0.75	56.72	9.77	136.10	0.97	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	77	0.75	57.46	9.47	145.58	0.94	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	80	2.24	59.70	38.30	183.88	3.80	18.25	1	1	25.00	25.00	155.87	155.87	34.22	34.22	406.91	84.76			
15	7,500	10,000	8,750	1	81	0.75	60.45	21.96	205.85	2.18	20.44	0	1	0.00	25.00	0.00	155.87	0.00	34.22	0.00	75.72			
16	10,000	20,000	15,000	20	101	14.93	75.37	284.40	490.24	28.23	48.67	0	1	0.00	25.00	0.00	155.87	0.00	34.22	0.00	31.79			
17	20,000	50,000	35,000	23	124	17.16	92.54	384.84	875.08	38.20	86.87	3	4	75.00	100.00	299.68	455.54	65.78	100.00	77.87	52.06			
18	50,000	100,000	75,000	6	130	4.48	97.01	61.58	936.66	6.11	92.99	0	4	0.00	100.00	0.00	455.54	0.00	100.00	0.00	48.63			
19	100,000	500,000	300,000	2	132	1.49	98.51	63.67	1,000.33	6.32	99.31	0	4	0.00	100.00	0.00	455.54	0.00	100.00	0.00	45.54			
20	500,000	UP		2	134	1.49	100.00	6.98	1,007.32	0.69	100.00	0	4	0.00	100.00	0.00	455.54	0.00	100.00	0.00	45.22			
				134					1,007.32					4					455.54					45.22



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	3.33	13.33	0.17	0.17	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	11	5.00	18.33	0.16	0.33	0.28	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	14	5.00	23.33	0.00	0.33	0.00	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	18	6.67	30.00	0.17	0.50	0.30	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	23	8.33	38.33	0.51	1.01	0.89	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	30	11.67	50.00	2.54	3.54	4.43	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	34	6.67	56.67	4.92	8.46	8.60	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	37	5.00	61.67	2.65	11.11	4.63	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	44	11.67	73.33	6.33	17.44	11.07	30.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	45	1.67	75.00	3.60	21.04	6.29	36.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	51	10.00	85.00	14.67	35.71	25.65	62.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	52	1.67	86.67	2.99	38.70	5.23	67.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	53	1.67	88.33	2.58	41.28	4.51	72.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	57	6.67	95.00	8.33	49.61	14.57	86.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	58	1.67	96.67	7.50	57.11	13.12	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	59	1.67	98.33	0.07	57.18	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	60	1.67	100.00	0.00	57.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	60	0.00	100.00	0.00	57.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	60	0.00	100.00	0.00	57.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				60					57.18					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	2	6.06	6.06	1.36	1.36	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	6.06	12.12	1.51	2.87	0.29	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	6.06	18.18	5.27	8.13	1.03	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.03	21.21	1.94	10.07	0.38	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	3.03	24.24	3.42	13.49	0.67	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	3.03	27.27	1.79	15.28	0.35	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	3.03	30.30	3.74	19.01	0.73	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	3.03	33.33	2.55	21.56	0.50	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	3.03	36.36	13.17	34.73	2.57	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	3.03	39.39	14.95	49.68	2.92	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	3.03	42.42	5.17	54.85	1.01	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	3.03	45.45	16.10	70.95	3.14	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	17	6.06	51.52	10.19	81.14	1.99	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	3.03	54.55	23.88	105.02	4.66	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	23	15.15	69.70	59.95	164.97	11.69	32.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	29	18.18	87.88	206.58	371.55	40.29	72.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	30	3.03	90.91	6.52	378.07	1.27	73.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	33	9.09	100.00	134.66	512.73	26.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	33	0.00	100.00	0.00	512.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33					512.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 219

TARCOATED CHIPPINGS MANUFACTURE ASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	10.00	10.00	0.13	0.13	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	20	1.11	11.11	1.14	1.01	0.11	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	23	1.67	12.78	1.91	0.90	0.18	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	29	3.33	16.11	1.94	1.04	0.19	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	38	5.00	21.11	10.08	9.04	0.98	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	47	5.00	26.11	12.76	21.80	1.23	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	60	7.22	33.33	24.26	46.06	2.35	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	69	5.00	38.33	35.38	81.44	3.42	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	81	6.67	45.00	60.38	141.82	5.84	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	92	6.11	51.11	74.04	215.87	7.16	20.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	105	7.22	58.33	158.11	373.98	15.30	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	122	9.44	67.78	90.18	464.16	8.72	44.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	131	5.00	72.78	109.59	573.75	10.60	55.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	28	159	15.56	88.33	208.29	782.04	20.15	75.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	170	6.11	94.44	139.41	921.45	13.49	89.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	177	3.89	98.33	50.80	972.25	4.91	94.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	180	1.67	100.00	61.31	1,033.56	5.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	180	0.00	100.00	0.00	1,033.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	180	0.00	100.00	0.00	1,033.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	180	0.00	100.00	0.00	1,033.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				180					1,033.56					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2199 OTHER INDUSTRIES IN MAIN CATEGORY 21

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	12.50	37.50	0.28	0.28	1.55	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	12.50	50.00	1.41	1.69	7.74	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	12.50	62.50	2.85	4.54	15.64	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	12.50	75.00	8.19	12.73	44.93	69.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	12.50	87.50	1.97	14.70	10.81	80.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	12.50	100.00	3.52	18.22	19.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					18.22					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	0.97	0.97	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.49	1.46	0.29	0.29	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.49	1.94	0.61	0.90	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	0.97	2.91	0.90	1.80	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	10	1.94	4.85	1.44	3.23	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	16	2.91	7.77	3.93	7.16	0.23	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	24	3.88	11.65	8.44	15.60	0.49	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	33	4.37	16.02	17.66	33.26	1.02	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	43	4.85	20.87	14.43	47.69	0.84	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	51	3.88	24.76	26.98	74.68	1.57	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	61	4.85	29.61	26.77	101.45	1.55	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	74	6.31	35.92	80.27	181.72	4.66	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	83	4.37	40.29	86.91	268.63	5.04	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	105	10.68	50.97	186.22	454.85	10.80	26.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	126	10.19	61.17	184.21	639.06	10.69	37.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	42	168	20.39	81.55	576.29	1,215.35	33.43	70.50	1	1	33.33	33.33	730.13	730.13	80.42	80.42	126.69	60.08			
17	20,000	50,000	35,000	26	194	12.62	94.17	374.73	1,590.08	21.74	92.24	2	3	66.67	100.00	177.73	907.85	19.58	100.00	47.43	57.09			
18	50,000	100,000	75,000	7	201	3.40	97.57	71.57	1,661.65	4.15	96.39	0	3	0.00	100.00	0.00	907.85	0.00	100.00	0.00	54.64			
19	100,000	500,000	300,000	2	203	0.97	98.54	62.24	1,723.88	3.61	100.00	0	3	0.00	100.00	0.00	907.85	0.00	100.00	0.00	52.66			
20	500,000	UP		3	206	1.46	100.00	0.08	1,723.80	0.00	100.00	0	3	0.00	100.00	0.00	907.85	0.00	100.00	0.00	52.67			
				206					1,723.80					3					907.85					52.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 220

SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS LOC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	20.02	20.02	80.60	80.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	0.63	20.66	2.55	83.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	0.64	21.29	2.56	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	0.64	21.93	2.56	88.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	2.91	24.84	11.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					24.84					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2201

SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	155	155	6.59	6.59	50.14	50.14	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	182	1.15	7.74	13.92	64.06	0.17	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	222	1.70	9.44	6.21	70.27	0.08	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	42	264	1.79	11.23	10.46	80.73	0.13	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	83	347	3.53	14.76	24.02	104.75	0.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	94	441	4.00	18.76	48.12	152.87	0.60	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	114	555	4.85	23.61	52.61	205.48	0.65	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	81	636	3.45	27.05	87.58	293.06	1.09	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	89	725	3.79	30.84	121.06	414.12	1.50	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	48	773	2.04	32.88	85.00	499.12	1.05	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	47	820	2.00	34.88	93.59	592.71	1.16	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	135	955	5.74	40.62	180.03	772.75	2.23	9.57	1	1	2.78	2.78	10.41	10.41	0.24	0.24	5.78	1.35			
13	4,000	5,000	4,500	102	1,057	4.34	44.96	268.10	1,040.85	3.32	12.90	0	1	0.00	2.78	0.00	10.41	0.00	0.24	0.00	1.00			
14	5,000	7,500	6,250	135	1,192	5.74	50.70	381.04	1,421.90	4.72	17.62	0	1	0.00	2.78	0.00	10.41	0.00	0.24	0.00	0.73			
15	7,500	10,000	8,750	93	1,285	3.96	54.66	344.49	1,766.39	4.27	21.88	0	1	0.00	2.78	0.00	10.41	0.00	0.24	0.00	0.59			
16	10,000	20,000	15,000	226	1,511	9.61	64.27	1,367.60	3,133.99	16.94	38.83	1	2	2.78	5.56	69.15	79.56	1.59	1.83	5.06	2.54			
17	20,000	50,000	35,000	269	1,780	11.44	75.71	1,609.19	4,743.17	19.94	58.77	7	9	19.44	25.00	298.21	377.77	6.87	8.70	18.53	7.96			
18	50,000	100,000	75,000	211	1,991	8.97	84.69	1,105.63	5,848.80	13.70	72.46	1	10	2.78	27.78	306.76	684.53	7.07	15.77	27.75	11.70			
19	100,000	500,000	300,000	250	2,241	10.63	95.32	1,744.61	7,593.42	21.62	94.08	17	27	47.22	75.00	3,197.74	3,882.27	73.65	89.42	183.29	51.13			
20	500,000	UP		110	2,351	4.68	100.00	477.81	8,071.22	5.92	100.00	9	36	25.00	100.00	459.26	4,341.53	10.58	100.00	96.12	53.79			
				2,351					8,071.22					36					4,341.53					53.79



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	7.32	7.32	7.60	7.60	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	11	6.10	13.41	6.02	13.62	0.79	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	16	6.10	19.51	31.10	44.72	4.06	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	22	7.32	26.83	3.93	48.64	0.51	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	24	2.44	29.27	2.07	50.71	0.27	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	25	1.22	30.49	1.19	51.89	0.15	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	30	6.10	36.59	7.82	59.71	1.02	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	40	12.20	48.78	24.53	84.24	3.20	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	41	1.22	50.00	3.60	87.84	0.47	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	45	4.88	54.88	16.44	104.28	2.14	13.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	46	1.22	56.10	4.75	109.03	0.62	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	48	2.44	58.54	6.03	115.06	0.79	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	50	2.44	60.98	15.46	130.52	2.02	17.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	55	6.10	67.07	42.89	173.41	5.60	22.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	62	8.54	75.61	89.75	263.16	11.71	34.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	70	9.76	85.37	196.68	459.85	25.66	60.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	77	8.54	93.90	155.29	615.13	20.26	80.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	78	1.22	95.12	29.33	644.46	3.83	84.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	82	4.88	100.00	121.93	766.40	15.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	82	0.00	100.00	0.00	766.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				82					766.40					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2203 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	7.14	7.14	0.27	0.27	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	16	4.29	11.43	0.73	1.00	0.14	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	22	4.29	15.71	2.66	3.67	0.51	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	31	6.43	22.14	3.68	7.34	0.71	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	45	10.00	32.14	9.08	16.42	1.74	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	55	7.14	39.29	9.65	26.07	1.85	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	66	7.86	47.14	15.16	41.23	2.91	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	75	6.43	53.57	19.25	60.48	3.69	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	83	5.71	59.29	13.07	73.55	2.51	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	91	5.71	65.00	24.75	98.30	4.75	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	97	4.29	69.29	21.90	120.20	4.20	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	105	5.71	75.00	36.63	156.83	7.03	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	108	2.14	77.14	14.98	171.81	2.87	32.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	118	7.14	84.29	53.34	225.15	10.23	43.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	125	5.00	89.29	93.75	318.91	17.99	61.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	134	6.43	95.71	95.72	414.63	18.36	79.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	139	3.57	99.29	76.42	491.05	14.66	94.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	140	0.71	100.00	30.24	521.29	5.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	140	0.00	100.00	0.00	521.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	140	0.00	100.00	0.00	521.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				140					521.29					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2211 MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION (EXCL. ELEC

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,387	1,387	29.27	29.27	351.58	351.58	2.85	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	53	1,440	1.12	30.39	5.65	357.24	0.05	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	116	1,556	2.45	32.83	106.08	463.31	0.86	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	89	1,645	1.88	34.71	25.39	488.71	0.21	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	138	1,783	2.91	37.62	92.90	581.61	0.75	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	153	1,936	3.23	40.85	104.55	686.16	0.85	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	157	2,093	3.31	44.17	104.72	790.88	0.85	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	192	2,285	4.05	48.22	173.55	964.43	1.41	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	124	2,409	2.62	50.83	152.53	1,116.96	1.24	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	89	2,498	1.88	52.71	131.02	1,247.98	1.06	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	102	2,600	2.15	54.86	153.89	1,401.87	1.25	11.38	1	1	1.79	1.79	154.89	154.89	8.55	8.55	100.65	11.05			
12	3,000	4,000	3,500	169	2,769	3.57	58.43	334.53	1,736.40	2.72	14.09	0	1	0.00	1.79	0.00	154.89	0.00	8.55	0.00	8.92			
13	4,000	5,000	4,500	120	2,889	2.53	60.96	287.13	2,023.53	2.33	16.42	0	1	0.00	1.79	0.00	154.89	0.00	8.55	0.00	7.65			
14	5,000	7,500	6,250	205	3,094	4.33	65.29	709.17	2,732.70	5.76	22.18	7	8	12.50	14.29	126.29	281.18	6.97	15.53	17.81	10.29			
15	7,500	10,000	8,750	140	3,234	2.95	68.24	594.16	3,326.85	4.82	27.00	0	8	0.00	14.29	0.00	281.18	0.00	15.53	0.00	8.45			
16	10,000	20,000	15,000	325	3,559	6.86	75.10	2,164.62	5,491.48	17.57	44.57	11	19	19.64	33.93	32.48	313.67	1.79	17.32	1.50	5.71			
17	20,000	50,000	35,000	397	3,956	8.38	83.48	2,773.82	8,265.30	22.51	67.08	7	26	12.50	46.43	139.17	452.83	7.68	25.00	5.02	5.48			
18	50,000	100,000	75,000	234	4,190	4.94	88.42	1,252.86	9,518.15	10.17	77.25	6	32	10.71	57.14	682.67	1,135.51	37.69	62.70	54.49	11.93			
19	100,000	500,000	300,000	366	4,556	7.72	96.14	2,042.40	11,560.55	16.58	93.83	15	47	26.79	83.93	534.33	1,669.83	29.50	92.20	26.16	14.44			
20	500,000	UP		183	4,739	3.86	100.00	760.66	12,321.21	6.17	100.00	9	56	16.07	100.00	141.25	1,811.08	7.80	100.00	18.57	14.70			
				4,739					12,321.21					56					1,811.08					14.70



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 22111 MECHANICAL ENGINEERING WITHOUT ANY MELTING OF METALS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	689	689	14.84	14.84	153.66	153.66	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	90	779	1.94	16.78	28.80	182.47	0.24	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	188	967	4.05	20.83	17.09	199.56	0.14	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	116	1,083	2.50	23.33	19.65	219.21	0.16	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	197	1,280	4.24	27.57	47.54	266.75	0.39	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	178	1,458	3.83	31.40	128.78	395.53	1.05	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	156	1,614	3.36	34.76	115.82	511.35	0.95	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	190	1,804	4.09	38.85	157.58	668.93	1.29	5.46	1	1	1.09	1.09	6.78	6.78	0.07	0.07	4.30	1.01			
9	1,500	2,000	1,750	139	1,943	2.99	41.85	123.24	792.17	1.01	6.47	0	1	0.00	1.09	0.00	6.78	0.00	0.07	0.00	0.86			
10	2,000	2,500	2,250	97	2,040	2.09	43.94	132.91	925.09	1.09	7.55	0	1	0.00	1.09	0.00	6.78	0.00	0.07	0.00	0.73			
11	2,500	3,000	2,750	92	2,132	1.98	45.92	149.38	1,074.46	1.22	8.77	1	2	1.09	2.17	10.00	16.78	0.10	0.16	6.69	1.56			
12	3,000	4,000	3,500	153	2,285	3.30	49.21	164.90	1,239.36	1.35	10.12	0	2	0.00	2.17	0.00	16.78	0.00	0.16	0.00	1.35			
13	4,000	5,000	4,500	135	2,420	2.91	52.12	303.18	1,542.54	2.48	12.59	1	3	1.09	3.26	180.74	197.52	1.75	1.91	59.61	12.80			
14	5,000	7,500	6,250	249	2,669	5.36	57.48	627.24	2,169.77	5.12	17.71	0	3	0.00	3.26	0.00	197.52	0.00	1.91	0.00	9.10			
15	7,500	10,000	8,750	185	2,854	3.98	61.47	672.92	2,842.70	5.49	23.21	0	3	0.00	3.26	0.00	197.52	0.00	1.91	0.00	6.95			
16	10,000	20,000	15,000	388	3,242	8.36	69.83	1,761.12	4,603.81	14.38	37.59	3	6	3.26	6.52	76.97	274.49	0.75	2.66	4.37	5.96			
17	20,000	50,000	35,000	439	3,681	9.46	79.28	2,555.67	7,159.48	20.87	58.45	10	16	10.87	17.39	733.13	1,007.62	7.10	9.75	28.69	14.07			
18	50,000	100,000	75,000	286	3,967	6.16	85.44	1,558.79	8,718.27	12.73	71.18	3	19	3.26	20.65	48.31	1,055.93	0.47	10.22	3.10	12.11			
19	100,000	500,000	300,000	491	4,458	10.58	96.02	2,452.84	11,171.11	20.03	91.21	36	55	39.13	59.78	7,253.04	8,308.97	70.21	80.44	295.70	74.38			
20	500,000	UP		185	4,643	3.98	100.00	1,077.15	12,248.27	8.79	100.00	37	92	40.22	100.00	2,020.91	10,329.88	19.56	100.00	187.62	84.34			
				4,643					12,248.27					92					10,329.88					84.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	7.40	7.40	24.87	24.87	1.35	1.35	1	1	16.67	16.67	4.20	4.20	0.07	0.07	16.89	16.89			
2	50	100	75	17	63	2.73	10.13	1.80	23.07	0.10	1.25	0	1	0.00	16.67	0.00	4.20	0.00	0.07	0.00	18.20			
3	100	200	150	31	94	4.98	15.11	6.34	16.73	0.34	0.91	0	1	0.00	16.67	0.00	4.20	0.00	0.07	0.00	25.10			
4	200	300	250	30	124	4.82	19.94	11.79	4.94	0.64	0.27	0	1	0.00	16.67	0.00	4.20	0.00	0.07	0.00	84.95			
5	300	500	400	46	170	7.40	27.33	26.18	21.23	1.42	1.15	0	1	0.00	16.67	0.00	4.20	0.00	0.07	0.00	19.78			
6	500	750	625	57	227	9.16	36.50	42.90	64.14	2.33	3.49	0	1	0.00	16.67	0.00	4.20	0.00	0.07	0.00	6.55			
7	750	1,000	875	51	278	8.20	44.69	45.63	109.77	2.48	5.97	0	1	0.00	16.67	0.00	4.20	0.00	0.07	0.00	3.83			
8	1,000	1,500	1,250	31	309	4.98	49.68	46.20	155.97	2.51	8.48	1	2	16.67	33.33	23.00	27.20	0.37	0.43	49.79	17.44			
9	1,500	2,000	1,750	20	329	3.22	52.89	27.59	183.56	1.50	9.98	0	2	0.00	33.33	0.00	27.20	0.00	0.43	0.00	14.82			
10	2,000	2,500	2,250	16	345	2.57	55.47	35.80	219.36	1.95	11.93	0	2	0.00	33.33	0.00	27.20	0.00	0.43	0.00	12.40			
11	2,500	3,000	2,750	14	359	2.25	57.72	26.48	245.84	1.44	13.37	0	2	0.00	33.33	0.00	27.20	0.00	0.43	0.00	11.07			
12	3,000	4,000	3,500	31	390	4.98	62.70	85.56	331.40	4.65	18.02	0	2	0.00	33.33	0.00	27.20	0.00	0.43	0.00	8.21			
13	4,000	5,000	4,500	13	403	2.09	64.79	53.11	384.51	2.89	20.90	0	2	0.00	33.33	0.00	27.20	0.00	0.43	0.00	7.08			
14	5,000	7,500	6,250	18	421	2.89	67.68	69.02	453.53	3.75	24.66	0	2	0.00	33.33	0.00	27.20	0.00	0.43	0.00	6.00			
15	7,500	10,000	8,750	14	435	2.25	69.94	113.77	567.29	6.19	30.84	0	2	0.00	33.33	0.00	27.20	0.00	0.43	0.00	4.80			
16	10,000	20,000	15,000	39	474	6.27	76.21	197.60	764.90	10.74	41.59	0	2	0.00	33.33	0.00	27.20	0.00	0.43	0.00	3.56			
17	20,000	50,000	35,000	46	520	7.40	83.60	263.55	1,028.44	14.33	55.91	0	2	0.00	33.33	0.00	27.20	0.00	0.43	0.00	2.65			
18	50,000	100,000	75,000	43	563	6.91	90.51	244.57	1,273.01	13.30	69.21	1	3	16.67	50.00	9.40	36.60	0.15	0.58	3.84	2.88			
19	100,000	500,000	300,000	45	608	7.23	97.75	437.01	1,710.02	23.76	92.97	1	4	16.67	66.67	4,950.00	4,986.60	78.59	79.17	1132.70	291.61			
20	500,000	UP		14	622	2.25	100.00	129.34	1,839.36	7.03	100.00	2	6	33.33	100.00	1,312.29	6,298.90	20.83	100.00	1014.60	342.45			
				622					1,839.36					6					6,298.90					342.45



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	17.28	17.28	16.46	16.46	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	40	3.66	20.94	0.69	17.15	0.04	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	57	8.90	29.84	0.92	18.06	0.06	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	58	0.52	30.37	0.00	18.06	0.00	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	61	1.57	31.94	4.08	22.14	0.26	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	65	2.09	34.03	6.28	28.42	0.40	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	72	3.66	37.70	17.33	45.75	1.12	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	84	6.28	43.98	34.21	79.97	2.20	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	90	3.14	47.12	34.11	114.08	2.20	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	94	2.09	49.21	17.47	131.55	1.13	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	96	1.05	50.26	18.25	149.80	1.18	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	102	3.14	53.40	39.26	189.06	2.53	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	115	6.81	60.21	87.57	276.63	5.64	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	120	2.62	62.83	100.79	377.43	6.49	24.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	127	3.66	66.49	130.45	507.87	8.40	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	148	10.99	77.49	253.27	761.14	16.31	49.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	170	11.52	89.01	434.38	1,195.52	27.98	77.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	183	6.81	95.81	227.33	1,422.86	14.64	91.64	2	2	100.00	100.00	604.12	604.12	100.00	100.00	265.74	42.46			
19	100,000	500,000	300,000	7	190	3.66	99.48	96.95	1,519.81	6.24	97.89	0	2	0.00	100.00	0.00	604.12	0.00	100.00	0.00	39.75			
20	500,000	UP		1	191	0.52	100.00	32.79	1,552.60	2.11	100.00	0	2	0.00	100.00	0.00	604.12	0.00	100.00	0.00	38.91			
				191					1,552.60					2					604.12					38.91



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	6.21	6.21	19.49	19.49	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	25	1.18	7.40	0.36	19.86	0.02	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	29	1.18	8.58	0.79	20.65	0.04	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	40	3.25	11.83	5.23	25.88	0.28	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	52	3.55	15.38	5.92	31.80	0.32	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	65	3.85	19.23	10.32	42.12	0.55	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	76	3.25	22.49	8.37	50.49	0.45	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	93	5.03	27.51	21.46	71.95	1.14	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	103	2.96	30.47	22.12	94.07	1.18	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	112	2.66	33.14	22.25	116.32	1.19	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	125	3.85	36.98	28.01	144.33	1.49	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	144	5.62	42.60	61.46	205.79	3.28	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	167	6.80	49.41	99.37	305.16	5.30	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	29	196	8.58	57.99	64.74	369.90	3.45	19.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	215	5.62	63.61	157.28	527.18	8.39	28.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	56	271	16.57	80.18	437.11	964.29	23.31	51.42	1	1	25.00	25.00	738.86	738.86	4.85	4.85	169.04	76.62			
17	20,000	50,000	35,000	30	301	8.88	89.05	435.20	1,399.49	23.21	74.63	2	3	50.00	75.00	14,433.01	15,171.88	94.70	99.55	3316.40	1084.10			
18	50,000	100,000	75,000	14	315	4.14	93.20	170.05	1,569.54	9.07	83.70	0	3	0.00	75.00	0.00	15,171.88	0.00	99.55	0.00	966.64			
19	100,000	500,000	300,000	16	331	4.73	97.93	223.97	1,793.51	11.94	95.64	1	4	25.00	100.00	68.89	15,240.77	0.45	100.00	30.76	849.77			
20	500,000	UP		7	338	2.07	100.00	81.67	1,875.18	4.36	100.00	0	4	0.00	100.00	0.00	15,240.77	0.00	100.00	0.00	812.76			
				338					1,875.18					4					15,240.77					812.76



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	4.27	4.27	11.55	11.55	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	31	0.63	4.90	1.32	12.88	0.03	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	45	2.21	7.11	7.92	20.80	0.19	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	54	1.42	8.53	4.50	25.30	0.11	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	74	3.16	11.69	14.33	39.63	0.35	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	102	4.42	16.11	31.09	70.72	0.76	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	61	163	9.64	25.75	77.75	148.47	1.91	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	48	211	7.58	33.33	86.77	235.24	2.13	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	227	2.53	35.86	44.58	279.82	1.09	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	251	3.79	39.65	87.15	366.97	2.14	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	30	281	4.74	44.39	106.68	473.65	2.62	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	30	311	4.74	49.13	127.36	601.01	3.12	14.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	29	340	4.58	53.71	137.32	738.33	3.37	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	63	403	9.95	63.67	439.90	1,178.23	10.79	28.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	39	442	6.16	69.83	439.44	1,617.67	10.78	39.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	74	516	11.69	81.52	829.91	2,447.58	20.36	60.03	2	2	66.67	66.67	9.21	9.21	52.30	52.30	1.11	0.38			
17	20,000	50,000	35,000	62	578	9.79	91.31	1,091.57	3,539.15	26.77	86.80	1	3	33.33	100.00	8.40	17.60	47.70	100.00	0.77	0.50			
18	50,000	100,000	75,000	22	600	3.48	94.79	253.93	3,793.08	6.23	93.03	0	3	0.00	100.00	0.00	17.60	0.00	100.00	0.00	0.46			
19	100,000	500,000	300,000	28	628	4.42	99.21	255.67	4,048.75	6.27	99.30	0	3	0.00	100.00	0.00	17.60	0.00	100.00	0.00	0.43			
20	500,000	UP		5	633	0.79	100.00	28.41	4,077.16	0.70	100.00	0	3	0.00	100.00	0.00	17.60	0.00	100.00	0.00	0.43			
				633					4,077.16					3					17.60					0.43



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	2.64	2.64	0.38	0.38	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	16	0.61	3.25	1.73	1.35	0.05	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	26	2.03	5.28	4.59	3.24	0.13	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	34	1.63	6.91	17.35	20.59	0.49	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	47	2.64	9.55	14.31	34.90	0.41	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	61	2.85	12.40	20.22	55.12	0.57	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	75	2.85	15.24	33.40	88.53	0.95	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	90	3.05	18.29	35.42	123.95	1.00	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	45	135	9.15	27.44	113.92	237.86	3.22	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	156	4.27	31.71	91.45	329.31	2.59	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	171	3.05	34.76	94.61	423.92	2.68	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	38	209	7.72	42.48	327.96	751.88	9.28	21.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	32	241	6.50	48.98	359.39	1,111.27	10.17	31.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	47	288	9.55	58.54	395.01	1,506.28	11.18	42.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	32	320	6.50	65.04	258.59	1,764.86	7.32	49.95	2	2	28.57	28.57	58.50	58.50	3.81	3.81	22.62	3.31			
16	10,000	20,000	15,000	58	378	11.79	76.83	740.41	2,505.27	20.95	70.90	1	3	14.29	42.86	30.00	88.50	1.95	5.77	4.05	3.53			
17	20,000	50,000	35,000	64	442	13.01	89.84	595.82	3,101.09	16.86	87.76	2	5	28.57	71.43	1,442.77	1,531.27	93.99	99.76	242.15	49.38			
18	50,000	100,000	75,000	23	465	4.67	94.51	262.12	3,363.20	7.42	95.18	2	7	28.57	100.00	3.68	1,534.95	0.24	100.00	1.40	45.64			
19	100,000	500,000	300,000	22	487	4.47	98.98	156.84	3,520.04	4.44	99.62	0	7	0.00	100.00	0.00	1,534.95	0.00	100.00	0.00	43.61			
20	500,000	UP		5	492	1.02	100.00	13.52	3,533.56	0.38	100.00	0	7	0.00	100.00	0.00	1,534.95	0.00	100.00	0.00	43.44			
				492					3,533.56					7					1,534.95					43.44



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2218 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.45	3.45	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.57	4.02	0.18	0.19	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	12	2.87	6.90	4.51	4.69	0.34	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	17	2.87	9.77	0.79	5.48	0.06	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	25	4.60	14.37	14.51	19.99	1.09	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	32	4.02	18.39	8.05	28.04	0.60	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	34	1.15	19.54	7.81	35.85	0.59	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	47	7.47	27.01	58.25	94.09	4.37	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	57	5.75	32.76	37.87	131.97	2.84	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	61	2.30	35.06	14.74	146.70	1.11	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	67	3.45	38.51	58.41	205.12	4.38	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	73	3.45	41.95	31.87	236.99	2.39	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	82	5.17	47.13	105.18	342.17	7.89	25.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	99	9.77	56.90	276.72	618.89	20.76	46.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	116	9.77	66.67	124.72	743.61	9.36	55.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	127	6.32	72.99	284.64	1,028.26	21.35	77.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	38	165	21.84	94.83	639.29	1,667.55	47.95	125.08	1	1	25.00	25.00	4,770.00	4,770.00	70.73	70.73	746.14	286.05			
18	50,000	100,000	75,000	1	166	0.57	95.40	485.51	1,182.04	36.42	88.66	0	1	0.00	25.00	0.00	4,770.00	0.00	70.73	0.00	403.54			
19	100,000	500,000	300,000	8	174	4.60	100.00	151.13	1,333.17	11.34	100.00	3	4	75.00	100.00	1,973.92	6,743.92	29.27	100.00	1306.14	505.86			
20	500,000	UP		0	174	0.00	100.00	0.00	1,333.17	0.00	100.00	0	4	0.00	100.00	0.00	6,743.92	0.00	100.00	0.00	505.86			
				174					1,333.17					4					6,743.92					505.86



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	3.75	3.75	52.01	52.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	2.54	6.29	35.23	87.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.46	6.75	6.38	93.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.46	7.21	6.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				7.21		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2221

MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	259	259	13.48	13.48	35.32	35.32	0.54	0.54	1	1	4.76	4.76	8,614.20	8,614.20	52.87	52.87	24390.74	24390.74			
2	50	100	75	38	297	1.98	15.46	10.08	45.40	0.15	0.70	0	1	0.00	4.76	0.00	8,614.20	0.00	52.87	0.00	18975.79	18975.79		
3	100	200	150	56	353	2.92	18.38	9.00	54.40	0.14	0.83	0	1	0.00	4.76	0.00	8,614.20	0.00	52.87	0.00	15836.35	15836.35		
4	200	300	250	45	398	2.34	20.72	9.46	63.86	0.15	0.98	0	1	0.00	4.76	0.00	8,614.20	0.00	52.87	0.00	13490.14	13490.14		
5	300	500	400	76	474	3.96	24.67	35.74	99.60	0.55	1.53	0	1	0.00	4.76	0.00	8,614.20	0.00	52.87	0.00	8649.09	8649.09		
6	500	750	625	98	572	5.10	29.78	55.28	154.88	0.85	2.38	0	1	0.00	4.76	0.00	8,614.20	0.00	52.87	0.00	5561.98	5561.98		
7	750	1,000	875	74	646	3.85	33.63	64.92	219.79	1.00	3.37	0	1	0.00	4.76	0.00	8,614.20	0.00	52.87	0.00	3919.26	3919.26		
8	1,000	1,500	1,250	112	758	5.83	39.46	120.57	340.37	1.85	5.22	0	1	0.00	4.76	0.00	8,614.20	0.00	52.87	0.00	2530.86	2530.86		
9	1,500	2,000	1,750	84	842	4.37	43.83	124.28	464.65	1.91	7.13	1	2	4.76	9.52	659.76	9,273.96	4.05	56.92	530.86	1995.91	1995.91		
10	2,000	2,500	2,250	71	913	3.70	47.53	129.09	593.74	1.98	9.11	0	2	0.00	9.52	0.00	9,273.96	0.00	56.92	0.00	1561.96	1561.96		
11	2,500	3,000	2,750	69	982	3.59	51.12	185.49	779.23	2.84	11.95	0	2	0.00	9.52	0.00	9,273.96	0.00	56.92	0.00	1190.15	1190.15		
12	3,000	4,000	3,500	95	1,077	4.95	56.06	327.98	1,107.20	5.03	16.98	1	3	4.76	14.29	56.48	9,330.43	0.35	57.26	17.22	842.70	842.70		
13	4,000	5,000	4,500	65	1,142	3.38	59.45	266.68	1,373.88	4.09	21.07	0	3	0.00	14.29	0.00	9,330.43	0.00	57.26	0.00	679.13	679.13		
14	5,000	7,500	6,250	106	1,248	5.52	64.97	494.35	1,868.23	7.58	28.65	1	4	4.76	19.05	335.54	9,665.98	2.06	59.32	67.88	517.39	517.39		
15	7,500	10,000	8,750	72	1,320	3.75	68.71	409.97	2,278.21	6.29	34.94	2	6	9.52	28.57	435.59	10,101.56	2.67	62.00	106.25	443.40	443.40		
16	10,000	20,000	15,000	133	1,453	6.92	75.64	1,064.62	3,342.83	16.33	51.26	1	7	4.76	33.33	318.73	10,420.30	1.96	63.95	29.94	311.72	311.72		
17	20,000	50,000	35,000	159	1,612	8.28	83.91	1,682.45	5,025.28	25.80	77.06	3	10	14.29	47.62	549.36	10,969.65	3.37	67.32	32.65	218.29	218.29		
18	50,000	100,000	75,000	111	1,723	5.78	89.69	890.08	5,915.36	13.65	90.71	2	12	9.52	57.14	132.56	11,102.21	0.81	68.14	14.89	187.68	187.68		
19	100,000	500,000	300,000	124	1,847	6.45	96.15	446.01	6,361.37	6.84	97.55	6	18	28.57	85.71	5,156.79	16,259.01	31.65	99.79	1156.22	255.59	255.59		
20	500,000	UP		74	1,921	3.85	100.00	159.66	6,521.03	2.45	100.00	3	21	14.29	100.00	34.67	16,293.67	0.21	100.00	21.71	249.86	249.86		
				1,921					6,521.03					21					16,293.67			249.86		



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	8.21	8.21	2.21	2.21	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	35	0.77	8.97	0.13	2.08	0.02	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	44	2.31	11.28	0.20	1.88	0.03	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	67	5.90	17.18	0.48	1.41	0.06	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	94	6.92	24.10	1.42	0.01	0.18	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	99	1.28	25.38	0.70	0.71	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	121	5.64	31.03	5.25	5.96	0.66	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	128	1.79	32.82	3.02	8.97	0.38	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	142	3.59	36.41	5.62	14.59	0.71	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	159	4.36	40.77	3.20	17.79	0.41	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	170	2.82	43.59	2.15	19.94	0.27	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	191	5.38	48.97	18.44	38.38	2.33	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	205	3.59	52.56	10.04	48.42	1.27	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	214	2.31	54.87	19.21	67.63	2.43	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	223	2.31	57.18	19.91	87.54	2.52	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	258	8.97	66.15	108.53	196.07	13.74	24.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	291	8.46	74.62	107.61	303.68	13.62	38.44	1	1	33.33	33.33	380.00	380.00	95.84	95.84	353.13	125.13
18	50,000	100,000	75,000	25	316	6.41	81.03	170.18	473.86	21.54	59.99	0	1	0.00	33.33	0.00	380.00	0.00	95.84	0.00	80.19
19	100,000	500,000	300,000	47	363	12.05	93.08	197.66	671.52	25.02	85.01	0	1	0.00	33.33	0.00	380.00	0.00	95.84	0.00	56.59
20	500,000	UP		27	390	6.92	100.00	118.44	789.96	14.99	100.00	2	3	66.67	100.00	16.51	396.51	4.16	100.00	13.94	50.19
				390				789.96				3				396.51					50.19



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2223

MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	5.36	5.36	9.55	9.55	1.98	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	0.36	5.71	0.07	9.62	0.01	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	21	1.79	7.50	0.47	10.09	0.10	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	24	1.07	8.57	0.57	10.66	0.12	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	41	6.07	14.64	5.81	16.47	1.21	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	54	4.64	19.29	5.69	22.16	1.18	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	65	3.93	23.21	5.72	27.88	1.19	5.79	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	78	4.64	27.86	11.48	39.36	2.38	8.17	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	87	3.21	31.07	10.01	49.37	2.08	10.25	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	95	2.86	33.93	11.63	60.99	2.41	12.66	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	103	2.86	36.79	12.71	73.71	2.64	15.30	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	111	2.86	39.64	21.30	95.01	4.42	19.72	1	2	16.67	33.33	30.66	30.66	72.54	72.54	143.93	32.27			
13	4,000	5,000	4,500	5	116	1.79	41.43	3.69	98.70	0.77	20.49	0	2	0.00	33.33	0.00	30.66	0.00	72.54	0.00	31.06			
14	5,000	7,500	6,250	18	134	6.43	47.86	19.93	118.63	4.14	24.62	0	2	0.00	33.33	0.00	30.66	0.00	72.54	0.00	25.84			
15	7,500	10,000	8,750	12	146	4.29	52.14	57.34	175.97	11.90	36.53	2	4	33.33	66.67	7.48	38.14	17.71	90.24	13.05	21.67			
16	10,000	20,000	15,000	24	170	8.57	60.71	17.35	158.62	3.60	32.92	0	4	0.00	66.67	0.00	38.14	0.00	90.24	0.00	24.05			
17	20,000	50,000	35,000	31	201	11.07	71.79	121.09	279.71	25.14	58.06	0	4	0.00	66.67	0.00	38.14	0.00	90.24	0.00	13.64			
18	50,000	100,000	75,000	26	227	9.29	81.07	223.79	503.50	46.45	104.51	2	6	33.33	100.00	4.12	42.26	9.76	100.00	1.84	8.39			
19	100,000	500,000	300,000	25	252	8.93	90.00	5.32	508.82	1.10	105.62	0	6	0.00	100.00	0.00	42.26	0.00	100.00	0.00	8.31			
20	500,000	UP		28	280	10.00	100.00	27.06	481.76	5.62	100.00	0	6	0.00	100.00	0.00	42.26	0.00	100.00	0.00	8.77			
				280					481.76					6					42.26					8.77



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2228 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	29.51	29.51	0.49	0.49	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	39	2.46	31.97	1.01	1.51	0.19	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	46	5.74	37.70	1.50	3.01	0.29	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	51	4.10	41.80	1.67	4.68	0.32	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	57	4.92	46.72	3.24	7.92	0.62	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	62	4.10	50.82	2.55	10.47	0.49	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	68	4.92	55.74	7.52	18.00	1.44	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	69	0.82	56.56	2.06	20.06	0.39	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	73	3.28	59.84	12.29	32.35	2.34	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	84	9.02	68.85	15.87	48.21	3.03	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	88	3.28	72.13	6.18	54.39	1.18	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	90	1.64	73.77	17.28	71.68	3.30	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	95	4.10	77.87	26.59	98.26	5.07	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	99	3.28	81.15	37.14	135.40	7.08	25.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	106	5.74	86.89	56.15	191.55	10.71	36.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	113	5.74	92.62	219.18	410.73	41.80	78.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	118	4.10	96.72	77.71	488.43	14.82	93.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	119	0.82	97.54	5.40	493.83	1.03	94.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	120	0.82	98.36	2.82	496.65	0.54	94.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	122	1.64	100.00	27.68	524.33	5.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				122					524.33					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	2.50	12.50	0.18	0.18	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	2.50	15.00	0.29	0.47	0.17	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	2.50	17.50	0.50	0.98	0.29	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	9	5.00	22.50	0.57	1.55	0.33	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	2.50	25.00	1.04	2.58	0.60	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	18	20.00	45.00	5.67	8.26	3.28	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	19	2.50	47.50	2.86	11.12	1.65	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	22	7.50	55.00	9.41	20.53	5.44	11.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	26	10.00	65.00	13.35	33.87	7.72	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	27	2.50	67.50	2.47	36.35	1.43	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	28	2.50	70.00	4.39	40.73	2.54	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	29	2.50	72.50	4.64	45.38	2.69	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	30	2.50	75.00	4.87	50.25	2.82	29.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	31	2.50	77.50	14.87	65.12	8.60	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	36	12.50	90.00	45.12	110.24	26.10	63.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	38	5.00	95.00	37.61	147.85	21.76	85.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	39	2.50	97.50	19.66	167.51	11.37	96.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	40	2.50	100.00	5.35	172.86	3.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	172.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40				172.86					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	10.59	10.59	0.32	0.32	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	37	0.29	10.88	0.21	0.53	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	51	4.12	15.00	0.92	1.45	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	54	0.88	15.88	0.78	2.23	0.04	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	60	1.76	17.65	1.22	3.45	0.06	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	66	1.76	19.41	5.38	8.83	0.28	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	73	2.06	21.47	5.95	14.78	0.31	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	82	2.65	24.12	13.19	27.97	0.69	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	90	2.35	26.47	11.25	39.22	0.59	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	99	2.65	29.12	23.10	62.32	1.21	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	106	2.06	31.18	12.21	74.53	0.64	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	25	131	7.35	38.53	51.37	125.90	2.69	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	139	2.35	40.88	31.18	157.08	1.63	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	160	6.18	47.06	82.04	239.12	4.30	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	171	3.24	50.29	88.74	327.85	4.65	17.18	1	1	25.00	25.00	1,992.82	1,992.82	4.22	4.22	2245.78	607.84			
16	10,000	20,000	15,000	39	210	11.47	61.76	275.65	603.50	14.45	31.63	0	1	0.00	25.00	0.00	1,992.82	0.00	4.22	0.00	330.21			
17	20,000	50,000	35,000	45	255	13.24	75.00	479.56	1,083.06	25.13	56.76	1	2	25.00	50.00	45,240.67	47,233.49	95.70	99.91	9433.86	4361.12			
18	50,000	100,000	75,000	26	281	7.65	82.65	129.49	1,212.55	6.79	63.54	1	3	25.00	75.00	36.80	47,270.29	0.08	99.99	28.42	3898.43			
19	100,000	500,000	300,000	33	314	9.71	92.35	306.46	1,519.00	16.06	79.61	1	4	25.00	100.00	4.09	47,274.38	0.01	100.00	1.33	3112.20			
20	500,000	UP		26	340	7.65	100.00	389.17	1,908.17	20.39	100.00	0	4	0.00	100.00	0.00	47,274.38	0.00	100.00	0.00	2477.47			
				340					1,908.17					4					47,274.38					2477.47



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	2.67	2.67	26.06	26.06	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.27	2.93	0.09	26.16	0.01	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	16	1.33	4.27	0.26	26.42	0.01	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	19	0.80	5.07	0.78	27.21	0.04	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	26	1.87	6.93	2.47	29.67	0.13	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	28	0.53	7.47	2.40	32.08	0.13	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	36	2.13	9.60	3.66	35.73	0.20	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	41	1.33	10.93	3.86	39.59	0.21	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	48	1.87	12.80	9.71	49.30	0.52	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	62	3.73	16.53	39.83	89.13	2.13	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	76	3.73	20.27	9.38	98.51	0.50	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	84	2.13	22.40	35.28	133.79	1.89	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	91	1.87	24.27	18.87	152.66	1.01	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	110	5.07	29.33	114.48	267.14	6.12	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	134	6.40	35.73	241.23	508.37	12.90	27.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	168	9.07	44.80	266.84	775.21	14.27	41.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	34	202	9.07	53.87	248.44	1,023.64	13.29	54.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	41	243	10.93	64.80	310.60	1,334.25	16.61	71.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	101	344	26.93	91.73	453.63	1,787.87	24.26	95.61	1	1	100.00	100.00	1.25	1.25	100.00	100.00	0.27	0.07			
20	500,000	UP		31	375	8.27	100.00	82.14	1,870.01	4.39	100.00	0	0	0.00	100.00	0.00	1.25	0.00	100.00	0.00	0.07			
				375					1,870.01					1					1.25					0.07



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.15	5.15	0.10	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	15	1.29	6.44	0.17	0.27	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	19	1.72	8.15	0.71	0.99	0.07	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	24	2.15	10.30	1.14	2.13	0.10	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	34	4.29	14.59	3.89	6.02	0.36	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	42	3.43	18.03	0.66	6.68	0.06	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	48	2.58	20.60	4.26	10.94	0.39	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	61	5.58	26.18	22.48	33.41	2.06	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	74	5.58	31.76	15.27	48.68	1.40	4.46	0	0	0.00	0.00	1.40	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	80	2.58	34.33	7.71	56.39	0.71	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	92	5.15	39.48	27.41	83.80	2.51	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	103	4.72	44.21	43.35	127.15	3.97	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	110	3.00	47.21	12.14	139.29	1.11	12.76	0	0	0.00	0.00	1.11	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	118	3.43	50.64	32.82	172.11	3.01	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	128	4.29	54.94	72.89	245.00	6.67	22.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	157	12.45	67.38	251.01	496.01	22.99	45.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	40	197	17.17	84.55	393.24	889.25	36.01	81.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	215	7.73	92.27	121.88	1,011.13	11.16	92.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	231	6.87	99.14	70.29	1,081.42	6.44	99.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	233	0.86	100.00	10.53	1,091.95	0.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				233					1,091.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2238 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	9.64	9.64	0.11	0.11	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	1.20	10.84	0.22	0.33	0.07	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	1.20	12.05	0.19	0.52	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	1.20	13.25	0.46	0.98	0.14	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	17	7.23	20.48	1.20	2.18	0.37	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	18	1.20	21.69	0.51	2.69	0.16	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	19	1.20	22.89	0.00	2.69	0.00	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	29	12.05	34.94	7.05	9.73	2.19	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	32	3.61	38.55	7.17	16.90	2.23	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	1.20	39.76	0.75	17.64	0.23	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	35	2.41	42.17	3.71	21.35	1.15	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	37	2.41	44.58	0.00	21.35	0.00	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	42	6.02	50.60	12.40	33.75	3.85	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	43	1.20	51.81	0.01	33.76	0.00	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	50	8.43	60.24	18.52	52.28	5.76	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	62	14.46	74.70	59.01	111.29	18.34	34.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	67	6.02	80.72	51.62	162.91	16.04	50.63	1	1	20.00	20.00	163.70	163.70	17.43	17.43	317.11	100.48			
18	50,000	100,000	75,000	2	69	2.41	83.13	42.90	205.81	13.33	63.96	0	1	0.00	20.00	0.00	163.70	0.00	17.43	0.00	79.54			
19	100,000	500,000	300,000	14	83	16.87	100.00	115.96	321.77	36.04	100.00	4	5	80.00	100.00	775.73	939.43	82.57	100.00	668.96	291.96			
20	500,000	UP		0	83	0.00	100.00	0.00	321.77	0.00	100.00	0	5	0.00	100.00	0.00	939.43	0.00	100.00	0.00	291.96			
				83					321.77					5					939.43					291.96



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2241 VEHICLE CONSTRUCTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	5.02	5.02	5.54	5.54	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	0.36	5.38	0.05	5.59	0.00	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	17	0.72	6.09	0.25	5.84	0.02	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	22	1.79	7.89	0.67	6.52	0.05	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	25	1.08	8.96	0.37	6.89	0.03	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	27	0.72	9.68	1.63	8.51	0.13	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	44	6.09	15.77	9.07	17.58	0.70	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	54	3.58	19.35	8.21	25.79	0.64	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	62	2.87	22.22	10.75	36.54	0.83	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	74	4.30	26.52	12.03	48.57	0.93	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	84	3.58	30.11	22.82	71.39	1.77	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	90	2.15	32.26	10.31	81.70	0.80	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	98	2.87	35.13	10.97	92.67	0.85	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	114	5.73	40.86	66.64	159.31	5.17	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	133	6.81	47.67	124.78	284.09	9.68	22.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	172	13.98	61.65	173.02	457.11	13.42	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	202	10.75	72.40	386.38	843.49	29.97	65.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	22	224	7.89	80.29	182.42	1,025.91	14.15	79.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	44	268	15.77	96.06	172.03	1,197.94	13.35	92.93	4	4	100.00	100.00	3.25	3.25	100.00	100.00	1.89	0.27			
20	500,000	UP		11	279	3.94	100.00	91.15	1,289.09	7.07	100.00	0	0	0.00	100.00	0.00	3.25	0.00	100.00	0.00	0.25			
				279					1,289.09					4					3.25					0.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	0.66	0.66	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	0.37	1.03	0.17	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	1.82	2.85	0.83	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	1.19	4.04	0.54	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	3.65	7.68	1.65	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	1.38	9.06	0.63	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	4.58	13.64	2.08	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	5.13	18.77	2.32	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	6.19	24.96	2.81	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	16.02	40.98	7.27	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	18.19	59.18	8.25	26.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.17	50.00	10.04	69.22	4.55	31.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.17	54.17	23.70	92.93	10.75	42.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.17	58.33	20.64	113.57	9.36	51.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.17	62.50	12.53	126.10	5.68	57.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.17	66.67	1.44	127.54	0.65	57.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.17	70.83	0.00	127.54	0.00	57.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	19	8.33	79.17	17.08	144.62	7.74	65.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	24	20.83	100.00	75.93	220.55	34.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				220.55					0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	10.00	10.00	0.07	0.07	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	10.00	20.00	0.34	0.41	0.40	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	10.00	30.00	0.51	0.92	0.61	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	10.00	40.00	2.06	2.98	2.45	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	10.00	50.00	19.13	22.11	22.75	26.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	10.00	60.00	18.66	40.76	22.19	48.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	10.00	70.00	23.49	64.26	27.94	76.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	10.00	80.00	17.63	81.88	20.96	97.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	10.00	90.00	1.68	80.20	2.00	95.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	10	10.00	100.00	3.89	84.09	4.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					84.09					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	3.18	3.18	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.35	3.53	0.06	0.21	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	15	1.77	5.30	0.76	0.97	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	20	1.77	7.07	1.14	2.12	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	31	3.89	10.95	4.54	6.65	0.28	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	33	0.71	11.66	1.88	8.53	0.11	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	40	2.47	14.13	9.92	18.45	0.61	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	56	5.65	19.79	18.94	37.40	1.16	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	63	2.47	22.26	5.14	42.53	0.31	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	71	2.83	25.09	14.14	56.68	0.86	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	84	4.59	29.68	16.44	73.12	1.01	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	101	6.01	35.69	48.24	121.36	2.95	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	115	4.95	40.64	56.49	177.85	3.45	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	130	5.30	45.94	57.16	235.01	3.49	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	144	4.95	50.88	56.80	291.81	3.47	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	177	11.66	62.54	329.46	621.27	20.14	37.97	1	1	12.50	12.50	59.58	59.58	5.43	5.43	18.08	9.59
17	20,000	50,000	35,000	33	210	11.66	74.20	283.12	904.39	17.30	55.28	1	2	12.50	25.00	1.36	60.94	0.12	5.55	0.48	6.74
18	50,000	100,000	75,000	26	236	9.19	83.39	330.56	1,234.96	20.20	75.48	3	5	37.50	62.50	89.08	150.02	8.11	13.66	26.95	12.15
19	100,000	500,000	300,000	34	270	12.01	95.41	375.13	1,610.08	22.93	98.41	1	6	12.50	75.00	918.49	1,068.51	83.66	97.32	244.85	66.36
20	500,000	UP		13	283	4.59	100.00	25.98	1,636.06	1.59	100.00	2	8	25.00	100.00	29.40	1,097.91	2.68	100.00	113.17	67.11
				283				1,636.06				8				1,097.91				67.11	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	5.68	5.68	11.12	11.12	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	57	0.21	5.88	0.01	11.12	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	62	0.52	6.40	0.55	11.67	0.03	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	70	0.83	7.22	0.93	12.61	0.04	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	87	1.75	8.98	2.37	14.97	0.11	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	38	125	3.92	12.90	4.13	19.11	0.19	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	143	1.86	14.76	2.48	21.59	0.12	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	170	2.79	17.54	7.24	28.83	0.34	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	197	2.79	20.33	17.31	46.14	0.82	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	27	224	2.79	23.12	6.58	52.73	0.31	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	242	1.86	24.97	13.96	66.68	0.66	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	38	280	3.92	28.90	16.71	83.39	0.79	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	303	2.37	31.27	36.54	119.93	1.72	5.65	0	0	0.00	0.00	1.72	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	56	359	5.78	37.05	91.43	211.36	4.31	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	25	384	2.58	39.63	135.41	346.77	6.38	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	62	446	6.40	46.03	212.82	559.58	10.02	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	67	513	6.91	52.94	361.81	921.39	17.04	43.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	78	591	8.05	60.99	226.08	1,147.47	10.65	54.03	2	2	12.50	12.50	3.80	3.80	0.05	0.05	1.68	0.33			
19	100,000	500,000	300,000	114	705	11.76	72.76	214.56	932.91	10.10	43.93	8	10	50.00	62.50	131.45	135.25	1.75	1.80	61.27	14.50			
20	500,000	UP		264	969	27.24	100.00	1,190.69	2,123.60	56.07	100.00	6	16	37.50	100.00	7,366.92	7,502.17	98.20	100.00	618.71	353.28			
				969					2,123.60					16					7,502.17					353.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2248 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.92	1.92	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.92	3.85	0.08	0.08	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	5	5.77	9.62	0.57	0.66	0.26	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	8	5.77	15.38	1.79	2.45	0.81	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	10	3.85	19.23	0.80	3.24	0.36	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	15	9.62	28.85	3.29	6.53	1.49	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	18	5.77	34.62	3.25	9.78	1.48	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	21	5.77	40.38	3.43	13.21	1.56	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	24	5.77	46.15	6.02	19.24	2.73	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	26	3.85	50.00	6.28	25.52	2.85	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	27	1.92	51.92	4.39	29.90	1.99	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	30	5.77	57.69	3.08	32.98	1.40	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	32	3.85	61.54	12.45	45.43	5.65	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	40	15.38	76.92	56.23	101.66	25.51	46.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	41	1.92	78.85	12.12	113.78	5.50	51.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	47	11.54	90.38	38.08	151.86	17.28	68.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	49	3.85	94.23	25.26	177.12	11.46	80.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	52	5.77	100.00	43.28	220.40	19.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	52	0.00	100.00	0.00	220.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	52	0.00	100.00	0.00	220.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				52					220.40					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.04	2.04	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.04	4.08	0.01	0.01	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.04	6.12	2.79	2.80	1.73	1.74	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.04	8.16	0.23	3.03	0.14	1.88	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.04	10.20	9.16	12.19	5.69	7.58	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.04	12.24	10.20	22.39	6.34	13.91	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.04	14.29	15.54	37.93	9.65	23.57	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.04	16.33	8.71	46.64	5.41	28.98	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.04	18.37	9.99	56.63	6.21	35.19	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.04	20.41	10.49	67.12	6.52	41.70	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.04	22.45	11.78	78.90	7.32	49.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.04	24.49	10.41	89.31	6.47	55.49	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.04	26.53	13.30	102.62	8.27	63.76	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.04	28.57	12.14	114.75	7.54	71.30	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.04	30.61	17.40	132.15	10.81	82.11	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	2.04	32.65	24.63	156.78	15.30	97.41	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	2.04	34.69	0.13	156.91	0.08	97.49	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	2.04	36.73	0.13	157.03	0.08	97.57	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		31	49	63.27	100.00	3.91	160.95	2.43	100.00	7	7	100.00	100.00	6.02	6.02	100.00	100.00	153.84	3.74		
				49					160.95					7					6.02			3.74	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	129	129	46.40	46.40	150.28	150.28	13.13	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	135	2.16	48.56	38.13	188.41	3.33	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	136	0.36	48.92	0.01	188.42	0.00	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	137	0.36	49.28	0.54	188.96	0.05	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	138	0.36	49.64	0.00	188.96	0.00	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	143	1.80	51.44	0.00	188.96	0.00	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	151	2.88	54.32	2.18	191.13	0.19	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	156	1.80	56.12	6.66	197.79	0.58	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	165	3.24	59.35	8.60	206.39	0.75	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	168	1.08	60.43	2.54	208.93	0.22	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	169	0.36	60.79	2.80	211.73	0.24	18.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	173	1.44	62.23	18.26	229.99	1.59	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	179	2.16	64.39	19.25	249.24	1.68	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	185	2.16	66.55	34.26	283.50	2.99	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	188	1.08	67.63	33.08	316.58	2.89	27.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	206	6.47	74.10	92.20	408.78	8.05	35.71	2	2	66.67	66.67	258.45	258.45	14.94	14.94	280.32	63.23			
17	20,000	50,000	35,000	22	228	7.91	82.01	322.98	731.76	28.21	63.92	0	2	0.00	66.67	0.00	258.45	0.00	14.94	14.94	0.00	35.32		
18	50,000	100,000	75,000	11	239	3.96	85.97	102.42	834.19	8.95	72.87	0	2	0.00	66.67	0.00	258.45	0.00	14.94	0.00	0.00	30.98		
19	100,000	500,000	300,000	20	259	7.19	93.17	243.23	1,077.42	21.25	94.12	0	2	0.00	66.67	0.00	258.45	0.00	14.94	0.00	0.00	23.99		
20	500,000	UP		19	278	6.83	100.00	67.30	1,144.72	5.88	100.00	1	3	33.33	100.00	1,471.44	1,729.90	85.06	100.00	2186.33	151.12			
				278					1,144.72					3					1,729.90					151.12



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	9.21	9.21	0.18	0.18	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	1.32	10.53	0.13	0.31	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	1.32	11.84	0.28	0.59	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	1.32	13.16	0.61	1.20	0.14	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	15	6.58	19.74	2.68	3.88	0.61	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	20	6.58	26.32	6.08	9.97	1.39	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	28	10.53	36.84	7.06	17.03	1.61	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	36	10.53	47.37	11.27	28.30	2.58	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	37	1.32	48.68	3.44	31.74	0.79	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	38	1.32	50.00	3.82	35.56	0.87	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	41	3.95	53.95	9.59	45.15	2.19	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	43	2.63	56.58	10.64	55.79	2.43	12.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	50	9.21	65.79	47.66	103.46	10.90	23.65	1	1	100.00	100.00	32.55	32.55	100.00	100.00	68.29	31.46	
14	5,000	7,500	6,250	1	51	1.32	67.11	7.39	110.84	1.69	25.34	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	29.36	
15	7,500	10,000	8,750	2	53	2.63	69.74	5.18	116.03	1.18	26.52	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	28.05	
16	10,000	20,000	15,000	7	60	9.21	78.95	107.69	223.72	24.62	51.14	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	14.55	
17	20,000	50,000	35,000	9	69	11.84	90.79	92.82	316.53	21.22	72.36	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	10.28	
18	50,000	100,000	75,000	3	72	3.95	94.74	39.20	355.73	8.96	81.32	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	9.15	
19	100,000	500,000	300,000	4	76	5.26	100.00	81.71	437.44	18.68	100.00	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	7.44	
20	500,000	UP		0	76	0.00	100.00	0.00	437.44	0.00	100.00	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	7.44	
				76					437.44					1					32.55			7.44



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	4.65	4.65	2.76	2.76	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	2.33	6.98	6.09	8.85	0.65	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	2.33	9.30	0.70	9.55	0.07	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	2.33	11.63	0.61	10.15	0.06	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	2.33	13.95	0.02	10.18	0.00	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	2.33	16.28	3.17	13.34	0.34	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	2.33	18.60	0.00	13.34	0.00	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	2.33	20.93	2.20	15.54	0.23	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	2.33	23.26	1.57	17.12	0.17	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	2.33	25.58	10.54	27.65	1.12	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	2.33	27.91	5.90	33.55	0.63	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	2.33	30.23	4.28	37.83	0.46	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	2.33	32.56	2.85	40.68	0.30	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	2	4.65	37.21	10.02	50.70	1.07	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	2.33	39.53	0.59	51.28	0.06	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	1	2.33	41.86	0.30	51.58	0.03	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	11	25.58	67.44	88.45	140.03	9.42	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	5	11.63	79.07	182.54	322.57	19.44	34.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	3	6.98	86.05	477.57	800.14	50.85	85.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		6	13.95	100.00	139.00	939.14	14.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				43					939.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 226

RADIO AND TELEVISION RECEIVER FACTORIES AND OR ASSEMBLING PL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.88	5.88	1.29	1.29	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	1.58	2.86	1.34	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	2.40	5.26	2.04	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	0.18	5.44	0.16	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	0.24	5.69	0.21	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.88	35.29	0.47	6.15	0.40	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.88	41.18	0.35	6.50	0.30	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.88	47.06	9.00	15.50	7.67	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.88	52.94	1.27	16.77	1.08	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.88	58.82	11.34	28.10	9.66	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.88	64.71	30.00	58.10	25.55	49.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.88	70.59	13.71	71.81	11.68	61.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.88	76.47	0.00	71.81	0.00	61.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.88	82.35	3.10	74.90	2.64	63.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.88	88.24	4.10	79.01	3.50	67.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.88	94.12	16.50	95.51	14.06	81.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.88	100.00	21.89	117.40	18.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	117.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	117.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					117.40					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2261 RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	8.05	8.05	8.11	8.11	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	25	0.34	8.39	0.08	8.19	0.01	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	28	1.01	9.40	0.71	8.90	0.06	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	30	0.67	10.07	1.06	9.96	0.09	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	43	4.36	14.43	4.87	14.83	0.42	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	47	1.34	15.77	3.39	18.23	0.29	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	52	1.68	17.45	5.14	23.36	0.44	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	56	1.34	18.79	6.65	30.01	0.57	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	79	7.72	26.51	27.79	57.80	2.40	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	97	6.04	32.55	15.16	72.96	1.31	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	104	2.35	34.90	12.19	85.15	1.05	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	118	4.70	39.60	25.68	110.83	2.22	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	128	3.36	42.95	9.55	120.38	0.83	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	143	5.03	47.99	46.53	166.91	4.02	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	167	8.05	56.04	47.53	214.44	4.11	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	206	13.09	69.13	258.27	472.70	22.31	40.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	233	9.06	78.19	232.40	705.10	20.08	60.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	246	4.36	82.55	121.76	826.86	10.52	71.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	32	278	10.74	93.29	143.34	970.20	12.38	83.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		20	298	6.71	100.00	187.18	1,157.38	16.17	100.00	2	2	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				298					1,157.38					2					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2262

FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.11	2.11	4.70	4.70	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.05	3.16	0.04	4.74	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	3.16	6.32	0.50	5.24	0.05	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.05	7.37	0.46	5.70	0.05	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	9	2.11	9.47	1.01	6.72	0.11	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	14	5.26	14.74	5.66	12.37	0.62	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	21	7.37	22.11	0.82	13.19	0.09	1.44	1	1	50.00	50.00	62.58	62.58	12.22	12.22	7661.03	474.47			
8	1,000	1,500	1,250	6	27	6.32	28.42	10.37	23.56	1.14	2.58	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	265.64			
9	1,500	2,000	1,750	3	30	3.16	31.58	7.94	31.50	0.87	3.45	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	198.64			
10	2,000	2,500	2,250	3	33	3.16	34.74	11.14	42.64	1.22	4.67	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	146.74			
11	2,500	3,000	2,750	1	34	1.05	35.79	0.33	42.97	0.04	4.71	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	145.63			
12	3,000	4,000	3,500	4	38	4.21	40.00	31.70	74.67	3.47	8.18	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	83.80			
13	4,000	5,000	4,500	6	44	6.32	46.32	33.76	108.43	3.70	11.88	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	57.71			
14	5,000	7,500	6,250	4	48	4.21	50.53	39.63	148.07	4.34	16.22	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	42.26			
15	7,500	10,000	8,750	7	55	7.37	57.89	55.93	204.00	6.13	22.34	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	30.68			
16	10,000	20,000	15,000	10	65	10.53	68.42	116.79	320.78	12.79	35.13	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	19.51			
17	20,000	50,000	35,000	3	68	3.16	71.58	84.20	404.98	9.22	44.36	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	15.45			
18	50,000	100,000	75,000	13	81	13.68	85.26	202.93	607.91	22.23	66.58	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	10.29			
19	100,000	500,000	300,000	10	91	10.53	95.79	233.40	841.32	25.56	92.14	1	2	50.00	100.00	449.59	512.16	87.78	100.00	192.62	60.88			
20	500,000	UP		4	95	4.21	100.00	71.72	913.04	7.86	100.00	0	2	0.00	100.00	0.00	512.16	0.00	100.00	0.00	56.09			
				95					913.04					2					512.16					56.09



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	27.37	27.37	13.91	13.91	2.18	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	54	2.79	30.17	0.54	14.45	0.08	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	58	2.23	32.40	1.12	15.57	0.18	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	61	1.68	34.08	1.24	16.81	0.20	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	64	1.68	35.75	1.60	18.41	0.25	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	74	5.59	41.34	4.66	23.07	0.73	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	77	1.68	43.02	1.88	24.95	0.29	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	84	3.91	46.93	6.02	30.98	0.95	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	91	3.91	50.84	13.25	44.23	2.08	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	96	2.79	53.63	3.61	47.84	0.57	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	99	1.68	55.31	3.34	51.19	0.52	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	103	2.23	57.54	12.85	64.04	2.02	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	105	1.12	58.66	12.15	76.19	1.91	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	113	4.47	63.13	33.41	109.60	5.24	17.20	1	1	100.00	100.00	6,889.09	6,889.09	100.00	100.00	20620.85	6285.52			
15	7,500	10,000	8,750	4	117	2.23	65.36	11.14	120.74	1.75	18.95	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	5705.71			
16	10,000	20,000	15,000	20	137	11.17	76.54	205.80	326.54	32.30	51.25	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	2109.73			
17	20,000	50,000	35,000	15	152	8.38	84.92	197.49	524.02	30.99	82.24	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	1314.65			
18	50,000	100,000	75,000	12	164	6.70	91.62	41.79	565.82	6.56	88.80	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	1217.54			
19	100,000	500,000	300,000	4	168	2.23	93.85	31.32	597.14	4.91	93.71	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	1153.69			
20	500,000	UP		11	179	6.15	100.00	40.05	637.18	6.29	100.00	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	1081.18			
				179					637.18					1					6,889.09					1081.18



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 228

WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.56	11.11	0.41	0.41	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.56	16.67	0.40	0.81	0.52	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.56	22.22	1.63	2.44	2.13	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.56	27.78	0.91	3.36	1.19	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.56	33.33	1.72	5.08	2.25	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.56	38.89	3.68	8.76	4.80	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.56	44.44	6.61	15.36	8.64	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.56	50.00	3.65	19.01	4.77	24.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	5.56	55.56	17.81	36.82	23.29	48.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	5.56	61.11	1.49	38.31	1.94	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	5.56	66.67	1.49	39.79	1.94	52.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	5.56	72.22	2.97	42.77	3.89	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	5.56	77.78	12.81	55.58	16.75	72.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	5.56	83.33	11.99	67.57	15.68	88.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	5.56	88.89	7.39	74.96	9.66	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	5.56	94.44	0.00	74.96	0.00	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	18	5.56	100.00	1.53	76.49	2.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	76.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	76.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					76.49					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	7.14	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.57	10.71	0.09	0.09	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.57	14.29	0.51	0.61	0.25	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.57	17.86	0.35	0.96	0.17	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.57	21.43	0.08	1.03	0.04	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.57	25.00	0.00	1.03	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	10	10.71	35.71	3.01	4.04	1.45	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	3.57	39.29	0.87	4.91	0.42	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	3.57	42.86	4.29	9.20	2.08	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	3.57	46.43	2.12	11.32	1.02	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	3.57	50.00	6.15	17.47	2.97	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	3.57	53.57	7.13	24.60	3.45	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	3.57	57.14	5.20	19.40	2.51	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	18	7.14	64.29	13.98	33.38	6.76	16.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	3.57	67.86	5.20	38.58	2.51	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	22	10.71	78.57	64.02	102.60	30.96	49.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	24	7.14	85.71	41.10	143.70	19.88	69.50	1	1	100.00	100.00	114.20	114.20	100.00	100.00	277.86	79.47			
18	50,000	100,000	75,000	3	27	10.71	96.43	59.97	203.67	29.00	98.51	0	1	0.00	100.00	0.00	114.20	0.00	100.00	0.00	56.07			
19	100,000	500,000	300,000	1	28	3.57	100.00	3.09	206.76	1.49	100.00	0	1	0.00	100.00	0.00	114.20	0.00	100.00	0.00	55.23			
20	500,000	UP		0	28	0.00	100.00	0.00	206.76	0.00	100.00	0	1	0.00	100.00	0.00	114.20	0.00	100.00	0.00	55.23			
				28					206.76					1					114.20					55.23



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	14	14	4.17	4.17	1.45	1.45	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	21	2.08	6.25	1.60	3.05	0.12	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	30	2.68	8.93	1.96	5.01	0.15	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	41	3.27	12.20	3.17	8.18	0.24	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	60	5.65	17.86	9.31	17.49	0.69	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	81	6.25	24.11	16.81	34.31	1.25	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	87	1.79	25.89	5.32	39.62	0.40	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	116	8.63	34.52	52.76	92.38	3.92	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	130	4.17	38.69	26.23	118.61	1.95	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	140	2.98	41.67	23.09	141.70	1.72	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	152	3.57	45.24	22.17	163.87	1.65	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	157	1.49	46.73	21.70	185.57	1.61	13.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	179	6.55	53.27	82.37	267.94	6.12	19.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	36	215	10.71	63.99	108.88	376.82	8.09	27.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	229	4.17	68.15	129.67	506.49	9.63	37.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	259	8.93	77.08	211.94	718.44	15.74	53.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	283	7.14	84.23	251.92	970.36	18.71	72.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	40	323	11.90	96.13	167.08	1,137.44	12.41	84.50	1	1	50.00	50.00	2.47	2.47	43.51	43.51	1.48	0.22
19	100,000	500,000	300,000	10	333	2.98	99.11	139.30	1,276.74	10.35	94.84	1	2	50.00	100.00	3.21	5.68	56.49	100.00	2.30	0.44
20	500,000	UP		3	336	0.89	100.00	69.41	1,346.15	5.16	100.00	0	2	0.00	100.00	0.00	5.68	0.00	100.00	0.00	0.42
				336				1,346.15		2				5.68						0.42	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.81	0.81	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.81	1.63	1.53	1.53	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	0.81	2.44	0.61	2.14	0.06	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	0.81	3.25	1.90	4.05	0.17	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	0.81	4.07	1.04	5.09	0.09	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	0.81	4.88	1.25	6.34	0.11	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	0.81	5.69	1.23	7.58	0.11	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	10	2.44	8.13	3.04	10.62	0.28	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	19	7.32	15.45	43.71	54.33	3.96	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	23	3.25	18.70	8.97	63.30	0.81	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	26	2.44	21.14	14.19	77.49	1.29	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	33	5.69	26.83	30.48	107.98	2.76	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	43	8.13	34.96	60.90	168.88	5.52	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	60	13.82	48.78	108.86	277.74	9.87	25.18	1	1	50.00	50.00	211.96	211.96	100.00	100.00	194.71	76.32			
15	7,500	10,000	8,750	5	65	4.07	52.85	104.03	381.77	9.43	34.62	0	1	0.00	50.00	0.00	211.96	0.00	100.00	0.00	55.52			
16	10,000	20,000	15,000	31	96	25.20	78.05	476.69	858.46	43.22	77.84	0	1	0.00	50.00	0.00	211.96	0.00	100.00	0.00	24.69			
17	20,000	50,000	35,000	13	109	10.57	88.62	191.28	1,049.74	17.34	95.18	0	1	0.00	50.00	0.00	211.96	0.00	100.00	0.00	20.19			
18	50,000	100,000	75,000	8	117	6.50	95.12	22.41	1,072.15	2.03	97.21	1	2	50.00	100.00	0.00	211.96	0.00	100.00	0.01	19.77			
19	100,000	500,000	300,000	2	119	1.63	96.75	4.27	1,076.42	0.39	97.60	0	2	0.00	100.00	0.00	211.96	0.00	100.00	0.00	19.69			
20	500,000	UP		4	123	3.25	100.00	26.47	1,102.89	2.40	100.00	0	2	0.00	100.00	0.00	211.96	0.00	100.00	0.00	19.22			
				123					1,102.89					2					211.96					19.22



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2300

CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.70	2.70	0.45	0.45	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.70	5.41	0.76	0.31	0.31	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.70	8.11	1.38	1.69	0.55	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.70	10.81	1.63	3.32	0.66	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.70	13.51	1.78	5.10	0.72	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.70	16.22	3.02	8.12	1.22	3.26	1	1	100.00	100.00	298.30	298.30	100.00	100.00	9870.19	3674.08			
7	750	1,000	875	1	7	2.70	18.92	3.42	11.54	1.37	4.64	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	2585.48			
8	1,000	1,500	1,250	1	8	2.70	21.62	11.01	22.54	4.43	9.07	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	1323.27			
9	1,500	2,000	1,750	1	9	2.70	24.32	11.53	34.07	4.64	13.70	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	875.54			
10	2,000	2,500	2,250	1	10	2.70	27.03	0.97	35.04	0.39	14.09	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	851.37			
11	2,500	3,000	2,750	1	11	2.70	29.73	0.00	35.04	0.00	14.09	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	851.37			
12	3,000	4,000	3,500	1	12	2.70	32.43	0.46	35.50	0.19	14.28	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	840.27			
13	4,000	5,000	4,500	1	13	2.70	35.14	0.80	36.30	0.32	14.60	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	821.66			
14	5,000	7,500	6,250	2	15	5.41	40.54	12.07	48.38	4.86	19.45	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	616.60			
15	7,500	10,000	8,750	1	16	2.70	43.24	17.68	66.06	7.11	26.56	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	451.56			
16	10,000	20,000	15,000	3	19	8.11	51.35	19.09	85.15	7.68	34.24	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	350.31			
17	20,000	50,000	35,000	6	25	16.22	67.57	15.50	100.65	6.23	40.48	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	296.36			
18	50,000	100,000	75,000	4	29	10.81	78.38	15.69	116.34	6.31	46.78	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	256.40			
19	100,000	500,000	300,000	3	32	8.11	86.49	38.71	155.05	15.57	62.35	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	192.39			
20	500,000	UP		5	37	13.51	100.00	93.62	248.68	37.65	100.00	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	119.95			
				37					248.68					1					298.30					119.95



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	3.28	3.28	3.35	3.35	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	38	0.50	3.78	4.35	1.01	0.06	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	43	0.50	4.28	0.60	0.41	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	51	0.80	5.07	1.00	0.59	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	55	0.40	5.47	0.06	0.53	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	64	0.90	6.37	15.01	14.48	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	84	1.99	8.36	37.53	52.01	0.56	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	97	1.29	9.65	31.97	83.98	0.48	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	129	3.18	12.84	30.80	114.78	0.46	1.71	2	2	12.50	12.50	2.75	2.75	0.04	0.04	8.92	2.39			
10	2,000	2,500	2,250	10	139	1.00	13.83	13.93	128.71	0.21	1.92	1	3	6.25	18.75	0.75	3.50	0.01	0.05	5.42	2.72			
11	2,500	3,000	2,750	11	150	1.09	14.93	43.13	171.84	0.64	2.56	0	3	0.00	18.75	0.00	3.50	0.00	0.05	0.00	2.04			
12	3,000	4,000	3,500	14	164	1.39	16.32	42.47	214.31	0.63	3.19	0	3	0.00	18.75	0.00	3.50	0.00	0.05	0.00	1.63			
13	4,000	5,000	4,500	19	183	1.89	18.21	47.76	262.07	0.71	3.90	0	3	0.00	18.75	0.00	3.50	0.00	0.05	0.00	1.34			
14	5,000	7,500	6,250	35	218	3.48	21.69	297.04	559.11	4.42	8.33	0	3	0.00	18.75	0.00	3.50	0.00	0.05	0.00	0.63			
15	7,500	10,000	8,750	25	243	2.49	24.18	115.52	674.63	1.72	10.05	0	3	0.00	18.75	0.00	3.50	0.00	0.05	0.00	0.52			
16	10,000	20,000	15,000	130	373	12.94	37.11	944.87	1,619.51	14.07	24.12	4	7	25.00	43.75	19.38	22.89	0.28	0.33	2.05	1.41			
17	20,000	50,000	35,000	99	472	9.85	46.97	1,034.03	2,653.53	15.40	39.52	2	9	12.50	56.25	6,753.81	6,776.70	98.76	99.09	653.16	255.38			
18	50,000	100,000	75,000	99	571	9.85	56.82	980.98	3,634.51	14.61	54.13	4	13	25.00	81.25	25.11	6,801.81	0.37	99.46	2.56	187.14			
19	100,000	500,000	300,000	324	895	32.24	89.05	1,482.69	5,117.20	22.08	76.21	3	16	18.75	100.00	37.14	6,838.95	0.54	100.00	2.50	133.65			
20	500,000	UP		110	1,005	10.95	100.00	1,597.47	6,714.67	23.79	100.00	0	16	0.00	100.00	0.00	6,838.95	0.00	100.00	0.00	101.85			
				1,005					6,714.67					16					6,838.95					101.85



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	4.18	4.18	3.04	3.04	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	14	1.14	5.32	0.46	3.50	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	17	1.14	6.46	0.92	4.41	0.04	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	0.38	6.84	0.09	4.33	0.00	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	26	3.04	9.89	6.26	10.59	0.28	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	27	0.38	10.27	1.73	12.32	0.08	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	29	0.76	11.03	4.67	16.99	0.21	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	36	2.66	13.69	12.56	29.55	0.57	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	43	2.66	16.35	31.76	61.31	1.44	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	50	2.66	19.01	20.87	82.18	0.95	3.73	1	1	16.67	16.67	1.83	1.83	1.65	1.65	8.77	2.23			
11	2,500	3,000	2,750	5	55	1.90	20.91	25.86	108.04	1.17	4.90	0	1	0.00	16.67	0.00	1.83	0.00	1.65	0.00	1.69			
12	3,000	4,000	3,500	7	62	2.66	23.57	43.69	151.74	1.98	6.88	0	1	0.00	16.67	0.00	1.83	0.00	1.65	0.00	1.21			
13	4,000	5,000	4,500	7	69	2.66	26.24	27.32	179.06	1.24	8.12	0	1	0.00	16.67	0.00	1.83	0.00	1.65	0.00	1.02			
14	5,000	7,500	6,250	10	79	3.80	30.04	64.58	243.64	2.93	11.05	0	1	0.00	16.67	0.00	1.83	0.00	1.65	0.00	0.75			
15	7,500	10,000	8,750	11	90	4.18	34.22	84.05	327.69	3.81	14.87	0	1	0.00	16.67	0.00	1.83	0.00	1.65	0.00	0.56			
16	10,000	20,000	15,000	31	121	11.79	46.01	340.37	668.06	15.44	30.31	0	1	0.00	16.67	0.00	1.83	0.00	1.65	0.00	0.27			
17	20,000	50,000	35,000	48	169	18.25	64.26	489.04	1,157.10	22.19	52.50	1	2	16.67	33.33	63.80	65.63	57.55	59.20	13.05	5.67			
18	50,000	100,000	75,000	26	195	9.89	74.14	436.47	1,593.57	19.80	72.31	1	3	16.67	50.00	39.87	105.50	35.96	95.17	9.13	6.62			
19	100,000	500,000	300,000	23	218	8.75	82.89	374.47	1,968.05	16.99	89.30	2	5	33.33	83.33	5.00	110.50	4.51	99.68	1.34	5.61			
20	500,000	UP		45	263	17.11	100.00	235.89	2,203.93	10.70	100.00	1	6	16.67	100.00	0.36	110.86	0.32	100.00	0.15	5.03			
				263					2,203.93					6					110.86					5.03



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	5.03	5.03	4.34	4.34	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	0.34	5.37	0.00	4.34	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	27	3.69	9.06	0.87	3.47	0.07	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	31	1.34	10.40	0.06	3.41	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	37	2.01	12.42	1.90	1.50	0.16	0.13	1	1	16.67	16.67	0.77	0.77	10.79	10.79	40.44	51.15			
6	500	750	625	4	41	1.34	13.76	5.62	4.11	0.47	0.34	0	1	0.00	16.67	0.00	0.77	0.00	10.79	0.00	18.70			
7	750	1,000	875	7	48	2.35	16.11	1.87	5.98	0.16	0.50	0	1	0.00	16.67	0.00	0.77	0.00	10.79	0.00	12.86			
8	1,000	1,500	1,250	7	55	2.35	18.46	8.30	14.28	0.69	1.19	0	1	0.00	16.67	0.00	0.77	0.00	10.79	0.00	5.39			
9	1,500	2,000	1,750	9	64	3.02	21.48	3.92	18.19	0.33	1.52	0	1	0.00	16.67	0.00	0.77	0.00	10.79	0.00	4.23			
10	2,000	2,500	2,250	6	70	2.01	23.49	3.71	21.91	0.31	1.82	0	1	0.00	16.67	0.00	0.77	0.00	10.79	0.00	3.51			
11	2,500	3,000	2,750	12	82	4.03	27.52	37.33	59.24	3.11	4.93	0	1	0.00	16.67	0.00	0.77	0.00	10.79	0.00	1.30			
12	3,000	4,000	3,500	18	100	6.04	33.56	46.65	105.89	3.89	8.82	0	1	0.00	16.67	0.00	0.77	0.00	10.79	0.00	0.73			
13	4,000	5,000	4,500	11	111	3.69	37.25	34.98	140.86	2.91	11.73	0	1	0.00	16.67	0.00	0.77	0.00	10.79	0.00	0.55			
14	5,000	7,500	6,250	14	125	4.70	41.95	26.21	167.08	2.18	13.91	0	1	0.00	16.67	0.00	0.77	0.00	10.79	0.00	0.46			
15	7,500	10,000	8,750	10	135	3.36	45.30	51.78	218.85	4.31	18.23	0	1	0.00	16.67	0.00	0.77	0.00	10.79	0.00	0.35			
16	10,000	20,000	15,000	34	169	11.41	56.71	239.80	458.65	19.97	38.19	1	2	16.67	33.33	5.22	5.99	73.31	84.10	2.18	1.31			
17	20,000	50,000	35,000	54	223	18.12	74.83	362.88	821.53	30.22	68.41	0	2	0.00	33.33	0.00	5.99	0.00	84.10	0.00	0.73			
18	50,000	100,000	75,000	38	261	12.75	87.58	197.23	1,018.76	16.42	84.84	0	2	0.00	33.33	0.00	5.99	0.00	84.10	0.00	0.59			
19	100,000	500,000	300,000	18	279	6.04	93.62	175.53	1,194.29	14.62	99.46	0	2	0.00	33.33	0.00	5.99	0.00	84.10	0.00	0.50			
20	500,000	UP		19	298	6.38	100.00	6.54	1,200.82	0.54	100.00	4	6	66.67	100.00	1.13	7.13	15.90	100.00	17.34	0.59			
				298					1,200.82					6					7.13					0.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	200	200	12.55	12.55	146.43	146.43	1.89	1.89	1	1	3.45	3.45	102.37	102.37	1.82	1.82	69.91	69.91
2	50	100	75	18	218	1.13	13.68	0.11	146.31	0.00	1.89	0	1	0.00	3.45	0.00	102.37	0.00	1.82	0.00	69.96
3	100	200	150	23	241	1.44	15.13	4.25	150.56	0.05	1.95	0	1	0.00	3.45	0.00	102.37	0.00	1.82	0.00	67.99
4	200	300	250	19	260	1.19	16.32	2.93	153.49	0.04	1.99	1	2	3.45	6.90	96.46	198.82	1.71	3.53	3293.94	129.53
5	300	500	400	32	292	2.01	18.33	3.74	157.23	0.05	2.03	0	2	0.00	6.90	0.00	198.82	0.00	3.53	0.00	126.45
6	500	750	625	27	319	1.69	20.03	10.79	168.03	0.14	2.17	0	2	0.00	6.90	0.00	198.82	0.00	3.53	0.00	118.33
7	750	1,000	875	56	375	3.52	23.54	24.28	192.30	0.31	2.49	1	3	3.45	10.34	8.61	207.44	0.15	3.68	35.48	107.87
8	1,000	1,500	1,250	69	444	4.33	27.87	21.72	214.02	0.28	2.77	0	3	0.00	10.34	0.00	207.44	0.00	3.68	0.00	96.92
9	1,500	2,000	1,750	41	485	2.57	30.45	51.73	265.75	0.67	3.44	0	3	0.00	10.34	0.00	207.44	0.00	3.68	0.00	78.06
10	2,000	2,500	2,250	47	532	2.95	33.40	45.94	311.69	0.59	4.03	0	3	0.00	10.34	0.00	207.44	0.00	3.68	0.00	66.55
11	2,500	3,000	2,750	61	593	3.83	37.23	65.46	377.14	0.85	4.88	3	6	10.34	20.69	1,142.28	1,349.72	20.28	23.96	1745.10	357.88
12	3,000	4,000	3,500	60	653	3.77	40.99	109.90	487.04	1.42	6.30	0	6	0.00	20.69	0.00	1,349.72	0.00	23.96	0.00	277.12
13	4,000	5,000	4,500	39	692	2.45	43.44	124.00	611.04	1.60	7.90	0	6	0.00	20.69	0.00	1,349.72	0.00	23.96	0.00	220.89
14	5,000	7,500	6,250	84	776	5.27	48.71	412.23	1,023.27	5.33	13.23	0	6	0.00	20.69	0.00	1,349.72	0.00	23.96	0.00	131.90
15	7,500	10,000	8,750	60	836	3.77	52.48	352.71	1,375.99	4.56	17.80	2	8	6.90	27.59	97.41	1,447.12	1.73	25.69	27.62	105.17
16	10,000	20,000	15,000	154	990	9.67	62.15	1,040.84	2,416.83	13.46	31.26	2	10	6.90	34.48	3,102.78	4,549.91	55.08	80.77	298.10	188.26
17	20,000	50,000	35,000	224	1,214	14.06	76.21	1,785.01	4,201.84	23.08	54.34	4	14	13.79	48.28	52.02	4,601.93	0.92	81.69	2.91	109.52
18	50,000	100,000	75,000	144	1,358	9.04	85.25	1,291.79	5,493.64	16.71	71.05	0	14	0.00	48.28	0.00	4,601.93	0.00	81.69	0.00	83.77
19	100,000	500,000	300,000	183	1,541	11.49	96.74	1,966.61	7,460.24	25.43	96.48	15	29	51.72	100.00	1,031.25	5,633.18	18.31	100.00	52.44	75.51
20	500,000	UP		52	1,593	3.26	100.00	272.16	7,732.41	3.52	100.00	0	29	0.00	100.00	0.00	5,633.18	0.00	100.00	0.00	72.85
				1,593				7,732.41				29				5,633.18				72.85	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	11.23	11.23	2.18	2.18	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	23	1.07	12.30	0.12	2.30	0.01	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	29	3.21	15.51	0.92	3.22	0.09	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	35	3.21	18.72	1.71	4.92	0.18	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	42	3.74	22.46	5.67	10.59	0.58	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	53	5.88	28.34	9.74	20.33	1.00	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	60	3.74	32.09	9.19	29.52	0.94	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	72	6.42	38.50	13.45	42.96	1.38	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	79	3.74	42.25	24.04	67.01	2.47	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	86	3.74	45.99	20.88	87.89	2.14	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	93	3.74	49.73	14.93	102.82	1.53	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	95	1.07	50.80	14.87	117.69	1.53	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	104	4.81	55.61	66.63	184.33	6.84	18.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	116	6.42	62.03	87.97	272.30	9.03	27.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	132	8.56	70.59	115.23	387.53	11.83	39.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	149	9.09	79.68	195.85	583.38	20.11	59.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	173	12.83	92.51	263.79	847.17	27.09	87.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	174	0.53	93.05	32.08	879.25	3.29	90.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	187	6.95	100.00	94.55	973.80	9.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	187	0.00	100.00	0.00	973.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				187					973.80					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	6.61	6.61	7.51	7.51	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	38	0.18	6.79	0.01	7.50	0.00	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	51	2.32	9.11	1.90	9.40	0.09	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	61	1.79	10.89	1.29	10.69	0.06	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	74	2.32	13.21	0.98	11.67	0.04	0.52	1	1	11.11	11.11	8.79	8.79	2.03	2.03	901.45	75.37			
6	500	750	625	6	80	1.07	14.29	4.09	15.76	0.18	0.71	0	1	0.00	11.11	0.00	8.79	0.00	2.03	0.00	55.82			
7	750	1,000	875	9	89	1.61	15.89	9.78	25.53	0.44	1.14	0	1	0.00	11.11	0.00	8.79	0.00	2.03	0.00	34.44			
8	1,000	1,500	1,250	27	116	4.82	20.71	9.48	35.01	0.42	1.57	0	1	0.00	11.11	0.00	8.79	0.00	2.03	0.00	25.12			
9	1,500	2,000	1,750	9	125	1.61	22.32	9.38	25.63	0.42	1.15	0	1	0.00	11.11	0.00	8.79	0.00	2.03	0.00	34.31			
10	2,000	2,500	2,250	16	141	2.86	25.18	29.90	55.53	1.34	2.48	0	1	0.00	11.11	0.00	8.79	0.00	2.03	0.00	15.84			
11	2,500	3,000	2,750	18	159	3.21	28.39	40.46	95.99	1.81	4.30	0	1	0.00	11.11	0.00	8.79	0.00	2.03	0.00	9.16			
12	3,000	4,000	3,500	13	172	2.32	30.71	51.96	147.95	2.33	6.62	0	1	0.00	11.11	0.00	8.79	0.00	2.03	0.00	5.94			
13	4,000	5,000	4,500	24	196	4.29	35.00	94.30	242.26	4.22	10.84	0	1	0.00	11.11	0.00	8.79	0.00	2.03	0.00	3.63			
14	5,000	7,500	6,250	40	236	7.14	42.14	72.50	314.75	3.24	14.09	0	1	0.00	11.11	0.00	8.79	0.00	2.03	0.00	2.79			
15	7,500	10,000	8,750	41	277	7.32	49.46	69.50	384.25	3.11	17.20	0	1	0.00	11.11	0.00	8.79	0.00	2.03	0.00	2.29			
16	10,000	20,000	15,000	63	340	11.25	60.71	322.92	707.17	14.45	31.65	0	1	0.00	11.11	0.00	8.79	0.00	2.03	0.00	1.24			
17	20,000	50,000	35,000	65	405	11.61	72.32	692.09	1,399.27	30.97	62.62	0	1	0.00	11.11	0.00	8.79	0.00	2.03	0.00	0.63			
18	50,000	100,000	75,000	62	467	11.07	83.39	315.02	1,714.29	14.10	76.72	5	6	55.56	66.67	146.83	155.63	33.96	35.99	46.61	9.08			
19	100,000	500,000	300,000	71	538	12.68	96.07	503.32	2,217.61	22.52	99.24	2	8	22.22	88.89	275.74	431.37	63.77	99.76	54.78	19.45			
20	500,000	UP		22	560	3.93	100.00	17.00	2,234.61	0.76	100.00	1	9	11.11	100.00	1.05	432.42	0.24	100.00	6.18	19.35			
				560					2,234.61					9					432.42					19.35



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	8.25	8.25	83.00	83.00	1.15	1.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	65	0.69	8.94	4.99	87.98	0.07	1.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	71	0.83	9.77	3.58	91.57	0.05	1.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	74	0.41	10.18	4.61	96.18	0.06	1.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	79	0.69	10.87	9.70	105.88	0.13	1.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	92	1.79	12.65	14.59	120.47	0.20	1.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	106	1.93	14.58	51.23	171.70	0.71	2.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	139	4.54	19.12	140.64	312.34	1.95	4.32	1	1	10.00	10.00	756.26	756.26	4.85	4.85	537.73	242.13			
9	1,500	2,000	1,750	40	179	5.50	24.62	168.54	480.87	2.33	6.66	0	1	0.00	10.00	0.00	756.26	0.00	4.85	4.85	0.00	157.27		
10	2,000	2,500	2,250	29	208	3.99	28.61	134.32	615.19	1.86	8.52	0	1	0.00	10.00	0.00	756.26	0.00	4.85	0.00	0.00	122.93		
11	2,500	3,000	2,750	19	227	2.61	31.22	213.77	828.97	2.96	11.48	0	1	0.00	10.00	0.00	756.26	0.00	4.85	0.00	0.00	91.23		
12	3,000	4,000	3,500	62	289	8.53	39.75	508.23	1,337.20	7.04	18.51	0	1	0.00	10.00	0.00	756.26	0.00	4.85	0.00	0.00	56.56		
13	4,000	5,000	4,500	54	343	7.43	47.18	353.92	1,691.12	4.90	23.41	0	1	0.00	10.00	0.00	756.26	0.00	4.85	0.00	0.00	44.72		
14	5,000	7,500	6,250	65	408	8.94	56.12	715.61	2,406.73	9.91	33.32	0	1	0.00	10.00	0.00	756.26	0.00	4.85	0.00	0.00	31.42		
15	7,500	10,000	8,750	36	444	4.95	61.07	596.47	3,003.21	8.26	41.58	0	1	0.00	10.00	0.00	756.26	0.00	4.85	0.00	0.00	25.18		
16	10,000	20,000	15,000	89	533	12.24	73.31	1,228.02	4,231.23	17.00	58.58	2	3	20.00	30.00	11.50	767.77	0.07	4.92	0.07	0.94	18.15		
17	20,000	50,000	35,000	67	600	9.22	82.53	1,363.69	5,594.92	18.88	77.46	6	9	60.00	90.00	14,812.57	15,580.34	95.02	99.94	1086.21	278.47			
18	50,000	100,000	75,000	51	651	7.02	89.55	931.62	6,526.54	12.90	90.36	0	9	0.00	90.00	0.00	15,580.34	0.00	99.94	0.00	0.00	238.72		
19	100,000	500,000	300,000	52	703	7.15	96.70	731.59	7,258.13	10.13	100.49	0	9	0.00	90.00	0.00	15,580.34	0.00	99.94	0.00	0.00	214.66		
20	500,000	UP		24	727	3.30	100.00	35.48	7,222.65	0.49	100.00	1	10	10.00	100.00	9.11	15,589.44	0.06	100.00	25.67	215.84			
				727					7,222.65					10					15,589.44					215.84



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	95	95	13.91	13.91	13.21	13.21	0.29	0.29	2	2	25.00	25.00	97.95	97.95	2.50	2.50	741.44	741.44			
2	50	100	75	3	98	0.44	14.35	0.26	13.47	0.01	0.29	0	2	0.00	25.00	0.00	97.95	0.00	2.50	0.00	727.03			
3	100	200	150	27	125	3.95	18.30	23.24	36.72	0.50	0.79	0	2	0.00	25.00	0.00	97.95	0.00	2.50	0.00	266.79			
4	200	300	250	25	150	3.66	21.96	7.00	43.72	0.15	0.94	0	2	0.00	25.00	0.00	97.95	0.00	2.50	0.00	224.07			
5	300	500	400	15	165	2.20	24.16	23.84	67.56	0.51	1.46	2	4	25.00	50.00	489.77	587.72	12.52	15.03	2054.08	869.93			
6	500	750	625	33	198	4.83	28.99	47.57	115.13	1.03	2.48	1	5	12.50	62.50	700.00	1,287.72	17.90	32.93	1471.46	1118.48			
7	750	1,000	875	45	243	6.59	35.58	48.32	163.45	1.04	3.53	1	6	12.50	75.00	422.86	1,710.57	10.81	43.74	875.20	1046.56			
8	1,000	1,500	1,250	61	304	8.93	44.51	86.56	250.01	1.87	5.39	0	6	0.00	75.00	0.00	1,710.57	0.00	43.74	0.00	684.20			
9	1,500	2,000	1,750	19	323	2.78	47.29	87.69	337.70	1.89	7.29	0	6	0.00	75.00	0.00	1,710.57	0.00	43.74	0.00	506.53			
10	2,000	2,500	2,250	23	346	3.37	50.66	61.32	399.03	1.32	8.61	0	6	0.00	75.00	0.00	1,710.57	0.00	43.74	0.00	428.69			
11	2,500	3,000	2,750	21	367	3.07	53.73	75.66	474.68	1.63	10.24	0	6	0.00	75.00	0.00	1,710.57	0.00	43.74	0.00	360.36			
12	3,000	4,000	3,500	45	412	6.59	60.32	253.06	727.74	5.46	15.70	0	6	0.00	75.00	0.00	1,710.57	0.00	43.74	0.00	235.05			
13	4,000	5,000	4,500	38	450	5.56	65.89	216.80	944.54	4.68	20.38	0	6	0.00	75.00	0.00	1,710.57	0.00	43.74	0.00	181.10			
14	5,000	7,500	6,250	46	496	6.73	72.62	357.63	1,302.18	7.72	28.09	0	6	0.00	75.00	0.00	1,710.57	0.00	43.74	0.00	131.36			
15	7,500	10,000	8,750	29	525	4.25	76.87	273.85	1,576.03	5.91	34.00	2	8	25.00	100.00	2,200.01	3,910.58	56.26	100.00	803.36	248.13			
16	10,000	20,000	15,000	61	586	8.93	85.80	930.10	2,506.13	20.07	54.07	0	8	0.00	100.00	0.00	3,910.58	0.00	100.00	0.00	156.04			
17	20,000	50,000	35,000	54	640	7.91	93.70	1,316.49	3,822.62	28.40	82.47	0	8	0.00	100.00	0.00	3,910.58	0.00	100.00	0.00	102.30			
18	50,000	100,000	75,000	29	669	4.25	97.95	614.90	4,437.51	13.27	95.74	0	8	0.00	100.00	0.00	3,910.58	0.00	100.00	0.00	88.13			
19	100,000	500,000	300,000	10	679	1.46	99.41	164.36	4,601.87	3.55	99.28	0	8	0.00	100.00	0.00	3,910.58	0.00	100.00	0.00	84.98			
20	500,000	UP		4	683	0.59	100.00	33.29	4,635.16	0.72	100.00	0	8	0.00	100.00	0.00	3,910.58	0.00	100.00	0.00	84.37			
				683					4,635.16					8					3,910.58					84.37



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.65	4.65	0.33	0.33	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.33	6.98	0.62	0.94	0.12	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.33	9.30	0.99	1.93	0.19	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.33	11.63	1.02	2.95	0.20	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.33	13.95	2.22	0.72	0.43	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.33	16.28	2.22	2.95	0.43	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.33	18.60	2.48	5.43	0.48	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	10	4.65	23.26	10.28	15.71	2.01	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	13	6.98	30.23	8.04	23.76	1.57	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	18	11.63	41.86	7.88	31.63	1.54	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	20	4.65	46.51	8.91	40.55	1.74	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	23	6.98	53.49	15.19	55.74	2.96	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	2.33	55.81	5.08	60.82	0.99	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	2.33	58.14	22.89	83.71	4.47	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	2.33	60.47	4.66	88.37	0.91	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	29	6.98	67.44	132.98	221.35	25.94	43.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	36	16.28	83.72	147.44	368.79	28.76	71.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	37	2.33	86.05	19.87	388.66	3.88	75.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	43	13.95	100.00	123.95	512.61	24.18	100.00	1	1	100.00	100.00	6.87	6.87	100.00	100.00	5.54	1.34			
20	500,000	UP		0	43	0.00	100.00	0.00	512.61	0.00	100.00	0	0	0.00	100.00	0.00	6.87	0.00	100.00	0.00	1.34			
				43					512.61					1					6.87					1.34



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	1.30	1.30	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.06	1.36	0.07	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	2.81	4.16	3.33	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	17.82	21.99	21.11	26.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	15.73	37.72	18.63	44.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	41.84	79.56	49.57	94.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	3.68	83.24	4.36	98.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	1.17	84.42	1.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					84.42					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.26	10.53	3.58	3.58	9.03	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.26	15.79	14.95	18.52	37.75	46.78	1	1	100.00	100.00	1,475.36	1,475.36	100.00	100.00	9871.42	7965.97	
4	200	300	250	1	4	5.26	21.05	1.56	20.08	3.95	50.73	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	7346.46	
5	300	500	400	1	5	5.26	26.32	6.24	26.32	15.77	66.49	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53	
6	500	750	625	1	6	5.26	31.58	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53	
7	750	1,000	875	1	7	5.26	36.84	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53	
8	1,000	1,500	1,250	1	8	5.26	42.11	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53	
9	1,500	2,000	1,750	1	9	5.26	47.37	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53	
10	2,000	2,500	2,250	1	10	5.26	52.63	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53	
11	2,500	3,000	2,750	1	11	5.26	57.89	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53	
12	3,000	4,000	3,500	1	12	5.26	63.16	2.65	28.98	6.70	73.20	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5091.43	
13	4,000	5,000	4,500	1	13	5.26	68.42	10.61	39.59	26.80	100.00	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70	
14	5,000	7,500	6,250	1	14	5.26	73.68	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70	
15	7,500	10,000	8,750	1	15	5.26	78.95	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70	
16	10,000	20,000	15,000	1	16	5.26	84.21	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70	
17	20,000	50,000	35,000	1	17	5.26	89.47	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70	
18	50,000	100,000	75,000	1	18	5.26	94.74	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70	
19	100,000	500,000	300,000	1	19	5.26	100.00	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70	
20	500,000	UP		0	19	0.00	100.00	0.00	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70
				19				39.59				1				1,475.36						3726.70



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.13	3.13	0.01	0.01	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.13	6.25	0.00	0.01	0.00	0.01	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.13	9.38	1.56	1.57	0.94	0.95	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	6	9.38	18.75	1.83	3.40	1.11	2.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	3.13	21.88	3.89	7.29	2.35	4.40	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	3.13	25.00	4.70	11.99	2.84	7.24	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	6.25	31.25	6.40	18.38	3.87	11.11	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.13	34.38	1.36	17.02	0.82	10.29	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.13	37.50	4.74	21.76	2.86	13.15	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.13	40.63	3.16	24.92	1.91	15.06	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	15	6.25	46.88	7.90	32.82	4.77	19.83	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	18	9.38	56.25	5.92	38.74	3.58	23.41	1	1	100.00	100.00	162.37	162.37	100.00	100.00	2742.81	419.15			
14	5,000	7,500	6,250	6	24	18.75	75.00	28.95	67.69	17.50	40.91	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	239.87			
15	7,500	10,000	8,750	1	25	3.13	78.13	7.44	75.13	4.50	45.41	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	216.10			
16	10,000	20,000	15,000	3	28	9.38	87.50	34.46	109.59	20.83	66.24	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	148.15			
17	20,000	50,000	35,000	1	29	3.13	90.63	15.02	124.61	9.08	75.32	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	130.30			
18	50,000	100,000	75,000	1	30	3.13	93.75	5.05	129.66	3.05	78.37	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	125.22			
19	100,000	500,000	300,000	2	32	6.25	100.00	35.79	165.45	21.63	100.00	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	98.13			
20	500,000	UP		0	32	0.00	100.00	0.00	165.45	0.00	100.00	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	98.13			
				32					165.45					1					162.37					98.13



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.83	0.83	35.26	35.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	1.52	2.35	64.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					2.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	9.95	9.95	0.11	0.11	0.01	0.01	2	2	40.00	40.00	8.79	8.79	51.91	51.91	7852.69	7852.69			
2	50	100	75	3	22	1.57	11.52	4.35	4.46	0.38	0.39	0	2	0.00	40.00	0.00	8.79	0.00	51.91	0.00	197.23			
3	100	200	150	7	29	3.66	15.18	0.16	4.62	0.01	0.41	1	3	20.00	60.00	2.20	10.99	12.98	64.89	1389.59	238.09			
4	200	300	250	4	33	2.09	17.28	5.58	10.19	0.49	0.90	0	3	0.00	60.00	0.00	10.99	0.00	64.89	0.00	107.83			
5	300	500	400	8	41	4.19	21.47	5.26	15.45	0.46	1.37	1	4	20.00	80.00	3.75	14.74	22.14	87.02	71.33	95.41			
6	500	750	625	3	44	1.57	23.04	8.07	23.52	0.71	2.08	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	62.68			
7	750	1,000	875	6	50	3.14	26.18	8.29	31.81	0.73	2.81	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	46.35			
8	1,000	1,500	1,250	14	64	7.33	33.51	12.60	44.41	1.11	3.92	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	33.20			
9	1,500	2,000	1,750	11	75	5.76	39.27	32.79	77.20	2.90	6.82	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	19.10			
10	2,000	2,500	2,250	3	78	1.57	40.84	20.76	97.96	1.83	8.65	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	15.05			
11	2,500	3,000	2,750	8	86	4.19	45.03	8.96	106.91	0.79	9.45	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	13.79			
12	3,000	4,000	3,500	4	90	2.09	47.12	35.68	142.60	3.15	12.60	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	10.34			
13	4,000	5,000	4,500	5	95	2.62	49.74	94.73	237.33	8.37	20.97	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	6.21			
14	5,000	7,500	6,250	4	99	2.09	51.83	41.44	278.76	3.66	24.63	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	5.29			
15	7,500	10,000	8,750	3	102	1.57	53.40	47.08	325.84	4.16	28.79	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	4.52			
16	10,000	20,000	15,000	35	137	18.32	71.73	282.01	607.85	24.92	53.70	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	2.43			
17	20,000	50,000	35,000	20	157	10.47	82.20	212.29	820.13	18.76	72.46	1	5	20.00	100.00	2.20	16.94	12.98	100.00	1.04	2.07			
18	50,000	100,000	75,000	3	160	1.57	83.77	14.70	834.83	1.30	73.76	0	5	0.00	100.00	0.00	16.94	0.00	100.00	0.00	2.03			
19	100,000	500,000	300,000	26	186	13.61	97.38	178.85	1,013.68	15.80	89.56	0	5	0.00	100.00	0.00	16.94	0.00	100.00	0.00	1.67			
20	500,000	UP		5	191	2.62	100.00	118.16	1,131.84	10.44	100.00	0	5	0.00	100.00	0.00	16.94	0.00	100.00	0.00	1.50			
				191					1,131.84					5					16.94					1.50



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.00	1.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.33	1.33	18.31	18.31	1.99	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	0.33	1.66	0.30	18.61	0.03	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	8	1.00	2.66	0.03	18.58	0.00	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	24	5.32	7.97	0.00	18.58	0.00	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	31	2.33	10.30	6.30	24.88	0.69	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	44	4.32	14.62	9.89	34.77	1.08	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	54	3.32	17.94	12.07	46.84	1.31	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	73	6.31	24.25	26.04	72.88	2.84	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	82	2.99	27.24	1.32	74.20	0.14	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	53	135	17.61	44.85	16.12	90.32	1.76	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	142	2.33	47.18	16.27	106.59	1.77	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	150	2.66	49.83	34.37	140.97	3.74	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	173	7.64	57.48	101.43	242.39	11.04	26.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	184	3.65	61.13	63.17	305.56	6.88	33.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	204	6.64	67.77	186.13	491.69	20.27	53.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	214	3.32	71.10	159.31	651.00	17.35	70.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	224	3.32	74.42	96.59	747.59	10.52	81.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	64	288	21.26	95.68	109.41	857.00	11.91	93.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	301	4.32	100.00	61.30	918.30	6.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				301					918.30					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.76	0.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.76	1.53	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	5	2.29	3.82	0.15	0.22	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.76	4.58	0.17	0.39	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	2.29	6.87	0.42	0.80	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	11	1.53	8.40	0.79	1.59	0.15	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	13	1.53	9.92	1.51	3.10	0.29	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	21	6.11	16.03	6.33	9.42	1.22	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	36	11.45	27.48	14.69	24.12	2.83	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	47	8.40	35.88	20.33	44.44	3.92	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	66	14.50	50.38	28.47	72.91	5.49	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	72	4.58	54.96	12.15	85.06	2.34	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	80	6.11	61.07	12.66	97.72	2.44	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	88	6.11	67.18	35.54	133.26	6.85	25.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	89	0.76	67.94	3.99	137.24	0.77	26.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	100	8.40	76.34	72.02	209.26	13.88	40.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	108	6.11	82.44	22.91	232.17	4.42	44.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	118	7.63	90.08	80.54	312.71	15.52	60.25	1	1	50.00	50.00	98.91	98.91	3.61	3.61	122.81	31.63			
19	100,000	500,000	300,000	13	131	9.92	100.00	206.29	519.00	39.75	100.00	1	2	50.00	100.00	2,640.00	2,738.91	96.39	100.00	1279.77	527.73			
20	500,000	UP		0	131	0.00	100.00	0.00	519.00	0.00	100.00	0	2	0.00	100.00	0.00	2,738.91	0.00	100.00	0.00	527.73			
				131					519.00					2					2,738.91					527.73



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.13	2.13	1.72	1.72	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.13	4.26	1.35	3.07	0.82	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.13	6.38	1.50	4.57	0.91	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.13	8.51	1.65	6.22	1.00	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.13	10.64	1.00	7.22	0.61	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.13	12.77	0.18	7.40	0.11	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.13	14.89	2.26	5.14	1.37	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.13	17.02	4.38	9.51	2.65	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.13	19.15	2.65	12.16	1.61	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	11	4.26	23.40	5.70	17.86	3.45	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.13	25.53	6.87	24.73	4.17	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.13	27.66	4.58	29.31	2.77	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	28	31.91	59.57	49.76	79.07	30.16	47.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	32	8.51	68.09	26.56	105.62	16.10	64.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	35	6.38	74.47	6.65	112.28	4.03	68.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	36	2.13	76.60	0.50	112.78	0.31	68.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	39	6.38	82.98	6.61	119.39	4.01	72.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	47	17.02	100.00	45.56	164.95	27.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	47	0.00	100.00	0.00	164.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				47				164.95					0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23013 STENCIL AND PRINTING INK FACTORIES USING IGNITABLE/MATERIALS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	5.86	5.86	6.80	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	9.18	15.05	10.66	17.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	7.58	22.63	8.80	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	29.33	51.96	34.04	60.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	34.22	86.17	39.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				86.17		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.29	4.29	2.95	2.95	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	2.86	7.14	0.25	3.20	0.05	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.43	8.57	0.02	3.22	0.00	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	2.86	11.43	3.77	6.98	0.72	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.43	12.86	0.05	7.04	0.01	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	11	2.86	15.71	3.14	10.17	0.60	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.43	17.14	0.00	10.17	0.00	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	17	7.14	24.29	8.86	19.04	1.70	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	22	7.14	31.43	3.65	22.68	0.70	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	1.43	32.86	2.03	24.71	0.39	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	26	4.29	37.14	1.35	26.06	0.26	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	28	2.86	40.00	8.35	34.42	1.61	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	1.43	41.43	3.92	38.34	0.75	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	31	2.86	44.29	26.93	65.27	5.18	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	1.43	45.71	6.22	71.49	1.20	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	36	5.71	51.43	11.38	82.87	2.19	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	47	15.71	67.14	260.50	343.37	50.07	66.00	1	1	100.00	100.00	1,388.81	1,388.81	100.00	100.00	533.12	404.46
18	50,000	100,000	75,000	11	58	15.71	82.86	151.37	494.75	29.10	95.10	0	1	0.00	100.00	0.00	1,388.81	0.00	100.00	0.00	280.71
19	100,000	500,000	300,000	8	66	11.43	94.29	11.31	506.05	2.17	97.27	0	1	0.00	100.00	0.00	1,388.81	0.00	100.00	0.00	274.44
20	500,000	UP		4	70	5.71	100.00	14.20	520.25	2.73	100.00	0	1	0.00	100.00	0.00	1,388.81	0.00	100.00	0.00	266.95
				70				520.25				1				1,388.81				266.95	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	15.68	15.68	8.51	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.00	12.00	8.46	24.15	4.59	13.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.00	16.00	6.92	31.07	3.76	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.00	20.00	13.59	44.65	7.37	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.00	24.00	25.05	69.70	13.60	37.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.00	28.00	7.45	77.16	4.05	41.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.00	32.00	2.86	80.02	1.55	43.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.00	36.00	13.84	93.86	7.51	50.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.00	40.00	12.69	106.55	6.89	57.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.00	44.00	12.69	119.25	6.89	64.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.00	48.00	11.10	108.14	6.03	58.69	1	1	50.00	50.00	2.11	2.11	9.14	9.14	19.02	19.02	1.95	1.95	
14	5,000	7,500	6,250	1	13	4.00	52.00	8.58	99.56	4.66	54.04	0	1	0.00	50.00	0.00	2.11	0.00	9.14	0.00	2.12	2.12		
15	7,500	10,000	8,750	1	14	4.00	56.00	11.10	110.67	6.03	60.06	1	2	50.00	100.00	21.00	23.11	90.86	100.00	189.17	20.88	20.88	20.88	
16	10,000	20,000	15,000	1	15	4.00	60.00	8.58	119.25	4.66	64.72	0	2	0.00	100.00	0.00	23.11	0.00	100.00	0.00	19.38	19.38		
17	20,000	50,000	35,000	1	16	4.00	64.00	9.50	128.75	5.16	69.88	0	2	0.00	100.00	0.00	23.11	0.00	100.00	0.00	17.95	17.95		
18	50,000	100,000	75,000	3	19	12.00	76.00	44.85	173.60	24.34	94.22	0	2	0.00	100.00	0.00	23.11	0.00	100.00	0.00	13.31	13.31		
19	100,000	500,000	300,000	1	20	4.00	80.00	3.31	176.91	1.80	96.02	0	2	0.00	100.00	0.00	23.11	0.00	100.00	0.00	13.06	13.06		
20	500,000	UP		5	25	20.00	100.00	7.34	184.25	3.98	100.00	0	2	0.00	100.00	0.00	23.11	0.00	100.00	0.00	12.54	12.54		
				25					184.25					2					23.11					12.54



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	6.87	6.87	24.39	24.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	3.23	10.10	11.45	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	3.56	13.66	12.65	48.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	2.59	16.25	9.19	57.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	2.86	19.11	10.15	67.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	6.05	25.16	21.46	89.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	3.02	28.18	10.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				28.18		0						0.00							0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 23104 POLYMERIZATION OF LOW MOLECULAR HYDROCARBONS INTO FUELS :

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	3.52	3.52	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					3.52					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.08	3.08	1.31	1.31	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	3.08	6.15	0.05	1.36	0.03	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.54	7.69	0.05	1.41	0.03	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	10	7.69	15.38	0.28	1.69	0.16	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	1.54	16.92	0.16	1.85	0.09	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	1.54	18.46	0.79	2.63	0.46	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	18	9.23	27.69	4.95	7.58	2.91	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	21	4.62	32.31	0.99	8.57	0.58	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	25	6.15	38.46	2.11	10.69	1.24	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	27	3.08	41.54	6.90	17.58	4.05	10.33	1	1	100.00	100.00	27.04	27.04	100.00	100.00	392.01	153.76			
11	2,500	3,000	2,750	2	29	3.08	44.62	0.70	18.28	0.41	10.74	0	1	0.00	100.00	0.00	27.04	0.00	100.00	0.00	147.88			
12	3,000	4,000	3,500	2	31	3.08	47.69	9.81	28.10	5.76	16.50	0	1	0.00	100.00	0.00	27.04	0.00	100.00	0.00	96.22			
13	4,000	5,000	4,500	1	32	1.54	49.23	1.19	29.29	0.70	17.20	0	1	0.00	100.00	0.00	27.04	0.00	100.00	0.00	92.30			
14	5,000	7,500	6,250	1	33	1.54	50.77	0.26	29.55	0.15	17.35	0	1	0.00	100.00	0.00	27.04	0.00	100.00	0.00	91.49			
15	7,500	10,000	8,750	2	35	3.08	53.85	17.76	47.31	10.43	27.78	0	1	0.00	100.00	0.00	27.04	0.00	100.00	0.00	57.15			
16	10,000	20,000	15,000	2	37	3.08	56.92	6.57	53.88	3.86	31.64	0	1	0.00	100.00	0.00	27.04	0.00	100.00	0.00	50.17			
17	20,000	50,000	35,000	6	43	9.23	66.15	22.05	31.84	12.95	18.70	0	1	0.00	100.00	0.00	27.04	0.00	100.00	0.00	84.92			
18	50,000	100,000	75,000	10	53	15.38	81.54	55.64	87.48	32.68	51.37	0	1	0.00	100.00	0.00	27.04	0.00	100.00	0.00	30.91			
19	100,000	500,000	300,000	4	57	6.15	87.69	5.45	92.93	3.20	54.58	0	1	0.00	100.00	0.00	27.04	0.00	100.00	0.00	29.09			
20	500,000	UP		8	65	12.31	100.00	77.35	170.28	45.42	100.00	0	1	0.00	100.00	0.00	27.04	0.00	100.00	0.00	15.88			
				65					170.28					1					27.04					15.88



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23110 OTHER CHEMICAL AND PHYSICAL TREATMENTS (E.G WASHING ETC)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.75	1.75	0.07	0.07	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.75	3.51	0.10	0.16	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.75	5.26	1.91	2.07	0.79	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.75	7.02	0.21	2.28	0.09	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.75	8.77	2.40	4.68	0.99	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.75	10.53	0.46	5.14	0.19	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.75	12.28	0.65	5.79	0.27	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	11	7.02	19.30	2.17	7.96	0.90	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	17	10.53	29.82	22.58	30.54	9.31	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	19	3.51	33.33	7.55	38.09	3.11	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	1.75	35.09	1.22	39.30	0.50	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	1.75	36.84	5.87	45.18	2.42	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	23	3.51	40.35	2.13	47.30	0.88	19.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	1.75	42.11	1.93	49.23	0.79	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	33	15.79	57.89	32.19	81.42	13.27	33.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	37	7.02	64.91	22.90	104.32	9.44	43.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	42	8.77	73.68	93.51	197.83	38.55	81.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	49	12.28	85.96	14.20	212.04	5.86	87.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	57	14.04	100.00	30.53	242.56	12.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				57				242.56					0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	4.76	4.76	10.09	10.09	4.57	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	2.38	7.14	1.67	11.76	0.76	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	2.38	9.52	1.16	12.92	0.52	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	2.38	11.90	0.00	12.92	0.00	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	2.38	14.29	1.97	14.89	0.89	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	2.38	16.67	0.00	14.89	0.00	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	2.38	19.05	1.10	15.99	0.50	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	3	7.14	26.19	8.66	24.65	3.92	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	2.38	28.57	2.96	21.69	1.34	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	2.38	30.95	9.32	31.02	4.22	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	2.38	33.33	0.53	31.55	0.24	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	2.38	35.71	5.85	37.40	2.65	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	2.38	38.10	10.86	48.26	4.92	21.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	2	4.76	42.86	13.34	34.92	6.04	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	4	9.52	52.38	34.07	68.99	15.42	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	7	16.67	69.05	117.85	186.84	53.35	84.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	3	7.14	76.19	9.76	196.60	4.42	89.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	6	14.29	90.48	16.97	213.57	7.68	96.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	2	4.76	95.24	5.29	218.87	2.40	99.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		2	4.76	100.00	2.02	220.88	0.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				42					220.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.00	0.00	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	3.16	3.16	98.31	98.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.00	3.16	0.13	98.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.00	3.17	0.15	98.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.01	3.18	0.34	98.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.01	3.19	0.34	99.31	1	1	100.00	100.00	6.82	6.82	100.00	100.00	61559.94	213.68
8	1,000	1,500	1,250	1	7	14.29	100.00	0.02	3.21	0.69	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
20	500,000	UP		0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
				7				3.21		1						6.82				212.21	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.36	0.36	0.01	0.01	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	0.72	1.09	0.17	0.18	1.31	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	7	1.45	2.54	0.25	0.43	1.91	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	38	11.23	13.77	0.53	0.96	4.04	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	81	119	29.35	43.12	2.40	3.36	18.22	25.54	1	1	100.00	100.00	3.24	3.24	100.00	100.00	135.06	96.33
6	500	750	625	83	202	30.07	73.19	0.51	3.87	3.88	29.42	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	83.63
7	750	1,000	875	36	238	13.04	86.23	0.29	4.17	2.24	31.65	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	77.73
8	1,000	1,500	1,250	28	266	10.14	96.38	5.46	9.63	41.50	73.15	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	33.63
9	1,500	2,000	1,750	5	271	1.81	98.19	3.32	12.95	25.23	98.38	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	25.01
10	2,000	2,500	2,250	2	273	0.72	98.91	0.05	13.00	0.39	98.77	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	24.91
11	2,500	3,000	2,750	1	274	0.36	99.28	0.08	13.08	0.59	99.36	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	24.76
12	3,000	4,000	3,500	1	275	0.36	99.64	0.03	13.12	0.26	99.61	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	24.70
13	4,000	5,000	4,500	1	276	0.36	100.00	0.05	13.17	0.39	100.00	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	24.60
14	5,000	7,500	6,250	0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	24.60
15	7,500	10,000	8,750	0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	24.60
16	10,000	20,000	15,000	0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	24.60
17	20,000	50,000	35,000	0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	24.60
18	50,000	100,000	75,000	0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	24.60
19	100,000	500,000	300,000	0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	24.60
20	500,000	UP		0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	1	0.00	100.00	0.00	3.24	0.00	100.00	0.00	24.60
				276				13.17				1				3.24				24.60	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	27.78	27.78	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	5.56	33.33	0.42	0.41	0.51	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	5.56	38.89	1.19	0.77	1.44	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5.56	44.44	0.54	1.31	0.65	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	5.56	50.00	21.60	20.29	26.17	24.59	1	1	100.00	100.00	41.55	41.55	100.00	100.00	192.36	204.75				
6	500	750	625	1	5.56	55.56	11.53	31.82	13.97	38.55	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	130.58				
7	750	1,000	875	1	5.56	61.11	14.22	17.60	17.23	21.32	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	236.10				
8	1,000	1,500	1,250	1	5.56	66.67	38.43	56.03	46.56	67.89	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	74.16				
9	1,500	2,000	1,750	1	5.56	72.22	0.74	55.29	0.89	67.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	75.15				
10	2,000	2,500	2,250	1	5.56	77.78	14.06	69.35	17.03	84.03	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	59.91				
11	2,500	3,000	2,750	1	5.56	83.33	14.00	83.35	16.96	100.99	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	49.85				
12	3,000	4,000	3,500	1	5.56	88.89	0.90	82.45	1.09	99.90	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.39				
13	4,000	5,000	4,500	1	5.56	94.44	0.04	82.49	0.04	99.95	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.37				
14	5,000	7,500	6,250	1	5.56	100.00	0.04	82.53	0.05	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35				
15	7,500	10,000	8,750	0	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35				
16	10,000	20,000	15,000	0	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35				
17	20,000	50,000	35,000	0	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35				
18	50,000	100,000	75,000	0	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35				
20	500,000	UP		0	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35				
				18					82.53					1					41.55			50.35		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23115 OIL REFINERY PLANTS (PABRIK PENGOLAHAN/DAUR ULANG OLI BEKAS)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	6.40	6.40	17.02	17.02	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.80	7.20	0.00	17.02	0.00	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.80	8.00	0.00	17.01	0.00	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.80	8.80	1.12	15.90	0.16	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	0.80	9.60	0.01	15.89	0.00	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	19	5.60	15.20	5.90	9.99	0.87	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	22	2.40	17.60	5.42	4.57	0.80	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	25	2.40	20.00	2.38	2.19	0.35	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	41	12.80	32.80	17.93	15.73	2.65	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	43	1.60	34.40	7.04	22.77	1.04	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	46	2.40	36.80	4.94	27.71	0.73	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	50	3.20	40.00	14.73	42.44	2.18	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	52	1.60	41.60	16.46	58.90	2.43	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	69	13.60	55.20	66.19	125.09	9.77	18.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	74	4.00	59.20	51.19	176.28	7.56	26.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	86	9.60	68.80	152.06	328.33	22.45	48.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	99	10.40	79.20	156.81	485.14	23.15	71.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	106	5.60	84.80	92.59	577.73	13.67	85.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	123	13.60	98.40	94.28	672.01	13.92	99.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	125	1.60	100.00	5.27	677.28	0.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				125					677.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.05	3.05	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.05		0						0.00							0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2321

PETROCHEMICAL WORK WITH BASIC MATERIALS SUCH AS ETHYLENE ETC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	5.03	5.03	6.24	6.24	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	17	0.67	5.70	0.22	6.01	0.01	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	19	0.67	6.38	0.41	5.61	0.02	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	25	2.01	8.39	10.63	5.03	0.41	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	26	0.34	8.72	1.08	6.11	0.04	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	44	6.04	14.77	8.29	14.40	0.32	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	51	2.35	17.11	4.41	18.80	0.17	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	58	2.35	19.46	2.16	20.96	0.08	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	70	4.03	23.49	4.69	25.65	0.18	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	76	2.01	25.50	5.94	31.59	0.23	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	90	4.70	30.20	18.40	49.99	0.71	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	91	0.34	30.54	2.31	52.30	0.09	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	98	2.35	32.89	9.84	62.15	0.38	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	101	1.01	33.89	3.90	66.05	0.15	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	111	3.36	37.25	34.46	100.51	1.32	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	53	164	17.79	55.03	167.86	268.37	6.44	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	192	9.40	64.43	213.14	481.51	8.18	18.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	209	5.70	70.13	301.87	783.39	11.58	30.06	1	1	25.00	25.00	1,292.63	1,292.63	44.53	44.53	428.20	165.01			
19	100,000	500,000	300,000	51	260	17.11	87.25	302.08	1,085.47	11.59	41.65	1	2	25.00	50.00	0.00	1,292.63	0.00	44.53	0.00	119.08			
20	500,000	UP		38	298	12.75	100.00	1,520.88	2,606.35	58.35	100.00	2	4	50.00	100.00	1,610.28	2,902.91	55.47	100.00	105.88	111.38			
				298					2,606.35					4					2,902.91					111.38



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2322 PERTROCHEMICAL INTERMEDIATE PRODUCT(VINYL CHLORIDE & OTHERS)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.66	5.66	0.90	0.90	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.89	7.55	13.66	14.57	2.89	3.09	2	2	40.00	40.00	152.84	152.84	8.65	8.65	1118.73	1049.35			
3	100	200	150	1	5	1.89	9.43	15.27	29.84	3.24	6.32	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	512.26			
4	200	300	250	1	6	1.89	11.32	10.37	40.20	2.20	8.52	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	380.18			
5	300	500	400	1	7	1.89	13.21	0.03	40.23	0.01	8.52	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	379.92			
6	500	750	625	1	8	1.89	15.09	12.44	52.67	2.64	11.16	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	290.19			
7	750	1,000	875	1	9	1.89	16.98	11.21	63.88	2.38	13.54	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	239.25			
8	1,000	1,500	1,250	1	10	1.89	18.87	0.00	63.88	0.00	13.54	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	239.25			
9	1,500	2,000	1,750	1	11	1.89	20.75	0.00	63.88	0.00	13.54	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	239.25			
10	2,000	2,500	2,250	1	12	1.89	22.64	2.90	66.78	0.61	14.15	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	228.88			
11	2,500	3,000	2,750	1	13	1.89	24.53	9.14	75.92	1.94	16.09	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	201.33			
12	3,000	4,000	3,500	1	14	1.89	26.42	2.90	78.81	0.61	16.70	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	193.93			
13	4,000	5,000	4,500	1	15	1.89	28.30	9.14	87.95	1.94	18.64	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	173.78			
14	5,000	7,500	6,250	1	16	1.89	30.19	12.44	100.39	2.64	21.27	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	152.25			
15	7,500	10,000	8,750	1	17	1.89	32.08	0.16	100.55	0.03	21.31	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	152.00			
16	10,000	20,000	15,000	1	18	1.89	33.96	36.02	136.57	7.63	28.94	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	111.91			
17	20,000	50,000	35,000	10	28	18.87	52.83	99.42	235.99	21.07	50.00	0	2	0.00	40.00	21.07	152.84	0.00	8.65	0.00	64.76			
18	50,000	100,000	75,000	11	39	20.75	73.58	77.54	313.53	16.43	66.43	0	2	0.00	40.00	0.00	152.84	0.00	8.65	0.00	48.75			
19	100,000	500,000	300,000	9	48	16.98	90.57	68.67	382.20	14.55	80.98	1	3	20.00	60.00	1,284.94	1,437.78	72.71	81.36	1871.18	376.19			
20	500,000	UP		5	53	9.43	100.00	89.74	471.94	19.02	100.00	2	5	40.00	100.00	329.34	1,767.12	18.64	100.00	366.98	374.44			
				53					471.94					5					1,767.12					374.44



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2323

POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	3.23	3.23	3.93	3.93	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.32	3.55	0.00	3.93	0.00	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	0.32	3.87	0.10	4.03	0.01	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	16	1.29	5.16	0.54	4.58	0.04	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	18	0.65	5.81	0.06	4.64	0.00	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	21	0.97	6.77	4.32	8.96	0.29	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	0.32	7.10	0.05	9.01	0.00	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	26	1.29	8.39	2.15	11.16	0.14	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	37	3.55	11.94	3.15	14.31	0.21	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	43	1.94	13.87	15.75	30.06	1.04	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	44	0.32	14.19	4.36	34.42	0.29	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	50	1.94	16.13	13.67	48.09	0.90	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	56	1.94	18.06	27.45	75.54	1.81	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	71	4.84	22.90	77.76	153.29	5.13	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	81	3.23	26.13	87.40	240.69	5.77	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	103	7.10	33.23	155.44	396.14	10.26	26.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	37	140	11.94	45.16	306.25	702.39	20.21	46.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	38	178	12.26	57.42	116.68	819.07	7.70	54.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	44	222	14.19	71.61	184.17	1,003.23	12.15	66.21	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		88	310	28.39	100.00	512.03	1,515.26	33.79	100.00	5	6	83.33	100.00	49.02	49.02	100.00	100.00	9.57	3.23			
				310					1,515.26					6					49.02					3.23



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23231 POLYMERIZATION ON A LARGE SCALE:MANUFACTURE OF POLYETYLENE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	9.06	9.06	57.81	57.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	6.61	15.66	42.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					15.66					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64	64	5.20	5.20	9.36	9.36	1.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	63	127	5.12	10.33	0.60	9.95	0.11	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	194	321	15.77	26.10	0.61	10.57	0.11	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	183	504	14.88	40.98	0.41	10.97	0.07	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	208	712	16.91	57.89	1.64	12.62	0.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	63	775	5.12	63.01	3.13	15.75	0.57	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	792	1.38	64.39	2.81	18.56	0.51	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	41	833	3.33	67.72	4.32	22.88	0.79	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	33	866	2.68	70.41	12.19	35.07	2.22	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	884	1.46	71.87	0.28	35.35	0.05	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	895	0.89	72.76	3.14	38.49	0.57	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	24	919	1.95	74.72	21.66	60.15	3.94	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	35	954	2.85	77.56	11.28	71.42	2.05	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	34	988	2.76	80.33	8.32	79.74	1.51	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	33	1,021	2.68	83.01	101.03	180.77	18.39	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	1,060	3.17	86.18	22.31	203.08	4.06	36.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	70	1,130	5.69	91.87	161.61	364.69	29.42	66.38	3	3	75.00	75.00	11.35	11.35	31.22	31.22	7.02	3.11			
18	50,000	100,000	75,000	20	1,150	1.63	93.50	45.59	410.29	8.30	74.68	1	4	25.00	100.00	25.00	36.35	68.78	100.00	54.83	8.86			
19	100,000	500,000	300,000	41	1,191	3.33	96.83	82.54	492.83	15.02	89.71	0	4	0.00	100.00	0.00	36.35	0.00	100.00	0.00	7.38			
20	500,000	UP		39	1,230	3.17	100.00	56.53	549.36	10.29	100.00	0	4	0.00	100.00	0.00	36.35	0.00	100.00	0.00	6.62			
				1,230					549.36					4					36.35					6.62



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23242 PRODUCTION OF MELAMINE POWDER/MELAMINE CRYSTALS USING UREA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.96	7.84	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	6	3.92	11.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	8	3.92	15.69	0.01	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	13	9.80	25.49	0.33	0.35	0.21	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	15	3.92	29.41	0.01	0.36	0.01	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	20	9.80	39.22	0.73	1.09	0.46	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	25	9.80	49.02	1.64	0.55	1.03	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	29	7.84	56.86	1.58	2.13	1.00	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	32	5.88	62.75	1.98	0.15	1.25	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	35	5.88	68.63	3.21	3.07	2.02	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	37	3.92	72.55	4.16	7.23	2.62	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	38	1.96	74.51	9.10	16.33	5.73	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	39	1.96	76.47	0.10	16.43	0.06	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	40	1.96	78.43	10.98	27.41	6.91	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	42	3.92	82.35	34.09	61.50	21.44	38.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	45	5.88	88.24	14.55	76.04	9.15	47.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	49	7.84	96.08	82.70	158.75	52.02	99.85	1	1	100.00	100.00	46.57	46.57	100.00	100.00	56.31	29.34	
19	100,000	500,000	300,000	2	51	3.92	100.00	0.24	158.99	0.15	100.00	0	1	0.00	100.00	0.00	46.57	0.00	100.00	0.00	29.29	
20	500,000	UP		0	51	0.00	100.00	0.00	0.00	0.00	100.00	0	1	0.00	100.00	0.00	46.57	0.00	100.00	0.00	29.29	
				51					158.99					1					46.57			29.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	1.11	1.11	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	1.11	0.00	0.47	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	0.13	0.13	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	1.86	1.98	0.79	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	1.30	3.28	0.55	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	5.39	8.67	2.30	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	1.11	9.78	0.47	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	6.18	15.97	2.64	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	7.81	23.78	3.33	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.17	41.67	10.84	34.61	4.62	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.17	45.83	12.40	47.02	5.29	20.06	1	1	100.00	100.00	39.98	39.98	100.00	100.00	322.35	85.04			
13	4,000	5,000	4,500	1	12	4.17	50.00	26.28	73.30	11.22	31.28	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	100.00	0.00	54.55	
14	5,000	7,500	6,250	1	13	4.17	54.17	23.69	96.99	10.11	41.38	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	100.00	0.00	41.23	
15	7,500	10,000	8,750	4	17	16.67	70.83	22.26	119.25	9.50	50.88	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	100.00	0.00	33.53	
16	10,000	20,000	15,000	1	18	4.17	75.00	2.02	121.27	0.86	51.75	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	100.00	0.00	32.97	
17	20,000	50,000	35,000	1	19	4.17	79.17	5.08	126.36	2.17	53.92	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	100.00	0.00	31.64	
18	50,000	100,000	75,000	1	20	4.17	83.33	9.00	135.36	3.84	57.76	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	100.00	0.00	29.54	
19	100,000	500,000	300,000	2	22	8.33	91.67	35.93	171.29	15.33	73.09	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	100.00	0.00	23.34	
20	500,000	UP		2	24	8.33	100.00	63.07	234.35	26.91	100.00	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	100.00	0.00	17.06	
				24					234.35					1					39.98					17.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	7.08	7.08	19.54	19.54	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.88	7.96	0.36	19.90	0.04	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.88	8.85	0.36	20.26	0.04	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.88	9.73	0.67	20.93	0.07	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	21	8.85	18.58	7.15	28.07	0.79	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	24	2.65	21.24	2.32	30.39	0.25	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	25	0.88	22.12	1.60	31.99	0.18	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	37	10.62	32.74	14.81	46.80	1.63	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	41	3.54	36.28	4.29	51.09	0.47	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	44	2.65	38.94	9.54	60.62	1.05	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	46	1.77	40.71	3.96	64.59	0.44	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	48	1.77	42.48	8.96	73.55	0.99	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	53	4.42	46.90	16.27	89.82	1.79	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	63	8.85	55.75	88.19	178.00	9.70	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	70	6.19	61.95	56.04	234.05	6.16	25.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	86	14.16	76.11	170.10	404.15	18.70	44.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	89	2.65	78.76	140.30	544.45	15.43	59.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	97	7.08	85.84	25.42	569.87	2.79	62.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	105	7.08	92.92	151.39	721.26	16.65	79.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	113	7.08	100.00	188.19	909.45	20.69	100.00	1	1	100.00	100.00	207.92	207.92	100.00	100.00	110.48	22.86			
				113					909.45					1					207.92					22.86



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.15	5.15	21.54	21.54	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.74	5.88	0.09	21.63	0.01	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.74	6.62	0.15	21.78	0.01	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.74	7.35	0.72	22.49	0.07	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.74	8.09	0.92	23.41	0.09	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	0.74	8.82	1.15	24.56	0.11	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	14	1.47	10.29	2.51	27.07	0.24	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	18	2.94	13.24	2.39	29.46	0.23	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	0.74	13.97	3.58	33.04	0.34	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	23	2.94	16.91	19.47	52.51	1.86	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	34	8.09	25.00	38.14	90.64	3.65	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	36	1.47	26.47	7.60	98.24	0.73	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	37	0.74	27.21	8.19	106.43	0.78	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	40	2.21	29.41	33.82	140.25	3.23	13.41	1	1	50.00	50.00	7.79	7.79	1.33	1.33	23.02	5.55
15	7,500	10,000	8,750	7	47	5.15	34.56	90.32	230.57	8.63	22.04	0	1	0.00	50.00	0.00	7.79	0.00	1.33	0.00	3.38
16	10,000	20,000	15,000	25	72	18.38	52.94	278.45	509.02	26.62	48.66	0	1	0.00	50.00	0.00	7.79	0.00	1.33	0.00	1.53
17	20,000	50,000	35,000	6	78	4.41	57.35	72.94	581.96	6.97	55.63	0	1	0.00	50.00	0.00	7.79	0.00	1.33	0.00	1.34
18	50,000	100,000	75,000	13	91	9.56	66.91	114.51	696.47	10.95	66.57	0	1	0.00	50.00	0.00	7.79	0.00	1.33	0.00	1.12
19	100,000	500,000	300,000	29	120	21.32	88.24	253.55	950.02	24.24	90.81	1	2	50.00	100.00	577.15	584.93	98.67	100.00	227.63	61.57
20	500,000	UP		16	136	11.76	100.00	96.15	1,046.17	9.19	100.00	0	2	0.00	100.00	0.00	584.93	0.00	100.00	0.00	55.91
				136				1,046.17				2				584.93				55.91	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2328 PETROL COKE SOOT GRAPHITE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	12.80	12.80	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				12.80		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2329

LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.91	0.91	1.71	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.93	1.84	1.74	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	1.50	3.34	2.82	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	2.54	5.88	4.78	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	5.11	10.98	9.60	20.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	5.71	16.69	10.73	31.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	5.95	22.64	11.18	42.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	0.58	23.21	1.08	43.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	1.39	24.61	2.62	46.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	28.59	53.20	53.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					53.20					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.11	0.11	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	12.30	12.41	55.44	55.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	5.82	18.22	26.21	82.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	3.96	22.18	17.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					22.18					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.97	5.97	13.92	13.92	3.96	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.49	7.46	0.08	14.00	0.02	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.49	8.96	0.14	14.14	0.04	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.49	10.45	4.67	18.81	1.33	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.49	11.94	1.13	19.94	0.32	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.49	13.43	0.16	20.10	0.05	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.49	14.93	0.16	19.94	0.05	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.49	16.42	0.18	20.11	0.05	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.49	17.91	0.18	19.94	0.05	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	1.49	19.40	6.19	26.13	1.76	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	1.49	20.90	5.10	31.23	1.45	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	1.49	22.39	2.88	34.11	0.82	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	19	5.97	28.36	5.35	39.45	1.52	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	22	4.48	32.84	7.97	47.42	2.27	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	28	8.96	41.79	26.58	74.00	7.57	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	37	13.43	55.22	65.17	139.17	18.55	39.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	48	16.42	71.64	100.50	239.67	28.61	68.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	51	4.48	76.12	27.38	267.05	7.79	76.02	1	1	50.00	50.00	0.02	0.02	0.72	0.72	0.06	0.01
19	100,000	500,000	300,000	13	64	19.40	95.52	25.81	292.86	7.35	83.37	1	2	50.00	100.00	2.44	2.46	99.28	100.00	9.47	0.84
20	500,000	UP		3	67	4.48	100.00	58.41	351.27	16.63	100.00	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0.00	0.70
				67				351.27				2				2.46					0.70



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	5.04	5.04	6.55	6.55	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	23	0.48	5.52	0.04	6.59	0.00	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	26	0.72	6.24	0.58	7.17	0.03	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	28	0.48	6.71	0.82	7.99	0.04	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	43	3.60	10.31	5.88	13.86	0.26	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	47	0.96	11.27	1.06	14.93	0.05	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	53	1.44	12.71	9.16	24.09	0.41	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	80	6.47	19.18	21.11	45.20	0.94	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	91	2.64	21.82	27.15	72.35	1.21	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	99	1.92	23.74	20.94	93.29	0.93	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	106	1.68	25.42	2.14	95.43	0.10	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	112	1.44	26.86	25.36	120.79	1.13	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	122	2.40	29.26	29.22	150.01	1.30	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	136	3.36	32.61	53.45	203.47	2.38	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	34	170	8.15	40.77	126.86	330.32	5.64	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	58	228	13.91	54.68	387.01	717.33	17.20	31.88	1	1	100.00	100.00	2.74	2.74	100.00	100.00	0.71	0.38			
17	20,000	50,000	35,000	98	326	23.50	78.18	551.86	1,269.19	24.52	56.40	0	1	0.00	100.00	0.00	2.74	0.00	100.00	0.00	0.22			
18	50,000	100,000	75,000	35	361	8.39	86.57	272.52	1,541.71	12.11	68.51	0	1	0.00	100.00	0.00	2.74	0.00	100.00	0.00	0.18			
19	100,000	500,000	300,000	33	394	7.91	94.48	651.23	2,192.95	28.94	97.45	0	1	0.00	100.00	0.00	2.74	0.00	100.00	0.00	0.12			
20	500,000	UP		23	417	5.52	100.00	57.40	2,250.34	2.55	100.00	0	1	0.00	100.00	0.00	2.74	0.00	100.00	0.00	0.12			
				417					2,250.34					1					2.74					0.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	12.65	12.65	39.60	39.60	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	54	4.01	16.67	2.34	41.95	0.10	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	63	2.78	19.44	3.90	45.85	0.17	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	67	1.23	20.68	2.44	48.29	0.10	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	87	6.17	26.85	24.57	72.85	1.04	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	96	2.78	29.63	10.94	83.80	0.46	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	115	5.86	35.49	35.84	119.63	1.52	5.06	1	1	16.67	16.67	5.76	5.76	5.10	5.10	16.07	4.81			
8	1,000	1,500	1,250	17	132	5.25	40.74	43.83	163.47	1.86	6.92	0	1	0.00	16.67	0.00	5.76	0.00	5.10	0.00	3.52			
9	1,500	2,000	1,750	4	136	1.23	41.98	9.77	173.24	0.41	7.33	0	1	0.00	16.67	0.00	5.76	0.00	5.10	0.00	3.32			
10	2,000	2,500	2,250	3	139	0.93	42.90	16.77	190.01	0.71	8.04	0	1	0.00	16.67	0.00	5.76	0.00	5.10	0.00	3.03			
11	2,500	3,000	2,750	14	153	4.32	47.22	95.18	285.19	4.03	12.07	0	1	0.00	16.67	0.00	5.76	0.00	5.10	0.00	2.02			
12	3,000	4,000	3,500	19	172	5.86	53.09	97.57	382.76	4.13	16.20	0	1	0.00	16.67	0.00	5.76	0.00	5.10	0.00	1.50			
13	4,000	5,000	4,500	8	180	2.47	55.56	88.99	471.75	3.77	19.96	0	1	0.00	16.67	0.00	5.76	0.00	5.10	0.00	1.22			
14	5,000	7,500	6,250	40	220	12.35	67.90	440.51	912.26	18.64	38.61	0	1	0.00	16.67	0.00	5.76	0.00	5.10	0.00	0.63			
15	7,500	10,000	8,750	26	246	8.02	75.93	429.93	1,342.20	18.19	56.80	1	2	16.67	33.33	24.36	30.12	21.57	26.67	5.67	2.24			
16	10,000	20,000	15,000	21	267	6.48	82.41	349.21	1,691.40	14.78	71.58	0	2	0.00	33.33	0.00	30.12	0.00	26.67	0.00	1.78			
17	20,000	50,000	35,000	23	290	7.10	89.51	213.59	1,904.99	9.04	80.62	1	3	16.67	50.00	31.80	61.92	28.16	54.83	14.89	3.25			
18	50,000	100,000	75,000	14	304	4.32	93.83	187.66	2,092.65	7.94	88.56	2	5	33.33	83.33	36.00	97.92	31.88	86.72	19.18	4.68			
19	100,000	500,000	300,000	10	314	3.09	96.91	81.04	2,173.69	3.43	91.99	0	5	0.00	83.33	0.00	97.92	0.00	86.72	0.00	4.50			
20	500,000	UP		10	324	3.09	100.00	189.27	2,362.95	8.01	100.00	1	6	16.67	100.00	15.00	112.92	13.28	100.00	7.93	4.78			
				324					2,362.95					6					112.92					4.78



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	24.07	24.07	2.11	2.11	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	14	1.85	25.93	2.10	4.21	0.37	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	15	1.85	27.78	4.69	8.90	0.83	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	1.85	29.63	1.14	10.04	0.20	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	17	1.85	31.48	1.55	11.60	0.27	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	18	1.85	33.33	4.03	15.63	0.71	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	19	1.85	35.19	5.73	21.36	1.01	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	20	1.85	37.04	6.09	27.45	1.07	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	1.85	38.89	13.57	41.01	2.39	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	22	1.85	40.74	26.93	67.94	4.75	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	23	1.85	42.59	12.08	80.02	2.13	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	24	1.85	44.44	12.54	67.48	2.21	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	25	1.85	46.30	33.53	101.01	5.91	17.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	26	1.85	48.15	24.75	125.76	4.36	22.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	27	1.85	50.00	40.64	166.40	7.16	29.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	28	1.85	51.85	20.00	146.40	3.53	25.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	44	29.63	81.48	334.89	481.29	59.03	84.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	46	3.70	85.19	60.78	542.07	10.71	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	54	14.81	100.00	25.26	567.33	4.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	54	0.00	100.00	0.00	567.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				54					567.33					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2335 OTHER LIQUID CHEMICALS (E.G AMMONIA)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	4.97	4.97	11.85	11.85	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.62	5.59	0.99	12.85	0.08	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.62	6.21	0.48	13.32	0.04	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.62	6.83	1.08	14.41	0.09	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	0.62	7.45	1.23	15.64	0.10	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.62	8.07	0.03	15.67	0.00	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	19	3.73	11.80	1.36	14.31	0.11	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	23	2.48	14.29	5.54	19.86	0.45	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	25	1.24	15.53	5.40	25.26	0.44	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	26	0.62	16.15	5.66	30.92	0.46	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	33	4.35	20.50	13.12	44.04	1.06	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	34	0.62	21.12	9.76	53.80	0.79	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	36	1.24	22.36	12.24	66.03	0.99	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	26	62	16.15	38.51	84.85	150.88	6.84	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	68	3.73	42.24	34.49	185.37	2.78	14.95	1	1	33.33	33.33	762.97	762.97	27.57	27.57	2212.10	411.59			
16	10,000	20,000	15,000	31	99	19.25	61.49	278.27	463.64	22.44	37.38	2	3	66.67	100.00	2,004.07	2,767.04	72.43	100.00	720.20	596.81			
17	20,000	50,000	35,000	16	115	9.94	71.43	149.67	613.31	12.07	49.45	0	3	0.00	100.00	0.00	2,767.04	0.00	100.00	0.00	451.17			
18	50,000	100,000	75,000	18	133	11.18	82.61	257.69	870.99	20.78	70.23	0	3	0.00	100.00	0.00	2,767.04	0.00	100.00	0.00	317.69			
19	100,000	500,000	300,000	25	158	15.53	98.14	328.11	1,199.10	26.46	96.69	0	3	0.00	100.00	0.00	2,767.04	0.00	100.00	0.00	230.76			
20	500,000	UP		3	161	1.86	100.00	41.11	1,240.21	3.31	100.00	0	3	0.00	100.00	0.00	2,767.04	0.00	100.00	0.00	223.11			
				161					1,240.21					3					2,767.04					223.11



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 234

MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.99	0.99	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.99	1.98	0.72	0.72	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	0.99	2.97	0.03	0.75	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	0.99	3.96	0.96	1.71	0.09	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	6	1.98	5.94	2.37	4.08	0.23	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	0.99	6.93	1.46	5.55	0.14	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	11	3.96	10.89	1.20	6.75	0.11	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	16	4.95	15.84	9.38	16.13	0.90	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	22	5.94	21.78	11.52	27.65	1.10	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	25	2.97	24.75	14.21	41.86	1.36	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	30	4.95	29.70	1.00	42.86	0.10	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	36	5.94	35.64	13.22	56.08	1.26	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	41	4.95	40.59	40.72	96.80	3.89	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	48	6.93	47.52	54.56	151.36	5.21	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	55	6.93	54.46	43.22	194.58	4.12	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	70	14.85	69.31	201.89	396.46	19.27	37.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	91	20.79	90.10	352.47	748.93	33.64	71.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	96	4.95	95.05	153.33	902.26	14.63	86.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	101	4.95	100.00	145.60	1,047.85	13.89	100.00	2	2	100.00	100.00	22,149.29	22,149.29	100.00	100.00	15212.86	2113.78			
20	500,000	UP		0	101	0.00	100.00	0.00	1,047.85	0.00	100.00	0	2	0.00	100.00	0.00	22,149.29	0.00	100.00	0.00	2113.78			
				101					1,047.85					2					22,149.29					2113.78



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,080	1,080	5.83	5.83	909.83	909.83	0.83	0.83	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	106	1,186	0.57	6.40	99.79	1,009.62	0.09	0.92	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	222	1,408	1.20	7.60	133.47	1,143.09	0.12	1.04	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	213	1,621	1.15	8.75	161.91	1,305.00	0.15	1.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	523	2,144	2.82	11.58	484.97	1,789.97	0.44	1.62	2	2	2	1.09	1.09	379.24	379.24	0.10	0.10	78.20			
6	500	750	625	507	2,651	2.74	14.31	768.01	2,557.98	0.70	2.32	0	2	2	0.00	1.09	0.00	379.24	0.00	0.10	0.00			
7	750	1,000	875	670	3,321	3.62	17.93	1,015.52	3,573.50	0.92	3.24	2	4	4	1.09	2.17	10,631.09	11,010.33	2.73	2.83	1046.86			
8	1,000	1,500	1,250	894	4,215	4.83	22.76	1,907.82	5,481.32	1.73	4.98	7	11	11	3.80	5.98	1,030.33	12,040.66	0.26	3.09	54.01			
9	1,500	2,000	1,750	802	5,017	4.33	27.09	2,061.88	7,543.20	1.87	6.85	5	16	16	2.72	8.70	2,271.15	14,311.82	0.58	3.68	110.15			
10	2,000	2,500	2,250	839	5,856	4.53	31.62	2,869.58	10,412.78	2.60	9.45	5	21	21	2.72	11.41	1,185.75	15,497.57	0.30	3.98	41.32			
11	2,500	3,000	2,750	711	6,567	3.84	35.46	2,725.05	13,137.82	2.47	11.93	6	27	27	3.26	14.67	115.51	15,613.07	0.03	4.01	4.24			
12	3,000	4,000	3,500	898	7,465	4.85	40.30	4,089.32	17,227.14	3.71	15.64	4	31	31	2.17	16.85	181.82	15,794.89	0.05	4.06	4.45			
13	4,000	5,000	4,500	900	8,365	4.86	45.16	4,743.80	21,970.94	4.31	19.95	3	34	34	1.63	18.48	591.68	16,386.57	0.15	4.21	12.47			
14	5,000	7,500	6,250	1,527	9,892	8.24	53.41	10,023.85	31,994.79	9.10	29.04	6	40	40	3.26	21.74	7,254.09	23,640.66	1.86	6.07	72.37			
15	7,500	10,000	8,750	1,271	11,163	6.86	60.27	9,715.86	41,710.65	8.82	37.86	5	45	45	2.72	24.46	707.53	24,348.19	0.18	6.25	7.28			
16	10,000	20,000	15,000	2,417	13,580	13.05	73.32	23,559.48	65,270.13	21.39	59.25	38	83	83	20.65	45.11	36,343.26	60,691.45	9.33	15.59	154.26			
17	20,000	50,000	35,000	2,299	15,879	12.41	85.73	24,100.39	89,370.52	21.88	81.13	31	114	114	16.85	61.96	86,852.41	147,543.86	22.30	37.89	360.38			
18	50,000	100,000	75,000	1,266	17,145	6.84	92.57	10,420.18	99,790.69	9.46	90.59	24	138	138	13.04	75.00	38,415.74	185,959.60	9.87	47.75	368.67			
19	100,000	500,000	300,000	1,092	18,237	5.90	98.46	9,221.10	109,011.79	8.37	98.96	38	176	176	20.65	95.65	200,116.54	386,076.14	51.39	99.14	2170.20			
20	500,000	UP		285	18,522	1.54	100.00	1,145.33	110,157.12	1.04	100.00	8	184	184	4.35	100.00	3,337.84	389,413.97	0.86	100.00	291.43			
				18,522					110,157.12					184					389,413.97					353.51



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	72	72	5.32	5.32	3.30	3.30	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	82	0.74	6.06	5.73	9.04	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	90	0.59	6.65	14.27	23.31	0.06	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	94	0.30	6.95	12.55	35.85	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	121	2.00	8.94	86.13	121.98	0.38	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	152	2.29	11.23	140.34	262.32	0.62	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	31	183	2.29	13.53	147.76	410.08	0.65	1.80	1	1	3.33	3.33	13.98	13.98	0.34	0.34	9.46	3.41
8	1,000	1,500	1,250	48	231	3.55	17.07	292.91	702.99	1.29	3.09	2	3	6.67	10.00	524.13	538.11	12.58	12.91	178.94	76.54
9	1,500	2,000	1,750	29	260	2.14	19.22	343.59	1,046.58	1.51	4.59	1	4	3.33	13.33	0.00	538.11	0.00	12.91	0.00	51.42
10	2,000	2,500	2,250	61	321	4.51	23.73	373.36	1,419.94	1.64	6.23	0	4	0.00	13.33	0.00	538.11	0.00	12.91	0.00	37.90
11	2,500	3,000	2,750	33	354	2.44	26.16	312.07	1,732.02	1.37	7.60	0	4	0.00	13.33	0.00	538.11	0.00	12.91	0.00	31.07
12	3,000	4,000	3,500	63	417	4.66	30.82	976.56	2,708.57	4.29	11.89	1	5	3.33	16.67	253.30	791.40	6.08	18.99	25.94	29.22
13	4,000	5,000	4,500	66	483	4.88	35.70	526.53	3,235.10	2.31	14.20	1	6	3.33	20.00	0.00	791.40	0.00	18.99	0.00	24.46
14	5,000	7,500	6,250	125	608	9.24	44.94	1,982.76	5,217.87	8.70	22.90	2	8	6.67	26.67	2,730.98	3,522.39	65.52	84.51	137.74	67.51
15	7,500	10,000	8,750	115	723	8.50	53.44	1,479.98	6,697.85	6.50	29.40	0	8	0.00	26.67	0.00	3,522.39	0.00	84.51	0.00	52.59
16	10,000	20,000	15,000	252	975	18.63	72.06	4,478.60	11,176.45	19.66	49.06	0	8	0.00	26.67	0.00	3,522.39	0.00	84.51	0.00	31.52
17	20,000	50,000	35,000	291	1,266	21.51	93.57	7,726.75	18,903.21	33.91	82.97	19	27	63.33	90.00	538.99	4,061.38	12.93	97.44	6.98	21.49
18	50,000	100,000	75,000	41	1,307	3.03	96.60	2,006.07	20,909.27	8.81	91.78	3	30	10.00	100.00	106.58	4,167.96	2.56	100.00	5.31	19.93
19	100,000	500,000	300,000	30	1,337	2.22	98.82	1,717.08	22,626.35	7.54	99.31	0	30	0.00	100.00	0.00	4,167.96	0.00	100.00	0.00	18.42
20	500,000	UP		16	1,353	1.18	100.00	156.49	22,782.84	0.69	100.00	0	30	0.00	100.00	0.00	4,167.96	0.00	100.00	0.00	18.29
				1,353				22,782.84				30				4,167.96				18.29	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2343

MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	7.04	7.04	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.41	8.45	1.26	1.27	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.41	9.86	0.76	2.03	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.41	11.27	0.53	2.55	0.04	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.41	12.68	2.93	5.48	0.23	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.41	14.08	1.90	7.38	0.15	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	1.41	15.49	1.46	8.84	0.11	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	1.41	16.90	10.79	19.63	0.83	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	14	2.82	19.72	24.76	44.38	1.91	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	1.41	21.13	3.28	47.66	0.25	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	18	4.23	25.35	21.90	69.56	1.69	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	1.41	26.76	1.43	70.99	0.11	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	22	4.23	30.99	7.43	78.42	0.57	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	24	2.82	33.80	12.04	90.46	0.93	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	30	8.45	42.25	84.14	174.61	6.49	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	39	12.68	54.93	88.88	263.49	6.86	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	46	9.86	64.79	246.32	509.81	19.00	39.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	55	12.68	77.46	358.57	868.38	27.66	66.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	71	22.54	100.00	428.10	1,296.48	33.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	71	0.00	100.00	0.00	1,296.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				71					1,296.48					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2.60	2.60	1.58	1.58	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1.30	3.90	2.11	3.69	0.09	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	1.30	5.19	3.30	6.99	0.14	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	1.30	6.49	8.78	15.77	0.37	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	1.30	7.79	2.39	13.38	0.10	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	1.30	9.09	10.67	24.05	0.45	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	1.30	10.39	14.51	38.56	0.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	1.30	11.69	3.39	35.17	0.14	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	1.30	12.99	0.75	35.92	0.03	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	1.30	14.29	4.74	40.66	0.20	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	2	1.30	16.88	4.39	45.05	0.18	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	2	2.60	19.48	46.33	91.39	1.94	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	1.30	20.78	26.04	117.43	1.09	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	12	15.58	36.36	224.55	341.98	9.39	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	4	5.19	41.56	57.84	399.82	2.42	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	9	11.69	53.25	339.57	739.39	14.20	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	13	16.88	70.13	747.99	1,487.38	31.29	62.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	9	11.69	81.82	245.06	1,732.44	10.25	72.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	14	18.18	100.00	658.44	2,390.88	27.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	2,390.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				77					2,390.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.40	0.40	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	9.61	10.01	12.90	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	64.48	74.50	86.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					74.50					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 235

MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	10.22	10.22	4.61	4.61	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	29	0.36	10.58	0.20	4.81	0.01	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	33	1.46	12.04	1.20	6.01	0.06	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	36	1.09	13.14	2.28	8.29	0.11	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	41	1.82	14.96	6.05	14.34	0.30	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	42	0.36	15.33	1.37	15.71	0.07	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	51	3.28	18.61	41.19	56.90	2.07	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	62	4.01	22.63	20.53	77.43	1.03	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	66	1.46	24.09	11.03	88.45	0.55	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	74	2.92	27.01	22.88	111.33	1.15	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	79	1.82	28.83	10.35	121.68	0.52	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	80	0.36	29.20	8.37	130.05	0.42	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	81	0.36	29.56	5.00	135.05	0.25	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	102	7.66	37.23	159.83	294.88	8.03	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	113	4.01	41.24	66.93	361.82	3.36	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	152	14.23	55.47	356.36	718.18	17.90	36.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	181	10.58	66.06	534.50	1,252.68	26.85	62.93	1	1	6.67	6.67	18,641.82	18,641.82	79.79	79.79	3487.73	1488.16
18	50,000	100,000	75,000	15	196	5.47	71.53	205.64	1,458.31	10.33	73.26	0	1	0.00	6.67	0.00	18,641.82	0.00	79.79	0.00	1278.31
19	100,000	500,000	300,000	24	220	8.76	80.29	284.59	1,742.90	14.30	87.56	4	5	26.67	33.33	78.45	18,720.27	0.34	80.13	27.57	1074.08
20	500,000	UP		54	274	19.71	100.00	247.59	1,990.50	12.44	100.00	10	15	66.67	100.00	4,641.95	23,362.22	19.87	100.00	1874.84	1173.69
				274				1,990.50				15				23,362.22				1173.69	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 236

MANUFACTURE OF FILM PHOTO GRAFIC PAPER AND MAGNETIC TAPE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	6.81	6.81	21.38	21.38	2.17	2.17	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	30	0.23	7.04	0.10	21.48	0.01	2.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	31	0.23	7.28	0.06	21.54	0.01	2.19	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	35	0.94	8.22	3.11	24.65	0.32	2.50	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	44	2.11	10.33	2.37	27.02	0.24	2.74	1	1	1	3.23	3.23	48.34	48.34	0.08	0.08	2036.35			
6	500	750	625	5	49	1.17	11.50	2.03	29.06	0.21	2.95	0	1	1	0.00	3.23	0.00	48.34	0.00	0.08	0.00			
7	750	1,000	875	1	50	0.23	11.74	1.15	30.21	0.12	3.07	0	1	1	0.00	3.23	0.00	48.34	0.00	0.08	0.00			
8	1,000	1,500	1,250	5	55	1.17	12.91	3.98	34.19	0.40	3.47	1	2	2	3.23	6.45	0.00	48.34	0.00	0.08	0.00			
9	1,500	2,000	1,750	5	60	1.17	14.08	7.70	41.89	0.78	4.25	0	2	2	0.00	6.45	0.00	48.34	0.00	0.08	0.00			
10	2,000	2,500	2,250	3	63	0.70	14.79	6.12	48.01	0.62	4.87	0	2	2	0.00	6.45	0.00	48.34	0.00	0.08	0.00			
11	2,500	3,000	2,750	4	67	0.94	15.73	0.05	47.96	0.00	4.87	0	2	2	0.00	6.45	0.00	48.34	0.00	0.08	0.00			
12	3,000	4,000	3,500	4	71	0.94	16.67	3.12	51.08	0.32	5.18	0	2	2	0.00	6.45	0.00	48.34	0.00	0.08	0.00			
13	4,000	5,000	4,500	32	103	7.51	24.18	20.94	72.02	2.13	7.31	0	2	2	0.00	6.45	0.00	48.34	0.00	0.08	0.00			
14	5,000	7,500	6,250	33	136	7.75	31.92	60.45	132.47	6.14	13.44	0	2	2	0.00	6.45	0.00	48.34	0.00	0.08	0.00			
15	7,500	10,000	8,750	20	156	4.69	36.62	29.26	161.72	2.97	16.41	0	2	2	0.00	6.45	0.00	48.34	0.00	0.08	0.00			
16	10,000	20,000	15,000	17	173	3.99	40.61	167.50	329.22	17.00	33.41	0	2	2	0.00	6.45	0.00	48.34	0.00	0.08	0.00			
17	20,000	50,000	35,000	44	217	10.33	50.94	429.25	758.47	43.57	76.98	1	3	3	3.23	9.68	0.70	49.04	0.00	0.08	0.16			
18	50,000	100,000	75,000	29	246	6.81	57.75	100.91	859.38	10.24	87.22	2	5	5	6.45	16.13	96.26	145.30	0.16	0.24	95.39			
19	100,000	500,000	300,000	69	315	16.20	73.94	193.37	1,052.75	19.63	106.85	11	16	16	35.48	51.61	10,322.17	10,467.47	17.04	17.28	5338.17			
20	500,000	UP		111	426	26.06	100.00	67.47	985.27	6.85	100.00	15	31	31	48.39	100.00	50,103.65	60,571.12	82.72	100.00	74255.15			
				426					985.27					31					60,571.12					6147.65



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2371

MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	58	58	12.34	12.34	5.22	5.22	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	65	1.49	13.83	3.28	8.50	0.17	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	72	1.49	15.32	1.61	10.11	0.08	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	86	2.98	18.30	4.00	14.11	0.21	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	100	2.98	21.28	8.02	22.13	0.42	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	116	3.40	24.68	11.16	33.29	0.58	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	136	4.26	28.94	22.79	56.08	1.19	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	164	5.96	34.89	29.04	85.12	1.52	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	187	4.89	39.79	49.30	134.42	2.58	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	205	3.83	43.62	39.01	173.43	2.04	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	223	3.83	47.45	32.45	205.88	1.70	10.76	1	1	11.11	11.11	385.89	385.89	23.69	23.69	1189.29	187.43			
12	3,000	4,000	3,500	21	244	4.47	51.91	28.47	234.35	1.49	12.25	2	3	22.22	33.33	214.64	600.53	13.18	36.87	753.85	256.25			
13	4,000	5,000	4,500	15	259	3.19	55.11	76.83	311.18	4.02	16.26	0	3	0.00	33.33	0.00	600.53	0.00	36.87	0.00	192.99			
14	5,000	7,500	6,250	37	296	7.87	62.98	173.22	484.40	9.05	25.32	2	5	22.22	55.56	414.76	1,015.29	25.47	62.34	239.45	209.60			
15	7,500	10,000	8,750	30	326	6.38	69.36	122.24	606.63	6.39	31.70	0	5	0.00	55.56	0.00	1,015.29	0.00	62.34	0.00	167.36			
16	10,000	20,000	15,000	28	354	5.96	75.32	373.06	979.69	19.50	51.20	1	6	11.11	66.67	3.63	1,018.92	0.22	62.56	0.97	104.00			
17	20,000	50,000	35,000	57	411	12.13	87.45	388.59	1,368.28	20.31	71.51	3	9	33.33	100.00	609.79	1,628.71	37.44	100.00	156.93	119.03			
18	50,000	100,000	75,000	17	428	3.62	91.06	334.46	1,702.74	17.48	88.99	0	9	0.00	100.00	0.00	1,628.71	0.00	100.00	0.00	95.65			
19	100,000	500,000	300,000	24	452	5.11	96.17	133.33	1,836.07	6.97	95.96	0	9	0.00	100.00	0.00	1,628.71	0.00	100.00	0.00	88.71			
20	500,000	UP		18	470	3.83	100.00	77.34	1,913.41	4.04	100.00	0	9	0.00	100.00	0.00	1,628.71	0.00	100.00	0.00	85.12			
				470					1,913.41					9					1,628.71					85.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2372

MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	3.19	3.19	68.00	68.00	1.82	1.82	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	26	0.96	4.15	0.45	68.44	0.01	1.83	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	41	2.39	6.54	3.27	71.71	0.09	1.92	1	1	9.09	9.09	120.00	120.00	1.00	1.00	3670.47	167.33			
4	200	300	250	23	64	3.67	10.21	32.44	104.16	0.87	2.79	0	1	0.00	9.09	0.00	120.00	0.00	1.00	0.00	115.21			
5	300	500	400	25	89	3.99	14.19	20.32	124.48	0.54	3.33	0	1	0.00	9.09	0.00	120.00	0.00	1.00	0.00	96.40			
6	500	750	625	26	115	4.15	18.34	21.21	145.68	0.57	3.90	0	1	0.00	9.09	0.00	120.00	0.00	1.00	0.00	82.37			
7	750	1,000	875	15	130	2.39	20.73	21.89	167.57	0.59	4.49	0	1	0.00	9.09	0.00	120.00	0.00	1.00	0.00	71.61			
8	1,000	1,500	1,250	26	156	4.15	24.88	48.06	215.63	1.29	5.78	0	1	0.00	9.09	0.00	120.00	0.00	1.00	0.00	55.65			
9	1,500	2,000	1,750	29	185	4.63	29.51	47.35	262.98	1.27	7.04	0	1	0.00	9.09	0.00	120.00	0.00	1.00	0.00	45.63			
10	2,000	2,500	2,250	23	208	3.67	33.17	48.81	311.79	1.31	8.35	0	1	0.00	9.09	0.00	120.00	0.00	1.00	0.00	38.49			
11	2,500	3,000	2,750	17	225	2.71	35.89	25.17	336.96	0.67	9.03	0	1	0.00	9.09	0.00	120.00	0.00	1.00	0.00	35.61			
12	3,000	4,000	3,500	21	246	3.35	39.23	105.50	442.46	2.83	11.85	0	1	0.00	9.09	0.00	120.00	0.00	1.00	0.00	27.12			
13	4,000	5,000	4,500	22	268	3.51	42.74	81.11	523.58	2.17	14.03	1	2	9.09	18.18	3.60	123.60	0.03	1.03	4.44	23.61			
14	5,000	7,500	6,250	39	307	6.22	48.96	302.83	826.41	8.11	22.14	0	2	0.00	18.18	0.00	123.60	0.00	1.03	0.00	14.96			
15	7,500	10,000	8,750	17	324	2.71	51.67	209.99	1,036.40	5.63	27.76	0	2	0.00	18.18	0.00	123.60	0.00	1.03	0.00	11.93			
16	10,000	20,000	15,000	64	388	10.21	61.88	714.21	1,750.61	19.13	46.89	2	4	18.18	36.36	8,419.00	8,542.60	70.20	71.23	1178.79	487.98			
17	20,000	50,000	35,000	66	454	10.53	72.41	831.43	2,582.04	22.27	69.17	0	4	0.00	36.36	0.00	8,542.60	0.00	71.23	0.00	330.85			
18	50,000	100,000	75,000	70	524	11.16	83.57	614.27	3,196.31	16.45	85.62	4	8	36.36	72.73	3,208.57	11,751.17	26.75	97.99	522.34	367.65			
19	100,000	500,000	300,000	92	616	14.67	98.25	388.78	3,585.08	10.41	96.03	3	11	27.27	100.00	241.40	11,992.57	2.01	100.00	62.09	334.51			
20	500,000	UP		11	627	1.75	100.00	148.07	3,733.15	3.97	100.00	0	11	0.00	100.00	0.00	11,992.57	0.00	100.00	0.00	321.25			
				627					3,733.15					11					11,992.57					321.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2373

MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.37	1.37	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	1.37	2.74	0.47	0.47	0.03	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	18	5.48	8.22	7.51	7.98	0.45	0.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	29	5.02	13.24	4.92	12.90	0.30	0.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	43	6.39	19.63	14.12	27.02	0.85	1.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	52	4.11	23.74	10.20	37.22	0.62	2.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	66	6.39	30.14	39.67	76.89	2.39	4.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	94	12.79	42.92	120.48	197.38	7.27	11.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	111	7.76	50.68	76.79	274.17	4.63	16.54	1	1	33.33	33.33	1,599.49	1,599.49	43.89	43.89	2082.90	583.40			
10	2,000	2,500	2,250	20	131	9.13	59.82	74.37	348.54	4.49	21.03	0	1	0.00	33.33	0.00	1,599.49	0.00	43.89	0.00	458.91			
11	2,500	3,000	2,750	19	150	8.68	68.49	105.22	453.77	6.35	27.38	0	1	0.00	33.33	0.00	1,599.49	0.00	43.89	0.00	352.49			
12	3,000	4,000	3,500	7	157	3.20	71.69	41.13	494.89	2.48	29.86	1	2	33.33	66.67	2,025.04	3,624.53	55.57	99.46	4924.09	732.39			
13	4,000	5,000	4,500	11	168	5.02	76.71	51.28	546.17	3.09	32.95	0	2	0.00	66.67	0.00	3,624.53	0.00	99.46	0.00	663.62			
14	5,000	7,500	6,250	9	177	4.11	80.82	137.92	684.10	8.32	41.27	0	2	0.00	66.67	0.00	3,624.53	0.00	99.46	0.00	529.83			
15	7,500	10,000	8,750	7	184	3.20	84.02	82.52	766.61	4.98	46.25	0	2	0.00	66.67	0.00	3,624.53	0.00	99.46	0.00	472.80			
16	10,000	20,000	15,000	10	194	4.57	88.58	233.51	1,000.12	14.09	60.34	0	2	0.00	66.67	0.00	3,624.53	0.00	99.46	0.00	362.41			
17	20,000	50,000	35,000	17	211	7.76	96.35	391.94	1,392.06	23.65	83.98	0	2	0.00	66.67	0.00	3,624.53	0.00	99.46	0.00	260.37			
18	50,000	100,000	75,000	3	214	1.37	97.72	127.21	1,519.27	7.67	91.66	0	2	0.00	66.67	0.00	3,624.53	0.00	99.46	0.00	238.57			
19	100,000	500,000	300,000	4	218	1.83	99.54	201.51	1,720.78	12.16	103.81	1	3	33.33	100.00	19.60	3,644.13	0.54	100.00	9.73	211.77			
20	500,000	UP		1	219	0.46	100.00	63.20	1,657.58	3.81	100.00	0	3	0.00	100.00	0.00	3,644.13	0.00	100.00	0.00	219.85			
				219					1,657.58					3					3,644.13					219.85



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2374

MANUFACTURE OF NATURAL ADHESIVE (GLUE) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.29	6.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.57	6.86	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	24	6.86	13.71	11.73	11.71	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	27	1.71	15.43	0.36	12.07	0.04	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	29	1.14	16.57	6.36	18.43	0.65	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	35	3.43	20.00	5.74	24.17	0.58	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	44	5.14	25.14	16.00	40.17	1.62	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	58	8.00	33.14	27.36	67.53	2.77	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	72	8.00	41.14	22.56	90.09	2.29	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	73	0.57	41.71	2.94	93.03	0.30	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	74	0.57	42.29	8.76	101.79	0.89	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	75	0.57	42.86	0.03	101.82	0.00	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	81	3.43	46.29	41.64	143.46	4.22	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	91	5.71	52.00	62.31	205.77	6.32	20.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	101	5.71	57.71	46.39	252.16	4.70	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	110	5.14	62.86	201.36	453.53	20.42	45.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	136	14.86	77.71	236.81	690.33	24.01	69.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	143	4.00	81.71	121.97	812.30	12.37	82.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	167	13.71	95.43	174.00	986.30	17.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	175	4.57	100.00	0.00	986.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				175					986.30					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23741 USING WATER OR OTHER NON COMBUSTIBLE SOLVENT(S) AS THE SOLE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.47	1.47	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.47	2.94	2.49	2.48	0.74	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.47	4.41	0.61	3.10	0.18	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.47	5.88	0.61	3.71	0.18	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.47	7.35	2.73	6.44	0.81	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	8	4.41	11.76	0.13	6.56	0.04	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.47	13.24	0.39	6.95	0.11	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	12	4.41	17.65	0.34	7.29	0.10	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	21	13.24	30.88	12.98	20.27	3.83	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	23	2.94	33.82	17.44	37.71	5.15	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	24	1.47	35.29	13.33	24.37	3.93	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	26	2.94	38.24	28.42	52.79	8.39	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	28	2.94	41.18	21.50	74.29	6.34	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	32	5.88	47.06	4.29	78.58	1.27	23.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	34	2.94	50.00	43.02	121.60	12.69	35.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	43	13.24	63.24	42.71	164.31	12.60	48.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	53	14.71	77.94	6.80	157.51	2.01	46.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	62	13.24	91.18	157.62	315.13	46.51	92.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	68	8.82	100.00	654.00	338.88	192.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	68	0.00	100.00	0.00	338.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				68					338.88					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	11.76	11.76	32.13	32.13	11.69	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	5.88	17.65	0.87	31.26	0.32	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	5.88	23.53	0.51	30.74	0.19	11.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5.88	29.41	3.15	27.59	1.15	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	5.88	35.29	14.20	13.39	5.17	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5.88	41.18	16.58	3.19	6.03	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	5.88	47.06	18.09	21.28	6.58	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	5.88	52.94	14.04	35.32	5.11	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	5.88	58.82	18.05	53.37	6.57	19.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	5.88	64.71	19.67	73.04	7.16	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	5.88	70.59	13.11	86.15	4.77	31.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	5.88	76.47	8.87	95.02	3.23	34.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	5.88	82.35	8.87	103.88	3.23	37.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	5.88	88.24	8.87	112.75	3.23	41.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	5.88	94.12	79.02	191.77	28.76	69.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	5.88	100.00	83.03	274.80	30.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	274.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	274.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	274.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	274.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				17					274.80					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2378 MIXED

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.94	2.94	13.21	13.21	3.24	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.94	5.88	3.03	16.24	0.74	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.94	8.82	2.85	19.09	0.70	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.94	11.76	10.94	30.04	2.69	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.94	14.71	44.50	14.46	10.92	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.94	17.65	22.25	7.79	5.46	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.94	20.59	22.25	30.04	5.46	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.94	23.53	22.25	52.28	5.46	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.94	26.47	16.50	68.78	4.05	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.94	29.41	15.13	83.91	3.71	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	2.94	32.35	0.00	83.91	0.00	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	2.94	35.29	6.01	89.93	1.48	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	2.94	38.24	0.02	89.94	0.00	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	2.94	41.18	0.02	89.93	0.00	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	2.94	44.12	46.27	136.20	11.36	33.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	18	8.82	52.94	17.62	153.82	4.32	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	27	26.47	79.41	93.47	247.29	22.94	60.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	34	20.59	100.00	160.15	407.44	39.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	34	0.00	100.00	0.00	407.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				34					407.44					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	4.69	4.69	0.05	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	17	0.63	5.31	0.25	0.20	0.02	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	20	0.94	6.25	0.81	0.61	0.06	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	21	0.31	6.56	0.04	0.65	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	41	6.25	12.81	10.81	11.46	0.77	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	45	1.25	14.06	4.84	16.30	0.35	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	65	6.25	20.31	20.72	37.02	1.48	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	85	6.25	26.56	49.29	86.31	3.52	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	99	4.38	30.94	33.20	119.52	2.37	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	108	2.81	33.75	25.52	145.04	1.82	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	111	0.94	34.69	8.20	153.24	0.58	10.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	120	2.81	37.50	40.31	193.55	2.87	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	131	3.44	40.94	49.99	243.54	3.57	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	148	5.31	46.25	83.27	326.81	5.94	23.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	172	7.50	53.75	117.39	444.20	8.37	31.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	187	4.69	58.44	192.50	636.70	13.73	45.41	1	1	14.29	14.29	38.67	38.67	7.51	7.51	20.09	6.07			
17	20,000	50,000	35,000	43	230	13.44	71.88	474.75	1,111.45	33.86	79.27	1	2	14.29	28.57	248.60	287.27	48.26	55.77	52.37	25.85			
18	50,000	100,000	75,000	13	243	4.06	75.94	41.52	1,152.97	2.96	82.23	0	2	0.00	28.57	0.00	287.27	0.00	55.77	0.00	24.92			
19	100,000	500,000	300,000	37	280	11.56	87.50	159.01	1,311.98	11.34	93.57	5	7	71.43	100.00	227.82	515.09	44.23	100.00	143.28	39.26			
20	500,000	UP		40	320	12.50	100.00	90.09	1,402.06	6.43	100.00	0	7	0.00	100.00	0.00	515.09	0.00	100.00	0.00	36.74			
				320					1,402.06					7					515.09					36.74



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.13	3.13	0.67	0.67	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.13	6.25	0.67	1.33	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.13	9.38	1.46	2.79	0.15	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.13	12.50	31.52	28.73	3.20	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.13	15.63	7.65	21.09	0.78	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.13	18.75	4.77	16.32	0.48	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	10	12.50	31.25	5.28	11.03	0.54	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.13	34.38	12.51	1.47	1.27	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.13	37.50	16.72	18.20	1.70	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.13	40.63	19.65	37.85	1.99	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.13	43.75	19.65	57.50	1.99	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	16	6.25	50.00	39.30	96.80	3.99	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	20	12.50	62.50	108.14	204.93	10.97	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	22	6.25	68.75	36.99	241.92	3.75	24.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	28	18.75	87.50	260.97	502.89	26.48	51.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	29	3.13	90.63	174.00	676.89	17.65	68.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	32	9.38	100.00	308.72	985.61	31.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	985.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	32	0.00	100.00	0.00	985.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				32					985.61					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	4.76	4.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	8	2.86	7.62	1.91	1.91	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	15	6.67	14.29	11.55	13.47	1.15	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	16	0.95	15.24	1.66	15.13	0.17	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	17	0.95	16.19	2.22	17.35	0.22	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	20	2.86	19.05	11.28	28.63	1.12	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	23	2.86	21.90	40.15	68.78	4.00	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	26	2.86	24.76	15.29	84.07	1.52	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	31	4.76	29.52	25.93	110.00	2.59	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	34	2.86	32.38	40.41	150.40	4.03	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	42	7.62	40.00	50.49	200.90	5.04	20.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	50	7.62	47.62	94.61	295.50	9.44	29.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	55	4.76	52.38	85.54	381.04	8.53	38.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	57	1.90	54.29	43.91	424.95	4.38	42.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	58	0.95	55.24	20.43	445.38	2.04	44.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	64	5.71	60.95	73.75	519.13	7.36	51.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	25	89	23.81	84.76	255.09	774.22	25.44	77.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	11	100	10.48	95.24	128.87	903.09	12.85	90.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	104	3.81	99.05	95.30	998.39	9.50	99.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	105	0.95	100.00	4.25	1,002.64	0.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				105				1,002.64		0						0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	8.39	8.39	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	14	0.65	9.03	0.81	0.79	0.12	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	15	0.65	9.68	1.40	2.19	0.20	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	0.65	10.32	0.70	2.89	0.10	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	17	0.65	10.97	0.00	2.89	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	19	1.29	12.26	2.76	5.65	0.40	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	25	3.87	16.13	11.02	16.68	1.60	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	34	5.81	21.94	17.53	34.21	2.54	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	46	7.74	29.68	37.69	71.90	5.47	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	57	7.10	36.77	26.15	98.04	3.79	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	66	5.81	42.58	35.88	133.92	5.21	19.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	74	5.16	47.74	43.58	177.50	6.32	25.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	84	6.45	54.19	34.72	212.22	5.04	30.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	96	7.74	61.94	85.52	297.73	12.41	43.21	1	1	33.33	33.33	30.38	30.38	57.26	57.26	35.52	10.20			
15	7,500	10,000	8,750	6	102	3.87	65.81	34.42	332.15	5.00	48.21	0	1	0.00	33.33	0.00	30.38	0.00	57.26	0.00	9.14			
16	10,000	20,000	15,000	14	116	9.03	74.84	173.59	505.74	25.19	73.40	0	1	0.00	33.33	0.00	30.38	0.00	57.26	0.00	6.01			
17	20,000	50,000	35,000	17	133	10.97	85.81	82.94	588.68	12.04	85.44	1	2	33.33	66.67	20.18	50.56	38.05	95.31	24.34	8.59			
18	50,000	100,000	75,000	7	140	4.52	90.32	51.71	640.39	7.51	92.94	0	2	0.00	66.67	0.00	50.56	0.00	95.31	0.00	7.90			
19	100,000	500,000	300,000	6	146	3.87	94.19	21.76	662.15	3.16	96.10	0	2	0.00	66.67	0.00	50.56	0.00	95.31	0.00	7.64			
20	500,000	UP		9	155	5.81	100.00	26.86	689.01	3.90	100.00	1	3	33.33	100.00	2.49	53.05	4.69	100.00	9.27	7.70			
				155					689.01					3					53.05					7.70



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.14	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.14	14.29	4.16	4.16	17.05	17.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.14	21.43	0.01	4.17	0.02	17.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.14	28.57	0.01	4.18	0.04	17.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.14	35.71	4.47	8.65	18.29	35.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.14	42.86	4.02	4.63	16.45	18.97	1	1	50.00	50.00	68.64	68.64	99.43	99.43	1709.41	1482.39	
8	1,000	1,500	1,250	1	7	7.14	50.00	2.08	6.71	8.51	27.48	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	1023.17	
9	1,500	2,000	1,750	1	8	7.14	57.14	3.01	9.72	12.34	39.82	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	706.08	
10	2,000	2,500	2,250	1	9	7.14	64.29	2.89	12.62	11.85	51.67	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	544.11	
11	2,500	3,000	2,750	1	10	7.14	71.43	0.46	13.07	1.88	53.55	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	525.04	
12	3,000	4,000	3,500	1	11	7.14	78.57	3.07	16.14	12.57	66.11	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	425.24	
13	4,000	5,000	4,500	1	12	7.14	85.71	3.08	19.22	12.61	78.73	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	357.12	
14	5,000	7,500	6,250	1	13	7.14	92.86	4.33	23.55	17.74	96.46	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	291.45	
15	7,500	10,000	8,750	1	14	7.14	100.00	0.86	24.42	3.54	100.00	1	2	50.00	100.00	0.39	69.04	0.57	100.00	45.50	282.75	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	24.42	0.00	100.00	0	2	0.00	100.00	0.00	69.04	0.00	100.00	0.00	282.75	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	24.42	0.00	100.00	0	2	0.00	100.00	0.00	69.04	0.00	100.00	0.00	282.75	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	24.42	0.00	100.00	0	2	0.00	100.00	0.00	69.04	0.00	100.00	0.00	282.75	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	24.42	0.00	100.00	0	2	0.00	100.00	0.00	69.04	0.00	100.00	0.00	282.75	
20	500,000	UP		0	14	0.00	100.00	0.00	24.42	0.00	100.00	0	2	0.00	100.00	0.00	69.04	0.00	100.00	0.00	282.75	
				14					24.42					2					69.04			282.75



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	0.36	0.36	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	0.75	1.11	1.47	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	1.01	2.12	1.97	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	3.71	5.84	7.24	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	1.84	7.68	3.60	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	5.17	12.85	10.08	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	7.50	20.34	14.62	39.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	19.05	39.39	37.16	76.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	11.87	51.26	23.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	2.95	48.31	5.76	94.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	2.95	51.26	5.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					51.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2402 SPINNING MILLSPRE SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	4.13	4.13	28.39	28.39	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	37	1.53	5.67	3.04	31.44	0.14	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	57	3.06	8.73	0.77	32.20	0.03	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	63	0.92	9.65	3.38	35.58	0.15	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	68	0.77	10.41	6.21	41.79	0.28	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	88	3.06	13.48	1.09	42.88	0.05	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	102	2.14	15.62	7.17	50.04	0.33	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	123	3.22	18.84	9.12	59.16	0.42	2.70	1	1	2.13	2.13	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	127	0.61	19.45	6.23	65.39	0.28	2.98	0	1	0.00	2.13	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	133	0.92	20.37	15.89	81.29	0.73	3.71	0	1	0.00	2.13	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	141	1.23	21.59	26.59	107.88	1.21	4.92	0	1	0.00	2.13	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	147	0.92	22.51	19.76	127.63	0.90	5.82	0	1	0.00	2.13	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	155	1.23	23.74	20.50	148.13	0.94	6.76	0	1	0.00	2.13	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	179	3.68	27.41	59.63	207.77	2.72	9.48	0	1	0.00	2.13	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	202	3.52	30.93	140.42	348.19	6.41	15.89	0	1	0.00	2.13	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	53	255	8.12	39.05	256.16	604.35	11.69	27.57	7	8	14.89	17.02	1,059.13	1,059.13	29.52	29.52	413.46	175.25			
17	20,000	50,000	35,000	61	316	9.34	48.39	421.59	1,025.94	19.23	46.81	6	14	12.77	29.79	62.42	1,121.55	1.74	31.26	14.81	109.32			
18	50,000	100,000	75,000	92	408	14.09	62.48	483.05	1,508.99	22.04	68.84	3	17	6.38	36.17	29.79	1,151.34	0.83	32.09	6.17	76.30			
19	100,000	500,000	300,000	134	542	20.52	83.00	452.07	1,961.06	20.62	89.47	14	31	29.79	65.96	347.71	1,499.04	9.69	41.79	76.91	76.44			
20	500,000	UP		111	653	17.00	100.00	230.84	2,191.90	10.53	100.00	16	47	34.04	100.00	2,088.26	3,587.30	58.21	100.00	904.63	163.66			
				653					2,191.90					47					3,587.30					163.66



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2403 SPINNING MILLSPRE SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	58	58	5.14	5.14	26.46	26.46	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	64	0.53	5.67	2.97	29.43	0.10	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	77	1.15	6.83	6.69	36.12	0.22	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	94	1.51	8.33	3.38	39.50	0.11	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	112	1.60	9.93	15.68	55.18	0.50	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	137	2.22	12.15	3.33	58.51	0.11	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	153	1.42	13.56	1.95	56.56	0.06	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	41	194	3.63	17.20	21.62	78.17	0.70	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	218	2.13	19.33	30.69	108.86	0.99	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	234	1.42	20.74	50.21	159.07	1.61	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	244	0.89	21.63	21.89	180.96	0.70	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	263	1.68	23.32	19.75	200.71	0.64	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	25	288	2.22	25.53	27.39	228.10	0.88	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	35	323	3.10	28.63	44.74	272.84	1.44	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	51	374	4.52	33.16	129.21	402.05	4.16	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	86	460	7.62	40.78	485.05	887.10	15.60	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	165	625	14.63	55.41	656.59	1,543.69	21.12	49.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	126	751	11.17	66.58	437.94	1,981.63	14.09	63.74	2	2	22.22	22.22	11.99	11.99	0.43	0.43	2.74	0.61			
19	100,000	500,000	300,000	264	1,015	23.40	89.98	921.90	2,903.53	29.65	93.39	5	7	55.56	77.78	2,534.69	2,546.68	90.77	91.20	274.94	87.71			
20	500,000	UP		113	1,128	10.02	100.00	205.45	3,108.98	6.61	100.00	2	9	22.22	100.00	245.77	2,792.45	8.80	100.00	119.62	89.82			
				1,128					3,108.98					9					2,792.45					89.82



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2408 SPINNING MILLSPRE SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	3.10	3.10	73.69	73.69	2.84	2.84	1	1	25.00	25.00	534.53	534.53	103.94	103.94	725.35	725.35			
2	50	100	75	2	32	0.21	3.30	0.02	73.71	0.00	2.84	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	725.13			
3	100	200	150	4	36	0.41	3.72	0.42	74.13	0.02	2.86	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	721.04			
4	200	300	250	4	40	0.41	4.13	0.19	74.32	0.01	2.87	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	719.22			
5	300	500	400	5	45	0.52	4.64	4.55	78.87	0.18	3.04	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	677.69			
6	500	750	625	8	53	0.83	5.47	36.72	42.15	1.42	1.63	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	1268.02			
7	750	1,000	875	9	62	0.93	6.40	8.26	50.42	0.32	1.94	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	1060.17			
8	1,000	1,500	1,250	7	69	0.72	7.12	25.64	76.06	0.99	2.93	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	702.77			
9	1,500	2,000	1,750	6	75	0.62	7.74	12.83	88.89	0.49	3.43	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	601.37			
10	2,000	2,500	2,250	4	79	0.41	8.15	4.11	92.99	0.16	3.59	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	574.79			
11	2,500	3,000	2,750	7	86	0.72	8.88	14.36	107.35	0.55	4.14	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	497.92			
12	3,000	4,000	3,500	25	111	2.58	11.46	24.24	131.59	0.93	5.07	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	406.21			
13	4,000	5,000	4,500	12	123	1.24	12.69	8.70	140.29	0.34	5.41	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	381.02			
14	5,000	7,500	6,250	13	136	1.34	14.04	27.35	167.64	1.05	6.47	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	318.85			
15	7,500	10,000	8,750	25	161	2.58	16.62	99.99	267.63	3.86	10.32	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	199.73			
16	10,000	20,000	15,000	57	218	5.88	22.50	320.95	588.58	12.38	22.70	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	90.82			
17	20,000	50,000	35,000	179	397	18.47	40.97	419.71	1,008.30	16.19	38.89	0	1	0.00	25.00	0.00	534.53	0.00	103.94	0.00	53.01			
18	50,000	100,000	75,000	186	583	19.20	60.17	619.38	1,627.68	23.89	62.77	1	2	25.00	50.00	20.25	514.28	3.94	100.00	3.27	31.60			
19	100,000	500,000	300,000	235	818	24.25	84.42	645.51	2,273.18	24.89	87.67	0	2	0.00	50.00	0.00	514.28	0.00	100.00	0.00	22.62			
20	500,000	UP		151	969	15.58	100.00	319.73	2,592.91	12.33	100.00	2	4	50.00	100.00	0.00	514.28	0.00	100.00	0.00	19.83			
				969					2,592.91					4					514.28					19.83



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.85	0.85	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	1.52	2.37	2.18	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	1.26	3.63	1.80	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	1.55	5.18	2.22	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	4.90	10.08	7.01	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	4.60	14.68	6.58	21.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	7.12	21.80	10.18	31.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	2.44	24.25	3.49	34.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	1.43	25.68	2.04	36.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	0.50	26.17	0.71	37.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	41.18	67.35	58.88	96.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	0.73	68.08	1.04	97.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	0.72	68.80	1.03	98.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	1.14	69.93	1.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14					69.93					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2411 WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.17	8.33	0.40	0.40	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.17	12.50	0.62	0.22	2.14	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.17	16.67	1.13	1.35	3.93	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.17	20.83	1.36	2.71	4.74	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.17	25.00	1.96	4.66	6.80	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.17	29.17	1.94	6.61	6.76	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.17	33.33	1.12	7.72	3.89	26.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.17	37.50	0.45	8.17	1.55	28.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.17	41.67	0.42	8.59	1.47	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	16	25.00	66.67	2.48	11.07	8.63	38.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	4.17	70.83	10.01	21.08	34.82	73.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	4.17	75.00	0.00	21.08	0.00	73.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	4.17	79.17	6.67	27.75	23.21	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	4.17	83.33	36.96	64.72	128.61	225.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	21	4.17	87.50	36.96	27.75	128.61	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	22	4.17	91.67	36.96	64.72	128.61	225.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	23	4.17	95.83	36.96	27.75	128.61	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	24	4.17	100.00	0.99	28.74	3.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	28.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					28.74					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2412

WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	24	24	3.39	3.39	132.04	132.04	5.01	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	27	0.42	3.82	0.68	131.36	0.03	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	30	0.42	4.24	0.69	130.67	0.03	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	39	1.27	5.52	4.69	125.98	0.18	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	54	2.12	7.64	6.86	119.12	0.26	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	88	4.81	12.45	20.76	98.36	0.79	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	98	1.41	13.86	17.28	81.08	0.66	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	129	4.38	18.25	27.04	54.04	1.03	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	135	0.85	19.09	17.20	36.84	0.65	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	154	2.69	21.78	49.65	12.81	1.88	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	161	0.99	22.77	24.82	37.63	0.94	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	187	3.68	26.45	46.12	83.75	1.75	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	199	1.70	28.15	63.85	147.60	2.42	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	35	234	4.95	33.10	112.57	260.16	4.27	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	37	271	5.23	38.33	208.15	468.31	7.90	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	87	358	12.31	50.64	698.21	1,166.53	26.50	44.28	3	3	21.43	21.43	124.57	124.57	2.05	2.05	17.84	10.68			
17	20,000	50,000	35,000	110	468	15.56	66.20	459.06	1,625.59	17.42	61.70	2	5	14.29	35.71	29.79	154.36	0.49	2.54	6.49	9.50			
18	50,000	100,000	75,000	82	550	11.60	77.79	465.40	2,090.98	17.66	79.36	4	9	28.57	64.29	2,843.46	2,997.82	46.86	49.41	610.98	143.37			
19	100,000	500,000	300,000	128	678	18.10	95.90	490.05	2,581.04	18.60	97.96	4	13	28.57	92.86	3,069.91	6,067.73	50.59	100.00	626.45	235.09			
20	500,000	UP		29	707	4.10	100.00	53.65	2,634.68	2.04	100.00	1	14	7.14	100.00	0.00	6,067.73	0.00	100.00	0.00	230.30			
				707					2,634.68					14					6,067.73					230.30



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2413

WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	2.96	2.96	1.15	1.15	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	36	0.37	3.33	0.24	1.39	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	44	0.74	4.07	2.43	3.82	0.05	0.08	1	1	3.03	3.03	353.71	353.71	19.38	19.38	14560.18	9252.53			
4	200	300	250	8	52	0.74	4.81	1.38	5.21	0.03	0.11	0	1	0.00	3.03	0.00	353.71	0.00	19.38	0.00	6792.73			
5	300	500	400	8	60	0.74	5.55	5.80	11.01	0.12	0.23	0	1	0.00	3.03	0.00	353.71	0.00	19.38	0.00	3213.16			
6	500	750	625	18	78	1.66	7.21	9.91	20.92	0.21	0.43	0	1	0.00	3.03	0.00	353.71	0.00	19.38	0.00	1691.00			
7	750	1,000	875	13	91	1.20	8.41	13.85	34.77	0.29	0.72	0	1	0.00	3.03	0.00	353.71	0.00	19.38	0.00	1017.22			
8	1,000	1,500	1,250	22	113	2.03	10.44	21.22	55.99	0.44	1.16	0	1	0.00	3.03	0.00	353.71	0.00	19.38	0.00	631.73			
9	1,500	2,000	1,750	14	127	1.29	11.74	29.87	85.86	0.62	1.78	0	1	0.00	3.03	0.00	353.71	0.00	19.38	0.00	411.96			
10	2,000	2,500	2,250	20	147	1.85	13.59	36.81	122.67	0.76	2.55	0	1	0.00	3.03	0.00	353.71	0.00	19.38	0.00	288.34			
11	2,500	3,000	2,750	13	160	1.20	14.79	40.82	163.49	0.85	3.39	0	1	0.00	3.03	0.00	353.71	0.00	19.38	0.00	216.35			
12	3,000	4,000	3,500	62	222	5.73	20.52	128.42	291.91	2.67	6.06	5	6	15.15	18.18	161.79	515.50	8.86	28.24	125.99	176.60			
13	4,000	5,000	4,500	53	275	4.90	25.42	110.75	402.66	2.30	8.36	6	12	18.18	36.36	526.07	1,041.57	28.82	57.06	475.00	258.67			
14	5,000	7,500	6,250	36	311	3.33	28.74	172.27	574.93	3.58	11.93	0	12	0.00	36.36	0.00	1,041.57	0.00	57.06	0.00	181.16			
15	7,500	10,000	8,750	50	361	4.62	33.36	307.95	882.88	6.39	18.33	0	12	0.00	36.36	0.00	1,041.57	0.00	57.06	0.00	117.97			
16	10,000	20,000	15,000	146	507	13.49	46.86	704.42	1,587.29	14.62	32.95	5	17	15.15	51.52	99.49	1,141.06	5.45	62.51	14.12	71.89			
17	20,000	50,000	35,000	216	723	19.96	66.82	1,589.60	3,176.90	33.00	65.95	12	29	36.36	87.88	266.54	1,407.60	14.60	77.12	16.77	44.31			
18	50,000	100,000	75,000	106	829	9.80	76.62	641.61	3,818.51	13.32	79.26	3	32	9.09	96.97	415.21	1,822.81	22.75	99.86	64.71	47.74			
19	100,000	500,000	300,000	180	1,009	16.64	93.25	821.70	4,640.21	17.06	96.32	1	33	3.03	100.00	2.49	1,825.30	0.14	100.00	0.30	39.34			
20	500,000	UP		73	1,082	6.75	100.00	177.24	4,817.44	3.68	100.00	0	33	0.00	100.00	0.00	1,825.30	0.00	100.00	0.00	37.89			
				1,082					4,817.44					33					1,825.30					37.89



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2418

WEAVINGPRE WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	7.26	7.26	2.36	2.36	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	32	0.23	7.49	7.13	9.49	0.31	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	33	0.23	7.73	0.47	9.96	0.02	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	40	1.64	9.37	4.63	14.59	0.20	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	51	2.58	11.94	7.55	22.14	0.33	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	57	1.41	13.35	7.56	29.70	0.33	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	71	3.28	16.63	28.13	57.84	1.24	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	97	6.09	22.72	56.47	114.30	2.48	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	102	1.17	23.89	12.97	127.27	0.57	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	110	1.87	25.76	38.65	165.92	1.70	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	120	2.34	28.10	16.87	182.79	0.74	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	127	1.64	29.74	44.62	227.41	1.96	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	137	2.34	32.08	40.60	268.01	1.78	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	29	166	6.79	38.88	174.06	442.07	7.64	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	195	6.79	45.67	153.63	595.71	6.75	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	73	268	17.10	62.76	537.42	1,133.13	23.60	49.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	42	310	9.84	72.60	280.15	1,413.28	12.30	62.05	4	4	44.44	44.44	465.53	465.53	3.70	3.70	166.17	32.94			
18	50,000	100,000	75,000	33	343	7.73	80.33	471.07	1,884.35	20.68	82.74	1	5	11.11	55.56	10,000.00	10,465.53	79.44	83.14	2122.85	555.39			
19	100,000	500,000	300,000	58	401	13.58	93.91	306.63	2,190.98	13.46	96.20	4	9	44.44	100.00	2,122.33	12,587.86	16.86	100.00	692.14	574.53			
20	500,000	UP		26	427	6.09	100.00	86.54	2,277.53	3.80	100.00	0	9	0.00	100.00	0.00	12,587.86	0.00	100.00	0.00	552.70			
				427					2,277.53					9					12,587.86					552.70



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 242 DRESSING (INCLUDING BUT NOT LIMITED TO PRINTING) AND FINIS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.36	0.36	6.31	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.36	0.72	6.31	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.13	0.85	2.34	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	0.09	0.94	1.67	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	3.00	3.94	52.88	69.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	1.73	5.67	30.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6					5.67					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2421 ANIMAL FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	5.71	5.71	0.05	0.05	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	2.86	8.57	1.30	1.36	1.17	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	2.86	11.43	1.82	3.18	1.63	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	2.86	14.29	1.52	4.70	1.37	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6	2.86	17.14	1.64	6.33	1.47	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	2.86	20.00	2.46	8.79	2.21	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	8	2.86	22.86	2.39	11.18	2.15	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	2	10	5.71	28.57	5.09	16.27	4.58	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	2	12	5.71	34.29	5.65	21.92	5.07	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	13	2.86	37.14	3.50	25.42	3.15	22.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	14	2.86	40.00	1.75	27.18	1.57	24.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	2	16	5.71	45.71	3.50	30.68	3.15	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	8	24	22.86	68.57	19.71	50.39	17.71	45.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	25	2.86	71.43	13.61	64.00	12.23	57.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	26	2.86	74.29	1.12	65.12	1.00	58.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	27	2.86	77.14	4.09	69.20	3.67	62.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	5	32	14.29	91.43	41.92	111.12	37.67	99.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	2	34	5.71	97.14	12.98	98.14	11.67	88.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	1	35	2.86	100.00	13.14	111.28	11.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	35	0.00	100.00	0.00	111.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				35					111.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2422 VEGETABLE AND CELLULOSE FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.53	2.53	4.80	4.80	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.51	3.03	0.41	5.21	0.04	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	0.51	3.54	0.35	5.56	0.04	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	0.51	4.04	0.50	6.07	0.05	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	0.51	4.55	0.71	6.77	0.07	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	0.51	5.05	1.39	8.16	0.14	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	13	1.52	6.57	0.42	8.57	0.04	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	15	1.01	7.58	2.20	10.77	0.23	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	17	1.01	8.59	4.78	15.56	0.49	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	19	1.01	9.60	0.13	15.68	0.01	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	26	3.54	13.13	18.30	33.98	1.89	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	32	3.03	16.16	3.58	37.56	0.37	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	46	7.07	23.23	11.80	49.37	1.22	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	54	4.04	27.27	33.92	83.28	3.50	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	58	2.02	29.29	33.45	116.73	3.45	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	85	13.64	42.93	156.30	273.03	16.11	28.14	3	3	20.00	20.00	5,023.64	5,023.64	9.55	9.55	3214.12	1839.95			
17	20,000	50,000	35,000	30	115	15.15	58.08	214.54	487.57	22.11	50.25	0	3	0.00	20.00	0.00	5,023.64	0.00	9.55	0.00	1030.34			
18	50,000	100,000	75,000	51	166	25.76	83.84	330.72	818.29	34.09	84.34	4	7	26.67	46.67	299.96	5,323.60	0.57	10.12	90.70	650.58			
19	100,000	500,000	300,000	31	197	15.66	99.49	151.11	969.40	15.57	99.91	8	15	53.33	100.00	47,268.02	52,591.62	89.88	100.00	31280.21	5425.17			
20	500,000	UP		1	198	0.51	100.00	0.86	970.27	0.09	100.00	0	15	0.00	100.00	0.00	52,591.62	0.00	100.00	0.00	5420.33			
				198					970.27					15					52,591.62					5420.33



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2423 SYNTHETIC FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	4.88	4.88	9.67	9.67	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	32	0.51	5.39	0.05	9.72	0.00	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	33	0.17	5.56	0.25	9.97	0.01	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	34	0.17	5.72	0.62	10.58	0.03	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	39	0.84	6.57	0.06	10.52	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	42	0.51	7.07	3.28	13.80	0.16	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	47	0.84	7.91	5.39	19.19	0.26	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	61	2.36	10.27	11.41	30.60	0.54	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	65	0.67	10.94	12.81	43.41	0.61	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	75	1.68	12.63	11.18	54.59	0.53	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	87	2.02	14.65	29.27	83.85	1.40	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	109	3.70	18.35	32.79	116.65	1.56	5.57	3	3	8.57	8.57	14.61	14.61	0.20	0.20	44.56	12.53			
13	4,000	5,000	4,500	7	116	1.18	19.53	6.05	122.69	0.29	5.85	0	3	0.00	8.57	0.00	14.61	0.00	0.20	0.00	11.91			
14	5,000	7,500	6,250	27	143	4.55	24.07	95.66	218.36	4.57	10.42	2	5	5.71	14.29	4.46	19.07	0.06	0.27	4.66	8.73			
15	7,500	10,000	8,750	14	157	2.36	26.43	43.69	262.05	2.09	12.51	1	6	2.86	17.14	7.77	26.85	0.11	0.37	17.79	10.24			
16	10,000	20,000	15,000	73	230	12.29	38.72	351.18	613.23	16.76	29.26	9	15	25.71	42.86	215.87	242.72	3.01	3.38	61.47	39.58			
17	20,000	50,000	35,000	98	328	16.50	55.22	566.81	1,180.04	27.05	56.31	3	18	8.57	51.43	8.57	251.29	0.12	3.50	1.51	21.29			
18	50,000	100,000	75,000	95	423	15.99	71.21	373.44	1,553.48	17.82	74.13	9	27	25.71	77.14	518.00	769.28	7.22	10.72	138.71	49.52			
19	100,000	500,000	300,000	112	535	18.86	90.07	452.51	2,006.00	21.59	95.73	3	30	8.57	85.71	6,404.01	7,173.30	89.26	99.98	1415.21	357.59			
20	500,000	UP		59	594	9.93	100.00	89.56	2,095.56	4.27	100.00	5	35	14.29	100.00	1.32	7,174.62	0.02	100.00	1.47	342.37			
				594					2,095.56					35					7,174.62					342.37



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2428 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.74	2.74	1.07	1.07	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.46	3.20	0.46	1.54	0.02	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.46	3.65	0.53	2.06	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.46	4.11	1.04	3.10	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	12	1.37	5.48	2.06	5.16	0.10	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.46	5.94	1.04	6.20	0.05	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	15	0.91	6.85	3.96	10.16	0.19	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	26	5.02	11.87	12.11	22.28	0.59	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	31	2.28	14.16	10.80	33.08	0.52	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	33	0.91	15.07	13.98	47.06	0.68	2.28	1	1	33.33	33.33	50.00	50.00	68.68	68.68	357.56	106.24			
11	2,500	3,000	2,750	7	40	3.20	18.26	23.48	70.54	1.14	3.41	0	1	0.00	33.33	0.00	50.00	0.00	68.68	0.00	70.88			
12	3,000	4,000	3,500	9	49	4.11	22.37	44.15	114.69	2.13	5.55	0	1	0.00	33.33	0.00	50.00	0.00	68.68	0.00	43.60			
13	4,000	5,000	4,500	5	54	2.28	24.66	15.44	130.13	0.75	6.29	0	1	0.00	33.33	0.00	50.00	0.00	68.68	0.00	38.42			
14	5,000	7,500	6,250	19	73	8.68	33.33	181.58	311.71	8.78	15.07	0	1	0.00	33.33	0.00	50.00	0.00	68.68	0.00	16.04			
15	7,500	10,000	8,750	22	95	10.05	43.38	204.71	516.42	9.90	24.97	1	2	33.33	66.67	12.00	62.00	16.48	85.16	5.86	12.01			
16	10,000	20,000	15,000	33	128	15.07	58.45	497.67	1,014.09	24.06	49.03	1	3	33.33	100.00	10.80	72.80	14.84	100.00	2.17	7.18			
17	20,000	50,000	35,000	43	171	19.63	78.08	563.17	1,577.26	27.23	76.26	0	3	0.00	100.00	0.00	72.80	0.00	100.00	0.00	4.62			
18	50,000	100,000	75,000	31	202	14.16	92.24	280.43	1,857.70	13.56	89.82	0	3	0.00	100.00	0.00	72.80	0.00	100.00	0.00	3.92			
19	100,000	500,000	300,000	15	217	6.85	99.09	208.59	2,066.29	10.09	99.91	0	3	0.00	100.00	0.00	72.80	0.00	100.00	0.00	3.52			
20	500,000	UP		2	219	0.91	100.00	1.96	2,068.25	0.09	100.00	0	3	0.00	100.00	0.00	72.80	0.00	100.00	0.00	3.52			
				219					2,068.25					3					72.80					3.52



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 243 MIXED PROCESS (SPINNING WEAVING DRESSING AND FINISHING)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	8.33	8.33	0.77	0.77	2.29	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	8.33	16.67	0.46	1.24	1.37	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	8.33	25.00	1.75	2.98	5.16	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	8.33	33.33	2.77	5.75	8.17	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	8.33	41.67	1.93	7.68	5.71	22.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	8.33	50.00	2.15	9.83	6.33	29.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	8.33	58.33	3.17	13.00	9.37	38.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	8.33	66.67	0.30	13.31	0.89	39.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	8.33	75.00	4.09	17.39	12.07	51.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	8.33	83.33	4.39	21.78	12.97	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	8.33	91.67	5.00	26.78	14.77	79.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	8.33	100.00	7.08	33.86	20.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					33.86					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2431 MIXED PROCESSES (SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.88	11.76	0.03	0.03	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.88	17.65	0.74	0.77	0.75	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.88	23.53	10.13	10.90	10.19	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.88	29.41	10.60	21.51	10.67	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.88	35.29	1.34	22.85	1.35	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.88	41.18	0.62	23.46	0.62	23.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.88	47.06	0.63	24.09	0.63	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.88	52.94	5.86	29.95	5.89	30.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.88	58.82	6.15	36.10	6.18	36.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.88	64.71	9.24	45.34	9.29	45.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.88	70.59	9.24	36.10	9.29	36.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.88	76.47	8.16	44.26	8.21	44.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	5.88	82.35	38.45	82.70	38.67	83.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	5.88	88.24	11.45	94.15	11.51	94.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	5.88	94.12	3.87	98.02	3.89	98.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	5.88	100.00	1.40	99.42	1.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	99.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	99.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	99.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				99.42				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2432

MIXED PROCESSES (SPINNINGWEAVING) : VEGETABLE AND CELLULOSE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	19	19	4.44	4.44	4.27	4.27	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	20	0.23	4.67	0.23	4.50	0.02	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	21	0.23	4.91	0.50	5.00	0.03	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	22	0.23	5.14	0.04	5.04	0.00	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	26	0.93	6.07	1.13	6.17	0.08	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	33	1.64	7.71	2.05	8.22	0.14	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	34	0.23	7.94	1.49	9.71	0.10	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	40	1.40	9.35	4.77	14.48	0.33	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	52	2.80	12.15	9.70	24.17	0.66	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	59	1.64	13.79	11.23	35.40	0.77	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	64	1.17	14.95	6.99	42.39	0.48	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	14	78	3.27	18.22	45.85	88.23	3.13	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	16	94	3.74	21.96	36.12	124.35	2.47	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	103	2.10	24.07	11.14	135.49	0.76	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	104	0.23	24.30	6.31	141.81	0.43	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	61	165	14.25	38.55	244.02	385.83	16.65	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	75	240	17.52	56.07	288.38	674.21	19.68	46.01	2	2	11.11	11.11	63.10	63.10	20.72	20.72	21.88	9.36			
18	50,000	100,000	75,000	49	289	11.45	67.52	251.54	925.75	17.17	63.18	0	2	0.00	11.11	0.00	63.10	0.00	20.72	0.00	6.82			
19	100,000	500,000	300,000	89	378	20.79	88.32	425.07	1,350.82	29.01	92.19	14	16	77.78	88.89	220.04	283.14	72.25	92.97	51.77	20.96			
20	500,000	UP		50	428	11.68	100.00	114.48	1,465.30	7.81	100.00	2	18	11.11	100.00	21.42	304.57	7.03	100.00	18.71	20.79			
				428					1,465.30					18					304.57					20.79



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2433 MIXED PROCESSES (SPINNINGWEAVING):SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	58	58	4.41	4.41	0.15	0.15	0.00	0.00	1	1	1.79	1.79	502.54	502.54	1.06	1.06	336098.05	336098.05			
2	50	100	75	15	73	1.14	5.55	2.68	2.53	0.05	0.05	0	1	0.00	1.79	0.00	502.54	0.00	1.06	0.00	19877.65			
3	100	200	150	10	83	0.76	6.31	1.11	1.42	0.02	0.03	0	1	0.00	1.79	0.00	502.54	0.00	1.06	0.00	35466.11			
4	200	300	250	20	103	1.52	7.83	7.40	5.98	0.15	0.12	0	1	0.00	1.79	0.00	502.54	0.00	1.06	0.00	8400.79			
5	300	500	400	15	118	1.14	8.97	2.87	8.86	0.06	0.18	0	1	0.00	1.79	0.00	502.54	0.00	1.06	0.00	5674.84			
6	500	750	625	17	135	1.29	10.27	4.27	13.13	0.09	0.27	0	1	0.00	1.79	0.00	502.54	0.00	1.06	0.00	3827.24			
7	750	1,000	875	5	140	0.38	10.65	0.59	13.72	0.01	0.28	0	1	0.00	1.79	0.00	502.54	0.00	1.06	0.00	3662.36			
8	1,000	1,500	1,250	35	175	2.66	13.31	4.17	17.90	0.08	0.36	5	6	8.93	10.71	18.32	520.86	0.04	1.09	438.85	2910.41			
9	1,500	2,000	1,750	24	199	1.83	15.13	16.90	34.79	0.34	0.70	0	6	0.00	10.71	0.00	520.86	0.00	1.09	0.00	1497.06			
10	2,000	2,500	2,250	7	206	0.53	15.67	12.17	46.96	0.25	0.95	0	6	0.00	10.71	0.00	520.86	0.00	1.09	0.00	1109.10			
11	2,500	3,000	2,750	11	217	0.84	16.50	18.27	65.23	0.37	1.32	0	6	0.00	10.71	0.00	520.86	0.00	1.09	0.00	798.43			
12	3,000	4,000	3,500	21	238	1.60	18.10	32.30	97.53	0.65	1.97	0	6	0.00	10.71	0.00	520.86	0.00	1.09	0.00	534.04			
13	4,000	5,000	4,500	11	249	0.84	18.94	137.31	39.78	2.78	0.80	0	6	0.00	10.71	0.00	520.86	0.00	1.09	0.00	1309.50			
14	5,000	7,500	6,250	53	302	4.03	22.97	105.89	66.11	2.14	1.34	1	7	1.79	12.50	185.66	706.51	0.39	1.48	175.33	1068.62			
15	7,500	10,000	8,750	25	327	1.90	24.87	283.90	217.79	5.74	4.40	1	8	1.79	14.29	0.00	706.51	0.00	1.48	0.00	324.40			
16	10,000	20,000	15,000	100	427	7.60	32.47	396.77	178.98	8.02	3.62	2	10	3.57	17.86	1,818.72	2,525.23	3.82	5.31	458.38	1410.90			
17	20,000	50,000	35,000	183	610	13.92	46.39	1,596.78	1,775.76	32.30	35.91	20	30	35.71	53.57	1,343.50	3,868.73	2.82	8.13	84.14	217.86			
18	50,000	100,000	75,000	180	790	13.69	60.08	781.15	2,556.91	15.80	51.71	0	30	0.00	53.57	0.00	3,868.73	0.00	8.13	0.00	151.30			
19	100,000	500,000	300,000	309	1,099	23.50	83.57	1,021.50	3,578.41	20.66	72.37	14	44	25.00	78.57	37,113.46	40,982.19	77.98	86.11	3633.22	1145.26			
20	500,000	UP		216	1,315	16.43	100.00	1,365.94	4,944.36	27.63	100.00	12	56	21.43	100.00	6,610.42	47,592.61	13.89	100.00	483.95	962.56			
				1,315					4,944.36					56					47,592.61					962.56



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2438

MIXED PROCESSES (SPINNINGWEAVING DRES.&FINIS.): MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	98	98	10.07	10.07	61.98	61.98	1.73	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	106	0.82	10.89	0.53	62.50	0.01	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	112	0.62	11.51	0.95	63.45	0.03	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	122	1.03	12.54	5.29	58.16	0.15	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	135	1.34	13.87	6.82	64.98	0.19	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	151	1.64	15.52	11.65	76.64	0.33	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	165	1.44	16.96	9.45	86.08	0.26	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	186	2.16	19.12	31.34	117.42	0.88	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	210	2.47	21.58	64.95	182.37	1.82	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	223	1.34	22.92	25.78	208.15	0.72	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	244	2.16	25.08	50.88	259.03	1.42	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	37	281	3.80	28.88	124.83	383.86	3.49	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	34	315	3.49	32.37	120.86	504.71	3.38	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	38	353	3.91	36.28	184.36	689.08	5.15	19.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	38	391	3.91	40.18	157.16	846.24	4.39	23.66	1	1	3.33	3.33	79.55	79.55	0.38	0.38	50.62	9.40			
16	10,000	20,000	15,000	98	489	10.07	50.26	550.15	1,396.39	15.38	39.04	0	1	0.00	3.33	0.00	79.55	0.00	0.38	0.00	5.70			
17	20,000	50,000	35,000	200	689	20.55	70.81	947.20	2,343.59	26.48	65.53	6	7	20.00	23.33	3,905.33	3,984.87	18.58	18.95	412.30	170.03			
18	50,000	100,000	75,000	95	784	9.76	80.58	526.12	2,869.71	14.71	80.24	4	11	13.33	36.67	2,068.45	6,053.33	9.84	28.79	393.15	210.94			
19	100,000	500,000	300,000	138	922	14.18	94.76	338.04	3,207.76	9.45	89.69	11	22	36.67	73.33	802.32	6,855.64	3.82	32.61	237.34	213.72			
20	500,000	UP		51	973	5.24	100.00	368.74	3,576.50	10.31	100.00	8	30	26.67	100.00	14,167.83	21,023.47	67.39	100.00	3842.18	587.82			
				973					3,576.50					30					21,023.47					587.82



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 244 PROCESSING OF TEXTILE WASTE AND NON WOVEN MATERIAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.12	0.12	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.12	0.23	1.52	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	0.30	0.54	3.96	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	0.30	0.84	3.96	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	0.00	0.84	0.00	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	3.19	4.04	41.58	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	0.00	4.04	0.00	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	3.65	7.68	47.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					7.68					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	8.49	8.49	65.27	65.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	2.26	10.75	17.36	82.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	2.26	13.01	17.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				13.01				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2442

PROCESSING OF TEXTILE WASTE : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	8.33	16.67	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	8.33	25.00	1.42	1.42	2.60	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	8.33	33.33	3.95	5.37	7.23	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	8.33	41.67	47.50	52.87	86.90	96.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	8.33	50.00	9.50	43.37	17.38	79.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	8.33	58.33	114.00	70.63	208.57	129.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	8.33	66.67	57.00	13.63	104.28	24.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	8.33	75.00	9.50	4.13	17.38	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	8.33	83.33	17.45	13.32	31.92	24.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	8.33	91.67	29.86	43.18	54.63	79.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	8.33	100.00	11.48	54.66	21.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					54.66					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	3.81	3.81	2.48	2.48	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.35	4.15	0.24	2.72	0.03	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	0.35	4.50	0.55	3.27	0.06	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	30	5.88	10.38	0.62	3.89	0.07	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	40	3.46	13.84	1.39	5.29	0.16	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	44	84	15.22	29.07	1.51	6.79	0.17	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	85	0.35	29.41	0.00	6.79	0.00	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	94	3.11	32.53	4.61	11.41	0.52	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	107	4.50	37.02	14.40	25.81	1.61	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	113	2.08	39.10	10.46	36.27	1.17	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	33	146	11.42	50.52	3.17	39.44	0.35	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	67	213	23.18	73.70	43.76	83.20	4.89	9.29	6	6	100.00	100.00	858.02	858.02	100.00	100.00	1960.71	1031.31			
13	4,000	5,000	4,500	14	227	4.84	78.55	19.29	102.48	2.15	11.45	0	6	0.00	100.00	0.00	858.02	0.00	100.00	0.00	837.21			
14	5,000	7,500	6,250	7	234	2.42	80.97	59.81	162.29	6.68	18.13	0	6	0.00	100.00	0.00	858.02	0.00	100.00	0.00	528.69			
15	7,500	10,000	8,750	2	236	0.69	81.66	35.83	198.12	4.00	22.13	0	6	0.00	100.00	0.00	858.02	0.00	100.00	0.00	433.08			
16	10,000	20,000	15,000	9	245	3.11	84.78	133.55	331.68	14.92	37.05	0	6	0.00	100.00	0.00	858.02	0.00	100.00	0.00	258.69			
17	20,000	50,000	35,000	17	262	5.88	90.66	160.67	492.35	17.95	54.99	0	6	0.00	100.00	0.00	858.02	0.00	100.00	0.00	174.27			
18	50,000	100,000	75,000	19	281	6.57	97.23	171.10	663.44	19.11	74.10	0	6	0.00	100.00	0.00	858.02	0.00	100.00	0.00	129.33			
19	100,000	500,000	300,000	6	287	2.08	99.31	151.30	814.75	16.90	91.01	0	6	0.00	100.00	0.00	858.02	0.00	100.00	0.00	105.31			
20	500,000	UP		2	289	0.69	100.00	80.53	895.28	8.99	100.00	0	6	0.00	100.00	0.00	858.02	0.00	100.00	0.00	95.84			
				289					895.28					6					858.02					95.84



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2448

PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	24.00	24.00	1.20	1.20	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	25	1.00	25.00	0.56	1.76	0.12	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	26	1.00	26.00	0.08	1.83	0.02	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	27	1.00	27.00	3.75	5.59	0.84	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	28	1.00	28.00	1.65	7.23	0.37	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	29	1.00	29.00	1.10	8.33	0.24	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	30	1.00	30.00	3.96	12.29	0.88	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	34	4.00	34.00	7.30	19.59	1.63	4.37	1	1	100.00	100.00	8.92	8.92	100.00	100.00	122.13	45.51			
9	1,500	2,000	1,750	3	37	3.00	37.00	18.06	37.65	4.03	8.40	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	23.68			
10	2,000	2,500	2,250	1	38	1.00	38.00	9.15	46.79	2.04	10.44	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	19.05			
11	2,500	3,000	2,750	4	42	4.00	42.00	21.92	68.72	4.89	15.33	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	12.97			
12	3,000	4,000	3,500	5	47	5.00	47.00	31.36	100.08	6.99	22.32	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	8.91			
13	4,000	5,000	4,500	13	60	13.00	60.00	64.24	164.31	14.33	36.65	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	5.43			
14	5,000	7,500	6,250	16	76	16.00	76.00	69.39	233.71	15.48	52.12	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	3.81			
15	7,500	10,000	8,750	4	80	4.00	80.00	33.42	267.13	7.45	59.58	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	3.34			
16	10,000	20,000	15,000	1	81	1.00	81.00	13.88	281.01	3.10	62.67	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	3.17			
17	20,000	50,000	35,000	13	94	13.00	94.00	158.64	439.64	35.38	98.06	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	2.03			
18	50,000	100,000	75,000	3	97	3.00	97.00	1.56	441.20	0.35	98.40	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	2.02			
19	100,000	500,000	300,000	2	99	2.00	99.00	1.41	442.62	0.31	98.72	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	2.01			
20	500,000	UP		1	100	1.00	100.00	5.74	448.36	1.28	100.00	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	1.99			
				100					448.36					1					8.92					1.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.44	4.44	0.80	0.80	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.74	5.19	0.00	0.80	0.00	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.74	5.93	0.61	1.41	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.74	6.67	0.52	1.93	0.06	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	12	2.22	8.89	1.56	3.49	0.16	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	14	1.48	10.37	5.87	9.36	0.62	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	17	2.22	12.59	7.07	16.43	0.75	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	34	12.59	25.19	19.96	36.39	2.11	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	38	2.96	28.15	15.48	51.87	1.63	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	39	0.74	28.89	5.85	57.72	0.62	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	42	2.22	31.11	14.09	71.81	1.49	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	45	2.22	33.33	21.88	93.68	2.31	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	49	2.96	36.30	22.85	116.54	2.41	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	54	3.70	40.00	46.35	162.89	4.89	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	62	5.93	45.93	61.41	224.30	6.48	23.67	2	2	100.00	100.00	3,693.53	3,693.53	100.00	100.00	6014.51	1646.72			
16	10,000	20,000	15,000	17	79	12.59	58.52	109.55	333.84	11.56	35.23	0	2	0.00	100.00	0.00	3,693.53	0.00	100.00	0.00	1106.37			
17	20,000	50,000	35,000	29	108	21.48	80.00	324.19	658.03	34.21	69.45	0	2	0.00	100.00	0.00	3,693.53	0.00	100.00	0.00	561.30			
18	50,000	100,000	75,000	17	125	12.59	92.59	234.45	892.48	24.74	94.19	0	2	0.00	100.00	0.00	3,693.53	0.00	100.00	0.00	413.85			
19	100,000	500,000	300,000	10	135	7.41	100.00	55.05	947.53	5.81	100.00	0	2	0.00	100.00	0.00	3,693.53	0.00	100.00	0.00	389.81			
20	500,000	UP		0	135	0.00	100.00	0.00	947.53	0.00	100.00	0	2	0.00	100.00	0.00	3,693.53	0.00	100.00	0.00	389.81			
				135					947.53					2					3,693.53					389.81



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	8.95	8.95	36.83	36.83	2.12	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	43	0.67	9.62	0.08	36.91	0.00	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	46	0.67	10.29	0.02	36.93	0.00	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	50	0.89	11.19	2.40	39.33	0.14	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	57	1.57	12.75	3.20	42.53	0.18	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	61	0.89	13.65	6.88	49.41	0.40	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	64	0.67	14.32	2.30	51.71	0.13	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	80	3.58	17.90	25.11	76.81	1.45	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	85	1.12	19.02	7.22	84.03	0.42	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	86	0.22	19.24	3.74	87.77	0.22	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	93	1.57	20.81	7.82	95.59	0.45	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	108	3.36	24.16	40.23	135.82	2.32	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	115	1.57	25.73	30.60	166.42	1.76	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	49	164	10.96	36.69	138.11	304.53	7.95	17.53	3	3	50.00	50.00	511.61	511.61	82.98	82.98	370.44	168.00			
15	7,500	10,000	8,750	11	175	2.46	39.15	98.56	403.09	5.67	23.21	0	3	0.00	50.00	0.00	511.61	0.00	82.98	0.00	126.92			
16	10,000	20,000	15,000	80	255	17.90	57.05	395.05	798.14	22.74	45.95	1	4	16.67	66.67	17.60	529.21	2.85	85.84	4.46	66.30			
17	20,000	50,000	35,000	82	337	18.34	75.39	415.74	1,213.89	23.94	69.89	2	6	33.33	100.00	87.31	616.52	14.16	100.00	21.00	50.79			
18	50,000	100,000	75,000	44	381	9.84	85.23	258.25	1,472.14	14.87	84.75	0	6	0.00	100.00	0.00	616.52	0.00	100.00	0.00	41.88			
19	100,000	500,000	300,000	37	418	8.28	93.51	174.84	1,646.98	10.07	94.82	0	6	0.00	100.00	0.00	616.52	0.00	100.00	0.00	37.43			
20	500,000	UP		29	447	6.49	100.00	89.98	1,736.96	5.18	100.00	0	6	0.00	100.00	0.00	616.52	0.00	100.00	0.00	35.49			
				447					1,736.96					6					616.52					35.49



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.90	0.90	3.53	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.40	1.30	1.56	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.69	2.99	6.62	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	5.86	8.84	22.94	34.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	4.38	13.23	17.17	51.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	7.03	20.26	27.55	79.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	5.27	25.53	20.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				25.53				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.71	5.71	0.73	0.73	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.43	7.14	0.00	0.73	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.43	8.57	0.00	0.73	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.43	10.00	0.07	0.80	0.04	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.43	11.43	0.07	0.87	0.04	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.43	12.86	0.42	1.29	0.21	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.43	14.29	0.26	1.55	0.13	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	13	4.29	18.57	0.32	1.87	0.16	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.43	20.00	0.08	1.95	0.04	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.43	21.43	0.16	2.11	0.08	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.43	22.86	0.25	2.36	0.13	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	20	5.71	28.57	3.13	5.48	1.58	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	22	2.86	31.43	2.61	8.09	1.32	4.10	0	0	0.00	0.00	1.32	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	24	2.86	34.29	0.71	8.81	0.36	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	27	4.29	38.57	4.94	13.75	2.50	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	32	7.14	45.71	3.49	17.24	1.77	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	45	18.57	64.29	109.99	127.23	55.74	64.48	2	2	66.67	66.67	24.71	24.71	50.00	50.00	22.46	19.42
18	50,000	100,000	75,000	15	60	21.43	85.71	39.66	166.89	20.10	84.58	1	3	33.33	100.00	24.71	49.41	50.00	100.00	62.30	29.61
19	100,000	500,000	300,000	4	64	5.71	91.43	10.67	177.56	5.41	89.99	0	3	0.00	100.00	0.00	49.41	0.00	100.00	0.00	27.83
20	500,000	UP		6	70	8.57	100.00	19.75	197.31	10.01	100.00	0	3	0.00	100.00	0.00	49.41	0.00	100.00	0.00	25.04
				70				197.31				3				49.41					25.04



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2458 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	2.50	7.50	0.72	0.72	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	2.50	10.00	1.19	1.90	0.43	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	2.50	12.50	1.94	3.84	0.71	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	2.50	15.00	1.95	5.80	0.72	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	2.50	17.50	2.52	8.32	0.93	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	2.50	20.00	0.00	8.32	0.00	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	2.50	22.50	3.47	11.79	1.27	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	2.50	25.00	3.16	14.94	1.16	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	2.50	27.50	2.77	17.72	1.02	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	2.50	30.00	6.60	24.31	2.42	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	2.50	32.50	0.96	23.35	0.35	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	2.50	35.00	0.96	24.31	0.35	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	17	7.50	42.50	9.29	33.60	3.41	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	22	12.50	55.00	30.38	63.98	11.15	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	24	5.00	60.00	35.59	99.58	13.06	36.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	14	38	35.00	95.00	160.80	260.37	59.01	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	40	5.00	100.00	12.12	272.49	4.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	272.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	272.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					272.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 246

KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	11.11	11.11	0.05	0.05	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5.56	16.67	0.00	0.05	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5.56	22.22	0.84	0.89	0.99	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5.56	27.78	1.76	2.65	2.07	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5.56	33.33	0.00	2.65	0.00	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5.56	38.89	0.39	3.04	0.46	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	5.56	44.44	4.78	7.82	5.62	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	5.56	50.00	0.53	8.34	0.62	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	5.56	55.56	2.15	10.50	2.53	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	5.56	61.11	2.17	12.67	2.55	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	5.56	66.67	3.07	15.73	3.61	18.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	5.56	72.22	8.39	24.12	9.86	28.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	5.56	77.78	6.21	30.33	7.30	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	5.56	83.33	23.53	53.85	27.67	63.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	5.56	88.89	23.53	77.38	27.67	91.02	1	1	100.00	100.00	117.49	117.49	100.00	100.00	499.38	151.84	151.84			
16	10,000	20,000	15,000	1	5.56	94.44	3.04	80.42	3.58	94.60	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	146.10	146.10			
17	20,000	50,000	35,000	1	5.56	100.00	4.59	85.01	5.40	100.00	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	138.20	138.20			
18	50,000	100,000	75,000	0	0.00	100.00	0.00	85.01	0.00	100.00	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	138.20	138.20			
19	100,000	500,000	300,000	0	0.00	100.00	0.00	85.01	0.00	100.00	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	138.20	138.20			
20	500,000	UP		0	0.00	100.00	0.00	85.01	0.00	100.00	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	138.20	138.20			
				18					85.01					1					117.49					138.20



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	99	99	5.19	5.19	53.95	53.95	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	109	0.52	5.72	10.12	64.08	0.07	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	139	1.57	7.29	15.35	79.43	0.10	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	161	1.15	8.45	12.00	91.43	0.08	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	42	203	2.20	10.65	42.09	133.52	0.27	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	42	245	2.20	12.85	54.46	187.97	0.35	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	40	285	2.10	14.95	100.34	288.32	0.65	1.86	1	1	2.38	2.38	47.50	47.50	1.25	1.25	47.34	16.47			
8	1,000	1,500	1,250	79	364	4.14	19.10	200.72	489.04	1.30	3.16	1	2	2.38	4.76	25.22	72.72	0.66	1.91	12.56	14.87			
9	1,500	2,000	1,750	81	445	4.25	23.35	388.59	877.63	2.51	5.66	0	2	0.00	4.76	0.00	72.72	0.00	1.91	0.00	8.29			
10	2,000	2,500	2,250	122	567	6.40	29.75	370.88	1,248.50	2.39	8.06	0	2	0.00	4.76	0.00	72.72	0.00	1.91	0.00	5.82			
11	2,500	3,000	2,750	46	613	2.41	32.16	286.99	1,535.49	1.85	9.91	1	3	2.38	7.14	13.00	85.72	0.34	2.26	4.53	5.58			
12	3,000	4,000	3,500	122	735	6.40	38.56	652.66	2,188.15	4.21	14.12	0	3	0.00	7.14	0.00	85.72	0.00	2.26	0.00	3.92			
13	4,000	5,000	4,500	73	808	3.83	42.39	573.36	2,761.51	3.70	17.82	0	3	0.00	7.14	0.00	85.72	0.00	2.26	0.00	3.10			
14	5,000	7,500	6,250	151	959	7.92	50.31	1,510.79	4,272.30	9.75	27.57	1	4	2.38	9.52	3.55	89.27	0.09	2.35	0.23	2.09			
15	7,500	10,000	8,750	123	1,082	6.45	56.77	1,238.78	5,511.08	8.00	35.57	0	4	0.00	9.52	0.00	89.27	0.00	2.35	0.00	1.62			
16	10,000	20,000	15,000	290	1,372	15.22	71.98	3,647.45	9,158.53	23.54	59.11	1	5	2.38	11.90	106.97	196.24	2.81	5.16	2.93	2.14			
17	20,000	50,000	35,000	267	1,639	14.01	85.99	3,575.73	12,734.26	23.08	82.19	2	7	4.76	16.67	22.08	218.32	0.58	5.74	0.62	1.71			
18	50,000	100,000	75,000	116	1,755	6.09	92.08	1,299.37	14,033.62	8.39	90.57	8	15	19.05	35.71	304.96	523.29	8.02	13.77	23.47	3.73			
19	100,000	500,000	300,000	123	1,878	6.45	98.53	1,287.92	15,321.54	8.31	98.89	25	40	59.52	95.24	3,235.94	3,759.23	85.14	98.91	251.25	24.54			
20	500,000	UP		28	1,906	1.47	100.00	172.63	15,494.18	1.11	100.00	2	42	4.76	100.00	41.38	3,800.61	1.09	100.00	23.97	24.53			
				1,906					15,494.18					42					3,800.61					24.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	175	175	6.66	6.66	125.94	125.94	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	64	239	2.44	9.10	21.96	147.89	0.16	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	117	356	4.45	13.55	36.71	184.60	0.27	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	108	464	4.11	17.66	37.50	222.10	0.28	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	129	593	4.91	22.57	68.52	290.63	0.51	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	135	728	5.14	27.71	95.69	386.31	0.71	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	85	813	3.24	30.95	98.19	484.50	0.73	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	95	908	3.62	34.56	145.66	630.16	1.08	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	83	991	3.16	37.72	155.53	785.70	1.15	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	90	1,081	3.43	41.15	248.79	1,034.49	1.84	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	56	1,137	2.13	43.28	118.18	1,152.67	0.88	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	80	1,217	3.05	46.33	262.90	1,415.57	1.95	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	53	1,270	2.02	48.34	176.27	1,591.83	1.31	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	85	1,355	3.24	51.58	450.98	2,042.82	3.34	15.14	1	1	5.56	5.56	45.35	45.35	0.18	0.18	10.06	2.22			
15	7,500	10,000	8,750	96	1,451	3.65	55.23	560.40	2,603.22	4.15	19.29	0	1	0.00	5.56	0.00	45.35	0.00	0.18	0.00	1.74			
16	10,000	20,000	15,000	192	1,643	7.31	62.54	1,480.76	4,083.97	10.97	30.26	3	4	16.67	22.22	2,701.16	2,746.51	10.55	10.72	182.42	67.25			
17	20,000	50,000	35,000	368	2,011	14.01	76.55	3,898.64	7,982.61	28.89	59.15	5	9	27.78	50.00	22,756.33	25,502.84	88.86	99.58	583.70	319.48			
18	50,000	100,000	75,000	257	2,268	9.78	86.33	2,546.46	10,529.07	18.87	78.02	8	17	44.44	94.44	91.74	25,594.58	0.36	99.94	3.60	243.08			
19	100,000	500,000	300,000	326	2,594	12.41	98.74	2,805.96	13,335.03	20.79	98.81	1	18	5.56	100.00	15.04	25,609.62	0.06	100.00	0.54	192.05			
20	500,000	UP		33	2,627	1.26	100.00	160.32	13,495.34	1.19	100.00	0	18	0.00	100.00	0.00	25,609.62	0.00	100.00	0.00	189.77			
				2,627					13,495.34					18					25,609.62					189.77



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	52	52	4.35	4.35	37.10	37.10	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	56	108	4.69	9.04	22.55	59.64	0.66	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	216	324	18.08	27.11	75.67	135.31	2.22	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	227	551	19.00	46.11	147.16	282.47	4.32	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	94	645	7.87	53.97	84.28	366.75	2.48	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	63	708	5.27	59.25	67.78	434.53	1.99	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	67	775	5.61	64.85	106.67	541.20	3.13	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	70	845	5.86	70.71	161.56	702.76	4.75	20.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	52	897	4.35	75.06	131.95	834.71	3.88	24.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	926	2.43	77.49	114.04	948.74	3.35	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	35	961	2.93	80.42	110.78	1,059.52	3.26	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	53	1,014	4.44	84.85	280.11	1,339.63	8.23	39.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	1,038	2.01	86.86	167.32	1,506.95	4.92	44.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	33	1,071	2.76	89.62	321.14	1,828.09	9.44	53.72	1	1	8.33	8.33	3,832.42	3,832.42	46.54	46.54	1193.37	209.64
15	7,500	10,000	8,750	21	1,092	1.76	91.38	204.35	2,032.44	6.00	59.72	1	2	8.33	16.67	3,743.96	7,576.38	45.47	92.01	1832.17	372.77
16	10,000	20,000	15,000	41	1,133	3.43	94.81	665.12	2,697.56	19.54	79.27	0	2	0.00	16.67	0.00	7,576.38	0.00	92.01	0.00	280.86
17	20,000	50,000	35,000	19	1,152	1.59	96.40	297.84	2,995.40	8.75	88.02	1	3	8.33	25.00	389.07	7,965.45	4.73	96.74	130.63	265.92
18	50,000	100,000	75,000	28	1,180	2.34	98.74	313.61	3,309.01	9.22	97.24	5	8	41.67	66.67	261.74	8,227.19	3.18	99.91	83.46	248.63
19	100,000	500,000	300,000	12	1,192	1.00	99.75	72.42	3,381.42	2.13	99.37	4	12	33.33	100.00	7.05	8,234.24	0.09	100.00	9.74	243.51
20	500,000	UP		3	1,195	0.25	100.00	21.61	3,403.03	0.63	100.00	0	12	0.00	100.00	0.00	8,234.24	0.00	100.00	0.00	241.97
				1,195				3,403.03				12				8,234.24				241.97	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	5.51	5.51	4.78	4.78	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	31	46	11.40	16.91	3.63	8.40	0.45	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	74	10.29	27.21	9.12	17.52	1.14	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	89	5.51	32.72	6.30	23.82	0.78	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	31	120	11.40	44.12	18.76	42.57	2.34	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	132	4.41	48.53	9.59	52.16	1.19	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	150	6.62	55.15	26.00	78.16	3.24	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	158	2.94	58.09	17.46	95.62	2.18	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	166	2.94	61.03	27.22	122.85	3.39	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	182	5.88	66.91	31.94	154.79	3.98	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	190	2.94	69.85	23.43	178.22	2.92	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	201	4.04	73.90	49.30	227.52	6.14	28.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	209	2.94	76.84	51.98	279.49	6.48	34.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	230	7.72	84.56	123.82	403.31	15.43	50.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	240	3.68	88.24	73.14	476.46	9.11	59.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	260	7.35	95.59	215.02	691.48	26.79	86.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	270	3.68	99.26	88.87	780.35	11.07	97.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	271	0.37	99.63	7.91	788.26	0.99	98.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	272	0.37	100.00	14.23	802.49	1.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	272	0.00	100.00	0.00	802.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				272					802.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.13	0.13	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	27.42	27.55	49.88	50.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	20.57	48.11	37.41	87.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	6.86	54.97	12.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					54.97					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.26	5.26	1.55	1.55	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.26	10.53	0.22	1.77	0.33	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.26	15.79	0.44	2.21	0.65	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.26	21.05	1.18	3.40	1.77	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.26	26.32	0.88	4.27	1.31	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.26	31.58	2.15	2.13	3.21	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.26	36.84	1.76	3.88	2.62	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.26	42.11	2.92	6.80	4.36	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.26	47.37	2.15	4.66	3.21	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	12	15.79	63.16	12.64	17.30	18.89	25.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	5.26	68.42	4.04	21.34	6.03	31.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	15	10.53	78.95	10.82	32.16	16.18	48.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	5.26	84.21	8.49	40.66	12.69	60.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	5.26	89.47	0.42	41.07	0.63	61.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	5.26	94.74	16.30	57.37	24.35	85.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	5.26	100.00	9.55	66.92	14.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	66.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	66.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	66.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	66.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					66.92					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	713	713	6.38	6.38	153.56	153.56	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	440	1,153	3.94	10.33	159.57	313.13	0.40	0.79	1	1	2.44	2.44	8.22	8.22	0.11	0.11	5.15	2.62			
3	100	200	150	865	2,018	7.75	18.07	415.23	728.36	1.04	1.83	0	1	0.00	2.44	0.00	8.22	0.00	0.11	0.00	1.13			
4	200	300	250	688	2,706	6.16	24.23	432.15	1,160.51	1.09	2.92	0	1	0.00	2.44	0.00	8.22	0.00	0.11	0.00	0.71			
5	300	500	400	1,197	3,903	10.72	34.95	1,144.86	2,305.38	2.88	5.80	0	1	0.00	2.44	0.00	8.22	0.00	0.11	0.00	0.36			
6	500	750	625	983	4,886	8.80	43.75	1,321.99	3,627.36	3.33	9.13	3	4	7.32	9.76	704.81	713.03	9.39	9.50	53.31	19.66			
7	750	1,000	875	973	5,859	8.71	52.47	1,816.51	5,443.87	4.57	13.70	1	5	2.44	12.20	630.60	1,343.62	8.40	17.90	34.71	24.68			
8	1,000	1,500	1,250	1,048	6,907	9.38	61.85	2,443.30	7,887.17	6.15	19.84	1	6	2.44	14.63	1.92	1,345.54	0.03	17.93	0.08	17.06			
9	1,500	2,000	1,750	739	7,646	6.62	68.47	2,274.94	10,162.11	5.72	25.57	0	6	0.00	14.63	0.00	1,345.54	0.00	17.93	0.00	13.24			
10	2,000	2,500	2,250	397	8,043	3.56	72.02	1,574.64	11,736.75	3.96	29.53	0	6	0.00	14.63	0.00	1,345.54	0.00	17.93	0.00	11.46			
11	2,500	3,000	2,750	380	8,423	3.40	75.43	1,702.13	13,438.88	4.28	33.81	2	8	4.88	19.51	2,579.18	3,924.71	34.36	52.29	151.53	29.20			
12	3,000	4,000	3,500	456	8,879	4.08	79.51	2,437.07	15,875.95	6.13	39.94	1	9	2.44	21.95	245.77	4,170.48	3.27	55.57	10.08	26.27			
13	4,000	5,000	4,500	288	9,167	2.58	82.09	1,842.07	17,718.02	4.63	44.58	3	12	7.32	29.27	587.18	4,757.65	7.82	63.39	31.88	26.85			
14	5,000	7,500	6,250	421	9,588	3.77	85.86	3,487.97	21,205.99	8.78	53.35	0	12	0.00	29.27	0.00	4,757.65	0.00	63.39	0.00	22.44			
15	7,500	10,000	8,750	257	9,845	2.30	88.16	2,418.33	23,624.32	6.08	59.44	2	14	4.88	34.15	36.73	4,794.39	0.49	63.88	1.52	20.29			
16	10,000	20,000	15,000	486	10,331	4.35	92.51	5,710.60	29,334.92	14.37	73.80	5	19	12.20	46.34	367.12	5,161.51	4.89	68.77	6.43	17.60			
17	20,000	50,000	35,000	385	10,716	3.45	95.96	4,964.26	34,299.18	12.49	86.29	7	26	17.07	63.41	560.85	5,722.36	7.47	76.24	11.30	16.68			
18	50,000	100,000	75,000	228	10,944	2.04	98.00	3,002.18	37,301.36	7.55	93.85	7	33	17.07	80.49	270.93	5,993.29	3.61	79.85	9.02	16.07			
19	100,000	500,000	300,000	201	11,145	1.80	99.80	2,308.70	39,610.06	5.81	99.66	6	39	14.63	95.12	971.43	6,964.72	12.94	92.79	42.08	17.58			
20	500,000	UP		22	11,167	0.20	100.00	136.84	39,746.90	0.34	100.00	2	41	4.88	100.00	540.85	7,505.56	7.21	100.00	395.23	18.88			
				11,167					39,746.90					41					7,505.56					18.88



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	2.63	2.63	0.51	0.51	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.32	3.95	0.50	1.01	0.11	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	5	2.63	6.58	0.76	1.77	0.17	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	16	14.47	21.05	1.08	2.84	0.24	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	17	1.32	22.37	2.27	5.11	0.50	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	21	5.26	27.63	5.21	10.32	1.14	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	29	10.53	38.16	12.58	22.90	2.76	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	30	1.32	39.47	3.78	26.68	0.83	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	31	1.32	40.79	7.54	34.22	1.65	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	32	1.32	42.11	8.17	42.39	1.79	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	34	2.63	44.74	13.29	55.68	2.92	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	36	2.63	47.37	20.06	75.74	4.40	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	38	2.63	50.00	15.52	91.27	3.41	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	41	3.95	53.95	2.16	93.42	0.47	20.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	43	2.63	56.58	83.36	176.78	18.29	38.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	48	6.58	63.16	114.19	290.97	25.05	63.84	1	1	100.00	100.00	109.25	109.25	100.00	100.00	95.68	37.55			
18	50,000	100,000	75,000	1	49	1.32	64.47	2.12	293.09	0.46	64.30	0	1	0.00	100.00	0.00	109.25	0.00	100.00	0.00	37.28			
19	100,000	500,000	300,000	3	52	3.95	68.42	6.34	299.42	1.39	65.69	0	1	0.00	100.00	0.00	109.25	0.00	100.00	0.00	36.49			
20	500,000	UP		24	76	31.58	100.00	156.37	455.79	34.31	100.00	0	1	0.00	100.00	0.00	109.25	0.00	100.00	0.00	23.97			
				76				455.79		1				109.25								23.97		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2468 MIXED

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	2.61	2.61	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	13	1.63	4.25	1.39	1.33	0.16	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	18	1.63	5.88	1.48	2.80	0.17	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	24	1.96	7.84	5.17	7.98	0.59	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	35	3.59	11.44	6.25	14.23	0.71	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	42	2.29	13.73	6.26	20.48	0.71	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	51	2.94	16.67	14.92	35.41	1.69	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	65	4.58	21.24	17.18	52.58	1.95	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	80	4.90	26.14	23.20	75.79	2.63	8.59	1	1	8.33	8.33	53.94	53.94	6.61	6.61	232.45	71.17
10	2,000	2,500	2,250	3	83	0.98	27.12	3.66	79.45	0.41	9.00	0	1	0.00	8.33	0.00	53.94	0.00	6.61	0.00	67.89
11	2,500	3,000	2,750	20	103	6.54	33.66	27.87	107.32	3.16	12.16	0	1	0.00	8.33	0.00	53.94	0.00	6.61	0.00	50.26
12	3,000	4,000	3,500	19	122	6.21	39.87	29.79	137.11	3.38	15.54	0	1	0.00	8.33	0.00	53.94	0.00	6.61	0.00	39.34
13	4,000	5,000	4,500	24	146	7.84	47.71	47.78	184.89	5.41	20.95	0	1	0.00	8.33	0.00	53.94	0.00	6.61	0.00	29.17
14	5,000	7,500	6,250	12	158	3.92	51.63	52.03	236.92	5.90	26.85	0	1	0.00	8.33	0.00	53.94	0.00	6.61	0.00	22.77
15	7,500	10,000	8,750	10	168	3.27	54.90	81.47	318.39	9.23	36.08	0	1	0.00	8.33	0.00	53.94	0.00	6.61	0.00	16.94
16	10,000	20,000	15,000	60	228	19.61	74.51	296.68	615.07	33.62	69.70	3	4	25.00	33.33	242.73	296.67	29.72	36.33	81.81	48.23
17	20,000	50,000	35,000	49	277	16.01	90.52	211.75	826.82	24.00	93.70	1	5	8.33	41.67	53.94	350.61	6.61	42.93	25.47	42.40
18	50,000	100,000	75,000	4	281	1.31	91.83	8.36	835.19	0.95	94.65	0	5	0.00	41.67	0.00	350.61	0.00	42.93	0.00	41.98
19	100,000	500,000	300,000	21	302	6.86	98.69	47.20	882.39	5.35	99.99	7	12	58.33	100.00	466.00	816.61	57.07	100.00	987.31	92.55
20	500,000	UP		4	306	1.31	100.00	0.04	882.43	0.01	100.00	0	12	0.00	100.00	0.00	816.61	0.00	100.00	0.00	92.54
				306				882.43				12				816.61					92.54



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 247

UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	1.87	1.87	0.97	0.97	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	16	2.40	4.27	1.64	2.61	0.11	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	26	2.67	6.93	6.26	8.87	0.42	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	49	6.13	13.07	14.04	22.91	0.95	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	66	115	17.60	30.67	12.25	35.16	0.83	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	35	150	9.33	40.00	36.28	71.43	2.45	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	165	4.00	44.00	18.51	89.94	1.25	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	47	212	12.53	56.53	18.33	108.27	1.24	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	230	4.80	61.33	25.87	134.14	1.75	9.06	1	1	100.00	100.00	120.47	120.47	100.00	100.00	465.75	89.81			
10	2,000	2,500	2,250	30	260	8.00	69.33	32.71	166.85	2.21	11.27	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	72.20			
11	2,500	3,000	2,750	15	275	4.00	73.33	27.97	194.82	1.89	13.16	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	61.84			
12	3,000	4,000	3,500	20	295	5.33	78.67	50.08	244.89	3.38	16.54	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	49.19			
13	4,000	5,000	4,500	13	308	3.47	82.13	77.89	322.78	5.26	21.80	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	37.32			
14	5,000	7,500	6,250	14	322	3.73	85.87	132.20	454.98	8.93	30.72	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	26.48			
15	7,500	10,000	8,750	8	330	2.13	88.00	105.38	560.36	7.12	37.84	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	21.50			
16	10,000	20,000	15,000	14	344	3.73	91.73	253.62	813.98	17.13	54.96	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	14.80			
17	20,000	50,000	35,000	23	367	6.13	97.87	397.18	1,211.16	26.82	81.78	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	9.95			
18	50,000	100,000	75,000	7	374	1.87	99.73	271.05	1,482.21	18.30	100.09	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	8.13			
19	100,000	500,000	300,000	1	375	0.27	100.00	1.29	1,480.92	0.09	100.00	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	8.13			
20	500,000	UP		0	375	0.00	100.00	0.00	1,480.92	0.00	100.00	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	8.13			
				375					1,480.92					1					120.47					8.13



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.33	3.33	1.01	1.01	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	16	5.56	8.89	4.05	5.05	0.67	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	26	5.56	14.44	4.63	9.68	0.77	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	29	1.67	16.11	1.95	11.63	0.32	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	36	3.89	20.00	7.87	19.51	1.31	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	42	3.33	23.33	7.49	27.00	1.24	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	52	5.56	28.89	15.38	42.38	2.55	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	68	8.89	37.78	26.33	68.72	4.37	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	73	2.78	40.56	20.68	89.40	3.43	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	77	2.22	42.78	20.55	109.95	3.41	18.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	86	5.00	47.78	38.90	148.84	6.45	24.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	97	6.11	53.89	61.50	210.35	10.20	34.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	113	8.89	62.78	45.07	255.42	7.48	42.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	135	12.22	75.00	167.66	423.08	27.81	70.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	143	4.44	79.44	17.93	441.02	2.97	73.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	156	7.22	86.67	100.74	541.75	16.71	89.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	163	3.89	90.56	0.78	542.54	0.13	89.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	170	3.89	94.44	18.60	561.13	3.08	93.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	178	4.44	98.89	37.25	598.39	6.18	99.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	180	1.11	100.00	4.60	602.99	0.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				180					602.99					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 249

LAUNDRIES PRESSERS DRY (CHEMICAL) CLEANING CLEANING OF FEATH

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	1	11.11	11.11	0.49	0.49	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11.11	22.22	0.21	0.70	0.29	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11.11	33.33	0.56	1.26	0.78	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11.11	44.44	0.70	1.96	0.97	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11.11	55.56	0.00	1.96	0.00	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11.11	66.67	0.00	1.96	0.00	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11.11	77.78	25.01	26.97	34.81	37.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11.11	88.89	7.14	34.11	9.94	47.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11.11	100.00	37.74	71.85	52.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					71.85					0					0.00				



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	246	246	16.81	16.81	106.23	106.23	2.62	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	118	364	8.07	24.88	44.83	151.06	1.11	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	138	502	9.43	34.31	87.65	238.71	2.16	5.88	1	1	16.67	16.67	2.00	2.00	3.13	3.13	2.28	0.84			
4	200	300	250	135	637	9.23	43.54	109.03	347.74	2.69	8.57	0	1	0.00	16.67	0.00	2.00	0.00	3.13	0.00	0.58			
5	300	500	400	182	819	12.44	55.98	228.77	576.51	5.64	14.21	1	2	16.67	33.33	10.80	12.80	16.88	20.01	4.72	2.22			
6	500	750	625	166	985	11.35	67.33	297.90	874.40	7.34	21.56	1	3	16.67	50.00	8.50	21.30	13.29	33.31	2.85	2.44			
7	750	1,000	875	130	1,115	8.89	76.21	277.12	1,151.52	6.83	28.39	1	4	16.67	66.67	11.92	33.22	18.64	51.95	4.30	2.88			
8	1,000	1,500	1,250	78	1,193	5.33	81.54	237.83	1,389.35	5.86	34.25	1	5	16.67	83.33	26.90	60.11	42.07	94.02	11.31	4.33			
9	1,500	2,000	1,750	65	1,258	4.44	85.99	291.45	1,680.81	7.18	41.44	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	3.58			
10	2,000	2,500	2,250	34	1,292	2.32	88.31	183.79	1,864.60	4.53	45.97	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	3.22			
11	2,500	3,000	2,750	36	1,328	2.46	90.77	168.98	2,033.58	4.17	50.13	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	2.96			
12	3,000	4,000	3,500	35	1,363	2.39	93.16	314.65	2,348.24	7.76	57.89	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	2.56			
13	4,000	5,000	4,500	16	1,379	1.09	94.26	179.51	2,527.75	4.43	62.32	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	2.38			
14	5,000	7,500	6,250	40	1,419	2.73	96.99	672.21	3,199.96	16.57	78.89	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	1.88			
15	7,500	10,000	8,750	19	1,438	1.30	98.29	235.49	3,435.45	5.81	84.69	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	1.75			
16	10,000	20,000	15,000	12	1,450	0.82	99.11	236.81	3,672.25	5.84	90.53	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	1.64			
17	20,000	50,000	35,000	13	1,463	0.89	100.00	384.14	4,056.40	9.47	100.00	1	6	16.67	100.00	3.83	63.94	5.98	100.00	1.00	1.58			
18	50,000	100,000	75,000	0	1,463	0.00	100.00	0.00	4,056.40	0.00	100.00	0	6	0.00	100.00	0.00	63.94	0.00	100.00	0.00	1.58			
19	100,000	500,000	300,000	0	1,463	0.00	100.00	0.00	4,056.40	0.00	100.00	0	6	0.00	100.00	0.00	63.94	0.00	100.00	0.00	1.58			
20	500,000	UP		0	1,463	0.00	100.00	0.00	4,056.40	0.00	100.00	0	6	0.00	100.00	0.00	63.94	0.00	100.00	0.00	1.58			
				1,463					4,056.40					6					63.94					1.58



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	6.38	6.38	0.14	0.14	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	6	6.38	12.77	0.74	0.88	0.41	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	8	4.26	17.02	0.80	1.68	0.45	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	11	6.38	23.40	2.16	3.84	1.21	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	19	17.02	40.43	7.14	10.98	3.99	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	24	10.64	51.06	8.19	19.17	4.58	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	28	8.51	59.57	4.71	23.88	2.63	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	29	2.13	61.70	3.72	27.61	2.08	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	31	4.26	65.96	11.30	38.91	6.32	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	32	2.13	68.09	5.49	44.39	3.07	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	36	8.51	76.60	21.79	66.18	12.18	36.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	38	4.26	80.85	17.00	83.18	9.50	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	39	2.13	82.98	19.19	102.37	10.73	57.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	41	4.26	87.23	39.03	141.41	21.82	79.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	47	12.77	100.00	37.50	178.91	20.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	47	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	47	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	47	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	47	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	47	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				47					178.91					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	4.46	4.46	14.37	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	4.46	8.93	14.37	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	1.79	10.71	5.75	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	20.35	31.06	65.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					31.06					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2498 MIXED

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	4.92	4.92	1.68	1.68	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.64	6.56	0.25	1.43	0.06	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	7	4.92	11.48	1.63	0.21	0.41	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	12	8.20	19.67	4.03	4.24	1.00	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	16	6.56	26.23	5.90	10.13	1.46	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	17	1.64	27.87	1.43	11.56	0.35	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	23	9.84	37.70	19.86	31.43	4.93	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	37	22.95	60.66	25.92	57.34	6.43	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	38	1.64	62.30	4.24	61.58	1.05	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	42	6.56	68.85	21.73	83.32	5.40	20.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	44	3.28	72.13	15.30	98.62	3.80	24.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	45	1.64	73.77	6.30	104.92	1.56	26.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	51	9.84	83.61	27.96	132.88	6.94	32.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	54	4.92	88.52	41.33	174.22	10.26	43.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	59	8.20	96.72	85.29	259.51	21.17	64.42	1	1	50.00	50.00	10.00	10.00	70.65	70.65	11.72	3.85	
16	10,000	20,000	15,000	1	60	1.64	98.36	76.87	336.38	19.08	83.50	0	1	0.00	50.00	0.00	10.00	0.00	70.65	0.00	2.97	
17	20,000	50,000	35,000	1	61	1.64	100.00	66.46	402.84	16.50	100.00	1	2	50.00	100.00	4.15	14.15	29.35	100.00	6.25	3.51	
18	50,000	100,000	75,000	0	61	0.00	100.00	0.00	402.84	0.00	100.00	0	2	0.00	100.00	0.00	14.15	0.00	100.00	0.00	3.51	
19	100,000	500,000	300,000	0	61	0.00	100.00	0.00	402.84	0.00	100.00	0	2	0.00	100.00	0.00	14.15	0.00	100.00	0.00	3.51	
20	500,000	UP		0	61	0.00	100.00	0.00	402.84	0.00	100.00	0	2	0.00	100.00	0.00	14.15	0.00	100.00	0.00	3.51	
				61					402.84					2					14.15			3.51



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.04	1.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.52	1.55	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.52	2.07	0.26	0.26	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	1.04	3.11	2.77	3.03	0.16	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	12	3.11	6.22	3.90	6.94	0.23	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	18	3.11	9.33	5.05	11.98	0.29	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	28	5.18	14.51	9.65	21.63	0.56	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	35	3.63	18.13	19.44	41.07	1.14	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	43	4.15	22.28	18.92	59.99	1.11	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	48	2.59	24.87	15.46	75.44	0.90	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	51	1.55	26.42	8.31	83.76	0.49	4.89	1	1	20.00	20.00	5.92	5.92	6.16	6.16	71.24	7.07			
12	3,000	4,000	3,500	17	68	8.81	35.23	88.51	172.27	5.17	10.07	0	1	0.00	20.00	0.00	5.92	0.00	6.16	0.00	3.44			
13	4,000	5,000	4,500	13	81	6.74	41.97	88.00	260.27	5.14	15.21	0	1	0.00	20.00	0.00	5.92	0.00	6.16	0.00	2.28			
14	5,000	7,500	6,250	15	96	7.77	49.74	131.45	391.71	7.68	22.89	0	1	0.00	20.00	0.00	5.92	0.00	6.16	0.00	1.51			
15	7,500	10,000	8,750	17	113	8.81	58.55	202.69	594.41	11.85	34.74	0	1	0.00	20.00	0.00	5.92	0.00	6.16	0.00	1.00			
16	10,000	20,000	15,000	28	141	14.51	73.06	392.95	987.36	22.96	57.70	1	2	20.00	40.00	20.54	26.47	21.36	27.51	5.23	2.68			
17	20,000	50,000	35,000	33	174	17.10	90.16	465.22	1,452.57	27.19	84.89	1	3	20.00	60.00	35.72	62.19	37.13	64.64	7.68	4.28			
18	50,000	100,000	75,000	16	190	8.29	98.45	215.54	1,668.11	12.60	97.49	2	5	40.00	100.00	34.01	96.20	35.36	100.00	15.78	5.77			
19	100,000	500,000	300,000	3	193	1.55	100.00	43.03	1,711.15	2.51	100.00	0	5	0.00	100.00	0.00	96.20	0.00	100.00	0.00	5.62			
20	500,000	UP		0	193	0.00	100.00	0.00	1,711.15	0.00	100.00	0	5	0.00	100.00	0.00	96.20	0.00	100.00	0.00	5.62			
				193					1,711.15					5					96.20					5.62



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 250 WOOD PULP CELLULOSE BASED ON WOOD PULP AND LINO FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.75	0.75	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.75		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.22	2.22	0.00	0.00	0.00	0.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	2	2.22	4.44	1.05	1.05	0.05	0.05	1	1	33.33	33.33	186.27	186.27	92.08	92.08	17818.35	17818.35			
3	100	200	150	1	3	2.22	6.67	0.38	1.43	0.02	0.07	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	13048.46			
4	200	300	250	1	4	2.22	8.89	8.06	9.49	0.41	0.48	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	1962.52			
5	300	500	400	1	5	2.22	11.11	8.34	17.83	0.42	0.90	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	1044.51			
6	500	750	625	7	12	15.56	26.67	0.55	18.39	0.03	0.92	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	1013.05			
7	750	1,000	875	2	14	4.44	31.11	4.45	22.84	0.22	1.15	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	815.68			
8	1,000	1,500	1,250	1	15	2.22	33.33	5.28	17.56	0.27	0.88	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	1060.87			
9	1,500	2,000	1,750	1	16	2.22	35.56	12.29	29.85	0.62	1.50	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	624.06			
10	2,000	2,500	2,250	1	17	2.22	37.78	16.23	46.08	0.82	2.32	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	404.26			
11	2,500	3,000	2,750	1	18	2.22	40.00	2.91	48.99	0.15	2.46	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	380.23			
12	3,000	4,000	3,500	1	19	2.22	42.22	2.91	51.90	0.15	2.61	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	358.89			
13	4,000	5,000	4,500	1	20	2.22	44.44	1.46	53.36	0.07	2.68	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	349.07			
14	5,000	7,500	6,250	1	21	2.22	46.67	0.39	53.76	0.02	2.70	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	346.52			
15	7,500	10,000	8,750	1	22	2.22	48.89	1.10	54.85	0.06	2.76	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	339.59			
16	10,000	20,000	15,000	2	24	4.44	53.33	1.85	56.70	0.09	2.85	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	328.51			
17	20,000	50,000	35,000	7	31	15.56	68.89	15.26	71.96	0.77	3.62	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	258.86			
18	50,000	100,000	75,000	7	38	15.56	84.44	26.39	98.35	1.33	4.94	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	189.40			
19	100,000	500,000	300,000	2	40	4.44	88.89	1.24	99.58	0.06	5.01	1	2	33.33	66.67	6.02	192.29	2.98	95.06	487.44	193.10			
20	500,000	UP		5	45	11.11	100.00	1,889.36	1,988.94	94.99	100.00	1	3	33.33	100.00	10.00	202.29	4.94	100.00	0.53	10.17			
				45					1,988.94					3					202.29					10.17



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	12.50	12.50	0.02	0.02	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	12.50	25.00	0.83	0.86	10.39	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	25.00	50.00	1.67	2.52	20.77	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	7	37.50	87.50	3.29	5.81	41.00	72.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	12.50	100.00	2.21	8.02	27.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					8.02					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	2.20	2.20	13.68	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.53	2.73	3.28	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	1.74	4.47	10.85	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	0.43	4.90	2.70	30.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	0.00	4.90	0.00	30.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	11.16	16.06	69.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					16.06					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	4.81	4.81	7.09	7.09	0.18	0.18	2	2	8.33	8.33	1,618.48	1,618.48	2.75	2.75	22820.96	22820.96			
2	50	100	75	22	82	1.76	6.57	13.90	6.81	0.34	0.17	0	2	0.00	8.33	0.00	1,618.48	0.00	2.75	0.00	23780.42			
3	100	200	150	18	100	1.44	8.01	5.49	12.29	0.14	0.30	0	2	0.00	8.33	0.00	1,618.48	0.00	2.75	0.00	13165.06			
4	200	300	250	21	121	1.68	9.70	7.57	19.86	0.19	0.49	0	2	0.00	8.33	0.00	1,618.48	0.00	2.75	0.00	8148.16			
5	300	500	400	21	142	1.68	11.38	9.35	29.22	0.23	0.72	0	2	0.00	8.33	0.00	1,618.48	0.00	2.75	0.00	5539.79			
6	500	750	625	31	173	2.48	13.86	5.53	34.75	0.14	0.86	0	2	0.00	8.33	0.00	1,618.48	0.00	2.75	0.00	4658.06			
7	750	1,000	875	30	203	2.40	16.27	22.56	57.30	0.56	1.41	0	2	0.00	8.33	0.00	1,618.48	0.00	2.75	0.00	2824.33			
8	1,000	1,500	1,250	30	233	2.40	18.67	40.30	97.61	1.00	2.41	1	3	4.17	12.50	30.00	1,648.48	0.05	2.80	74.43	1688.85			
9	1,500	2,000	1,750	23	256	1.84	20.51	51.92	149.53	1.28	3.69	0	3	0.00	12.50	0.00	1,648.48	0.00	2.80	0.00	1102.45			
10	2,000	2,500	2,250	17	273	1.36	21.88	37.71	187.24	0.93	4.62	0	3	0.00	12.50	0.00	1,648.48	0.00	2.80	0.00	880.42			
11	2,500	3,000	2,750	21	294	1.68	23.56	50.77	238.00	1.25	5.88	0	3	0.00	12.50	0.00	1,648.48	0.00	2.80	0.00	692.63			
12	3,000	4,000	3,500	42	336	3.37	26.92	74.66	312.66	1.84	7.72	0	3	0.00	12.50	0.00	1,648.48	0.00	2.80	0.00	527.24			
13	4,000	5,000	4,500	42	378	3.37	30.29	100.39	413.05	2.48	10.20	1	4	4.17	16.67	2.76	1,651.24	0.00	2.80	2.75	399.76			
14	5,000	7,500	6,250	58	436	4.65	34.94	204.60	617.65	5.05	15.25	0	4	0.00	16.67	0.00	1,651.24	0.00	2.80	0.00	267.34			
15	7,500	10,000	8,750	48	484	3.85	38.78	143.82	761.47	3.55	18.80	0	4	0.00	16.67	0.00	1,651.24	0.00	2.80	0.00	216.85			
16	10,000	20,000	15,000	125	609	10.02	48.80	675.71	1,437.19	16.68	35.48	2	6	8.33	25.00	120.34	1,771.59	0.20	3.01	17.81	123.27			
17	20,000	50,000	35,000	119	728	9.54	58.33	412.97	1,850.15	10.20	45.68	0	6	0.00	25.00	0.00	1,771.59	0.00	3.01	0.00	95.75			
18	50,000	100,000	75,000	79	807	6.33	64.66	561.76	2,411.92	13.87	59.55	0	6	0.00	25.00	0.00	1,771.59	0.00	3.01	0.00	73.45			
19	100,000	500,000	300,000	274	1,081	21.96	86.62	1,043.46	3,455.38	25.76	85.31	8	14	33.33	58.33	2,263.22	4,034.80	3.84	6.85	216.90	116.77			
20	500,000	UP		167	1,248	13.38	100.00	595.13	4,050.51	14.69	100.00	10	24	41.67	100.00	54,878.52	58,913.33	93.15	100.00	9221.29	1454.47			
				1,248					4,050.51					24					58,913.33					1454.47



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.84	4.84	1.00	1.00	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	7	6.45	11.29	5.91	6.91	0.85	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	3.23	14.52	2.58	9.49	0.37	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	1.61	16.13	3.23	12.72	0.46	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	12	3.23	19.35	2.46	15.18	0.35	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	16	6.45	25.81	8.76	23.94	1.25	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	18	3.23	29.03	2.45	26.39	0.35	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	20	3.23	32.26	4.29	22.10	0.61	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	1.61	33.87	6.01	28.11	0.86	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	22	1.61	35.48	6.16	34.27	0.88	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	23	1.61	37.10	8.46	42.73	1.21	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	28	8.06	45.16	23.28	66.01	3.33	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	30	3.23	48.39	25.33	91.34	3.62	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	34	6.45	54.84	29.44	120.78	4.21	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	36	3.23	58.06	56.83	177.62	8.13	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	42	9.68	67.74	120.09	297.70	17.18	42.59	1	1	20.00	20.00	12.33	12.33	9.01	9.01	10.26	4.14			
17	20,000	50,000	35,000	9	51	14.52	82.26	312.19	609.89	44.66	87.26	0	1	0.00	20.00	0.00	12.33	0.00	9.01	0.00	2.02			
18	50,000	100,000	75,000	4	55	6.45	88.71	40.38	650.27	5.78	93.03	0	1	0.00	20.00	0.00	12.33	0.00	9.01	0.00	1.90			
19	100,000	500,000	300,000	6	61	9.68	98.39	41.07	691.34	5.88	98.91	3	4	60.00	80.00	102.33	114.66	74.81	83.82	249.15	16.59			
20	500,000	UP		1	62	1.61	100.00	7.63	698.97	1.09	100.00	1	5	20.00	100.00	22.14	136.80	16.18	100.00	290.25	19.57			
				62					698.97					5					136.80					19.57



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2518 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.74	0.74	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	1.62	2.35	0.56	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	4.84	7.19	1.68	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	5.36	12.55	1.86	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	1.64	14.19	0.57	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	5.68	19.87	1.97	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	11.96	31.84	4.15	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	10.27	42.11	3.56	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	2.28	44.39	0.79	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.17	41.67	6.01	50.40	2.09	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.17	45.83	10.87	61.27	3.77	21.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.17	50.00	80.77	142.05	28.03	49.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.17	54.17	1.59	143.64	0.55	49.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.17	58.33	11.95	155.59	4.15	53.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.17	62.50	13.13	168.72	4.56	58.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	24	37.50	100.00	119.48	288.20	41.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	288.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	288.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	24	0.00	100.00	0.00	288.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					288.20					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 252 CARTON AND PAPER GOODS FACTORIES BOOKBINDERS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.00				0				0.00					0.00	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	25	25	5.57	5.57	32.47	32.47	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	29	0.89	6.46	6.14	38.61	0.13	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	34	1.11	7.57	19.38	57.99	0.40	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	38	0.89	8.46	4.00	61.99	0.08	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	51	2.90	11.36	17.53	79.52	0.36	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	57	1.34	12.69	1.63	77.88	0.03	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	66	2.00	14.70	24.00	101.88	0.49	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	97	6.90	21.60	90.90	192.78	1.86	3.95	5	5	29.41	29.41	278.87	278.87	48.84	48.84	306.79	144.66			
9	1,500	2,000	1,750	11	108	2.45	24.05	45.81	238.60	0.94	4.89	0	5	0.00	29.41	0.00	278.87	0.00	48.84	48.84	0.00	116.88		
10	2,000	2,500	2,250	12	120	2.67	26.73	85.36	323.96	1.75	6.63	1	6	5.88	35.29	199.58	478.46	34.95	83.79	233.82	147.69			
11	2,500	3,000	2,750	17	137	3.79	30.51	156.60	480.55	3.21	9.84	0	6	0.00	35.29	0.00	478.46	0.00	83.79	0.00	99.56			
12	3,000	4,000	3,500	27	164	6.01	36.53	199.12	679.68	4.08	13.92	0	6	0.00	35.29	0.00	478.46	0.00	83.79	0.00	70.39			
13	4,000	5,000	4,500	14	178	3.12	39.64	109.62	789.30	2.24	16.16	0	6	0.00	35.29	0.00	478.46	0.00	83.79	0.00	60.62			
14	5,000	7,500	6,250	15	193	3.34	42.98	53.83	843.13	1.10	17.27	0	6	0.00	35.29	0.00	478.46	0.00	83.79	0.00	56.75			
15	7,500	10,000	8,750	14	207	3.12	46.10	160.34	1,003.47	3.28	20.55	0	6	0.00	35.29	0.00	478.46	0.00	83.79	0.00	47.68			
16	10,000	20,000	15,000	41	248	9.13	55.23	621.50	1,624.97	12.73	33.28	4	10	23.53	58.82	16.09	494.55	2.82	86.60	2.59	30.43			
17	20,000	50,000	35,000	47	295	10.47	65.70	826.17	2,451.14	16.92	50.19	0	10	0.00	58.82	0.00	494.55	0.00	86.60	0.00	20.18			
18	50,000	100,000	75,000	71	366	15.81	81.51	1,419.76	3,870.90	29.07	79.27	6	16	35.29	94.12	38.82	533.36	6.80	93.40	2.73	13.78			
19	100,000	500,000	300,000	45	411	10.02	91.54	633.49	4,504.39	12.97	92.24	1	17	5.88	100.00	37.69	571.05	6.60	100.00	5.95	12.68			
20	500,000	UP		38	449	8.46	100.00	378.97	4,883.36	7.76	100.00	0	17	0.00	100.00	0.00	571.05	0.00	100.00	0.00	11.69			
				449					4,883.36					17					571.05					11.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	113	113	5.44	5.44	205.24	205.24	1.59	1.59	1	1	4.35	4.35	80.06	80.06	0.53	0.53	39.01	39.01			
2	50	100	75	12	125	0.58	6.02	4.14	209.37	0.03	1.62	0	1	0.00	4.35	0.00	80.06	0.00	0.53	0.00	38.24			
3	100	200	150	25	150	1.20	7.22	13.94	223.31	0.11	1.73	0	1	0.00	4.35	0.00	80.06	0.00	0.53	0.00	35.85			
4	200	300	250	18	168	0.87	8.09	11.40	234.71	0.09	1.82	0	1	0.00	4.35	0.00	80.06	0.00	0.53	0.00	34.11			
5	300	500	400	42	210	2.02	10.11	56.82	291.53	0.44	2.26	1	2	4.35	8.70	6.06	86.12	0.04	0.57	10.66	29.54			
6	500	750	625	42	252	2.02	12.13	120.01	411.55	0.93	3.19	0	2	0.00	8.70	0.00	86.12	0.00	0.57	0.00	20.93			
7	750	1,000	875	76	328	3.66	15.79	133.95	545.50	1.04	4.22	0	2	0.00	8.70	0.00	86.12	0.00	0.57	0.00	15.79			
8	1,000	1,500	1,250	74	402	3.56	19.35	286.23	831.73	2.22	6.44	0	2	0.00	8.70	0.00	86.12	0.00	0.57	0.00	10.35			
9	1,500	2,000	1,750	80	482	3.85	23.21	292.05	1,123.78	2.26	8.70	1	3	4.35	13.04	3.55	89.67	0.02	0.59	1.22	7.98			
10	2,000	2,500	2,250	51	533	2.46	25.66	269.83	1,393.62	2.09	10.79	2	5	8.70	21.74	69.95	159.63	0.46	1.06	25.92	11.45			
11	2,500	3,000	2,750	55	588	2.65	28.31	308.08	1,701.70	2.38	13.17	2	7	8.70	30.43	154.52	314.15	1.02	2.08	50.16	18.46			
12	3,000	4,000	3,500	71	659	3.42	31.73	449.93	2,151.62	3.48	16.65	0	7	0.00	30.43	0.00	314.15	0.00	2.08	0.00	14.60			
13	4,000	5,000	4,500	59	718	2.84	34.57	359.97	2,511.60	2.79	19.44	1	8	4.35	34.78	3.55	317.70	0.02	2.11	0.99	12.65			
14	5,000	7,500	6,250	125	843	6.02	40.59	906.89	3,418.48	7.02	26.46	0	8	0.00	34.78	0.00	317.70	0.00	2.11	0.00	9.29			
15	7,500	10,000	8,750	98	941	4.72	45.31	712.75	4,131.23	5.52	31.97	0	8	0.00	34.78	0.00	317.70	0.00	2.11	0.00	7.69			
16	10,000	20,000	15,000	215	1,156	10.35	55.66	1,980.62	6,111.84	15.33	47.30	4	12	17.39	52.17	553.95	871.65	3.67	5.78	27.97	14.26			
17	20,000	50,000	35,000	328	1,484	15.79	71.45	2,755.74	8,867.58	21.33	68.63	7	19	30.43	82.61	56.72	928.37	0.38	6.16	2.06	10.47			
18	50,000	100,000	75,000	237	1,721	11.41	82.86	1,682.89	10,550.47	13.02	81.66	1	20	4.35	86.96	13,908.56	14,836.93	92.24	98.40	826.47	140.63			
19	100,000	500,000	300,000	258	1,979	12.42	95.28	1,428.43	11,978.90	11.06	92.71	2	22	8.70	95.65	219.46	15,056.39	1.46	99.85	15.36	125.69			
20	500,000	UP		98	2,077	4.72	100.00	941.87	12,920.77	7.29	100.00	1	23	4.35	100.00	21.95	15,078.34	0.15	100.00	2.33	116.70			
				2,077					12,920.77					23					15,078.34					116.70



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	10	10	2.64	2.64	15.19	15.19	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	12	0.53	3.17	4.92	20.11	0.27	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	16	1.06	4.22	1.81	21.91	0.10	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	21	1.32	5.54	3.35	25.26	0.18	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	35	3.69	9.23	11.93	37.19	0.64	2.01	1	1	16.67	16.67	3.91	3.91	2.48	2.48	32.80	10.53			
6	500	750	625	15	50	3.96	13.19	8.37	45.56	0.45	2.46	0	1	0.00	16.67	0.00	3.91	0.00	2.48	0.00	8.59			
7	750	1,000	875	4	54	1.06	14.25	9.25	54.81	0.50	2.96	0	1	0.00	16.67	0.00	3.91	0.00	2.48	0.00	7.14			
8	1,000	1,500	1,250	19	73	5.01	19.26	39.69	94.51	2.14	5.10	0	1	0.00	16.67	0.00	3.91	0.00	2.48	0.00	4.14			
9	1,500	2,000	1,750	13	86	3.43	22.69	4.50	99.01	0.24	5.35	0	1	0.00	16.67	0.00	3.91	0.00	2.48	0.00	3.95			
10	2,000	2,500	2,250	16	102	4.22	26.91	51.08	150.09	2.76	8.11	0	1	0.00	16.67	0.00	3.91	0.00	2.48	0.00	2.61			
11	2,500	3,000	2,750	5	107	1.32	28.23	13.01	163.10	0.70	8.81	0	1	0.00	16.67	0.00	3.91	0.00	2.48	0.00	2.40			
12	3,000	4,000	3,500	26	133	6.86	35.09	92.05	255.15	4.97	13.78	0	1	0.00	16.67	0.00	3.91	0.00	2.48	0.00	1.53			
13	4,000	5,000	4,500	16	149	4.22	39.31	59.64	314.79	3.22	17.00	0	1	0.00	16.67	0.00	3.91	0.00	2.48	0.00	1.24			
14	5,000	7,500	6,250	81	230	21.37	60.69	265.91	580.70	14.36	31.36	1	2	16.67	33.33	71.25	75.17	45.06	47.54	26.80	12.94			
15	7,500	10,000	8,750	30	260	7.92	68.60	143.05	723.75	7.73	39.09	0	2	0.00	33.33	0.00	75.17	0.00	47.54	0.00	10.39			
16	10,000	20,000	15,000	43	303	11.35	79.95	326.12	1,049.87	17.61	56.70	0	2	0.00	33.33	0.00	75.17	0.00	47.54	0.00	7.16			
17	20,000	50,000	35,000	48	351	12.66	92.61	498.77	1,548.64	26.94	83.64	4	6	66.67	100.00	82.95	158.12	52.46	100.00	16.63	10.21			
18	50,000	100,000	75,000	18	369	4.75	97.36	174.95	1,723.59	9.45	93.09	0	6	0.00	100.00	0.00	158.12	0.00	100.00	0.00	9.17			
19	100,000	500,000	300,000	9	378	2.37	99.74	120.59	1,844.18	6.51	99.60	0	6	0.00	100.00	0.00	158.12	0.00	100.00	0.00	8.57			
20	500,000	UP		1	379	0.26	100.00	7.42	1,851.60	0.40	100.00	0	6	0.00	100.00	0.00	158.12	0.00	100.00	0.00	8.54			
				379					1,851.60					6					158.12					8.54



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2528 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	3	13.64	13.64	0.85	0.85	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.55	18.18	2.09	2.94	0.53	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.55	22.73	3.48	6.43	0.88	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.55	27.27	5.10	11.52	1.29	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.55	31.82	4.87	16.40	1.23	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.55	36.36	8.03	24.43	2.02	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.55	40.91	0.00	24.43	0.00	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.55	45.45	20.05	44.48	5.05	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.55	50.00	0.00	44.48	0.00	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.55	54.55	29.41	73.89	7.41	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.55	59.09	0.00	73.89	0.00	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.55	63.64	45.42	119.31	11.45	30.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.55	68.18	89.68	208.98	22.60	52.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.55	72.73	89.62	298.60	22.59	75.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.55	77.27	3.84	302.44	0.97	76.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	4.55	81.82	1.02	303.46	0.26	76.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	4.55	86.36	57.67	361.13	14.53	91.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	22	13.64	100.00	35.61	396.74	8.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	396.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				396.74		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 253

NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.70	3.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.70	7.41	0.23	0.23	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.70	11.11	0.46	0.69	1.06	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.70	14.81	0.95	1.64	2.17	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.70	18.52	0.15	1.79	0.34	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.70	22.22	1.72	3.51	3.93	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.70	25.93	0.11	3.62	0.25	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.70	29.63	0.11	3.73	0.25	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.70	33.33	1.19	4.92	2.72	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.70	37.04	1.90	6.82	4.35	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.70	40.74	2.70	9.52	6.17	21.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.70	44.44	0.88	10.40	2.02	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.70	48.15	0.58	10.98	1.33	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	15	7.41	55.56	5.49	16.47	12.56	37.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	3.70	59.26	2.06	18.53	4.72	42.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	19	11.11	70.37	2.88	21.41	6.60	49.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	21	7.41	77.78	5.77	27.17	13.20	62.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	23	7.41	85.19	11.37	38.54	26.03	88.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	24	3.70	88.89	3.72	42.27	8.52	96.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	27	11.11	100.00	1.42	43.68	3.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				27					43.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	3.75	3.75	29.74	29.74	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	26	0.15	3.90	0.07	29.81	0.00	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	32	0.90	4.80	0.53	29.27	0.03	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	43	1.65	6.46	6.94	36.21	0.45	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	67	3.60	10.06	5.30	41.52	0.34	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	86	2.85	12.91	10.66	30.86	0.69	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	107	3.15	16.07	17.27	48.13	1.12	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	45	152	6.76	22.82	27.90	76.03	1.80	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	41	193	6.16	28.98	35.21	111.24	2.28	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	210	2.55	31.53	40.82	152.06	2.64	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	218	1.20	32.73	15.21	167.26	0.98	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	94	312	14.11	46.85	160.61	327.88	10.38	21.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	52	364	7.81	54.65	82.54	410.42	5.34	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	66	430	9.91	64.56	161.59	572.01	10.44	36.97	2	2	33.33	33.33	57.54	57.54	43.97	43.97	35.61	10.06			
15	7,500	10,000	8,750	53	483	7.96	72.52	131.04	703.05	8.47	45.44	0	2	0.00	33.33	0.00	57.54	0.00	43.97	0.00	8.19			
16	10,000	20,000	15,000	70	553	10.51	83.03	404.00	1,107.05	26.11	71.55	1	3	16.67	50.00	5.00	62.54	3.82	47.80	1.24	5.65			
17	20,000	50,000	35,000	63	616	9.46	92.49	247.56	1,354.60	16.00	87.55	0	3	0.00	50.00	0.00	62.54	0.00	47.80	0.00	4.62			
18	50,000	100,000	75,000	21	637	3.15	95.65	72.89	1,427.49	4.71	92.27	0	3	0.00	50.00	0.00	62.54	0.00	47.80	0.00	4.38			
19	100,000	500,000	300,000	22	659	3.30	98.95	94.98	1,522.48	6.14	98.41	3	6	50.00	100.00	68.31	130.86	52.20	100.00	71.92	8.60			
20	500,000	UP		7	666	1.05	100.00	24.67	1,547.15	1.59	100.00	0	6	0.00	100.00	0.00	130.86	0.00	100.00	0.00	8.46			
				666					1,547.15					6					130.86					8.46



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	544	544	5.53	5.53	193.51	193.51	0.66	0.66	4	4	5.88	5.88	147.27	147.27	1.81	1.81	76.10	76.10			
2	50	100	75	285	829	2.90	8.43	71.80	265.31	0.24	0.90	0	4	0.00	5.88	0.00	147.27	0.00	1.81	0.00	55.51			
3	100	200	150	521	1,350	5.30	13.72	177.71	443.02	0.61	1.51	0	4	0.00	5.88	0.00	147.27	0.00	1.81	0.00	33.24			
4	200	300	250	637	1,987	6.48	20.20	331.34	774.36	1.13	2.64	0	4	0.00	5.88	0.00	147.27	0.00	1.81	0.00	19.02			
5	300	500	400	838	2,825	8.52	28.72	541.78	1,316.13	1.85	4.49	4	8	5.88	11.76	806.95	954.22	9.91	11.71	148.95	72.50			
6	500	750	625	686	3,511	6.97	35.69	679.39	1,995.52	2.32	6.80	0	8	0.00	11.76	0.00	954.22	0.00	11.71	0.00	47.82			
7	750	1,000	875	659	4,170	6.70	42.39	869.69	2,865.22	2.96	9.77	0	8	0.00	11.76	0.00	954.22	0.00	11.71	0.00	33.30			
8	1,000	1,500	1,250	748	4,918	7.60	49.99	1,266.76	4,131.98	4.32	14.08	4	12	5.88	17.65	205.38	1,159.59	2.52	14.24	16.21	28.06			
9	1,500	2,000	1,750	689	5,607	7.00	57.00	1,552.73	5,684.71	5.29	19.38	1	13	1.47	19.12	189.70	1,349.30	2.33	16.57	12.22	23.74			
10	2,000	2,500	2,250	402	6,009	4.09	61.09	1,175.71	6,860.42	4.01	23.38	0	13	0.00	19.12	0.00	1,349.30	0.00	16.57	0.00	19.67			
11	2,500	3,000	2,750	340	6,349	3.46	64.54	1,165.11	8,025.53	3.97	27.36	0	13	0.00	19.12	0.00	1,349.30	0.00	16.57	0.00	16.81			
12	3,000	4,000	3,500	435	6,784	4.42	68.96	1,777.01	9,802.54	6.06	33.41	1	14	1.47	20.59	0.88	1,350.18	0.01	16.58	0.05	13.77			
13	4,000	5,000	4,500	362	7,146	3.68	72.64	1,548.92	11,351.46	5.28	38.69	1	15	1.47	22.06	17.51	1,367.69	0.21	16.79	1.13	12.05			
14	5,000	7,500	6,250	590	7,736	6.00	78.64	3,140.79	14,492.25	10.71	49.40	5	20	7.35	29.41	95.63	1,463.33	1.17	17.97	3.04	10.10			
15	7,500	10,000	8,750	399	8,135	4.06	82.70	2,716.40	17,208.65	9.26	58.66	4	24	5.88	35.29	349.15	1,812.48	4.29	22.25	12.85	10.53			
16	10,000	20,000	15,000	625	8,760	6.35	89.05	5,148.76	22,357.41	17.55	76.21	5	29	7.35	42.65	5,054.05	6,866.52	62.05	84.30	98.16	30.71			
17	20,000	50,000	35,000	533	9,293	5.42	94.47	3,864.79	26,222.20	13.17	89.38	22	51	32.35	75.00	1,056.67	7,923.20	12.97	97.27	27.34	30.22			
18	50,000	100,000	75,000	259	9,552	2.63	97.10	1,719.56	27,941.76	5.86	95.24	11	62	16.18	91.18	147.78	8,070.98	1.81	99.09	8.59	28.89			
19	100,000	500,000	300,000	226	9,778	2.30	99.40	1,013.39	28,955.15	3.45	98.70	4	66	5.88	97.06	55.59	8,126.57	0.68	99.77	5.49	28.07			
20	500,000	UP		59	9,837	0.60	100.00	381.73	29,336.88	1.30	100.00	2	68	2.94	100.00	18.76	8,145.33	0.23	100.00	4.91	27.76			
				9,837					29,336.88					68					8,145.33					27.76



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	5.71	5.71	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	1.43	7.14	0.16	0.16	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	1.43	8.57	0.40	0.56	0.14	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	10	5.71	14.29	3.14	3.70	1.07	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	17	10.00	24.29	6.39	10.09	2.18	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	23	8.57	32.86	6.84	16.93	2.33	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	32	12.86	45.71	13.37	30.30	4.56	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	45	18.57	64.29	24.53	54.83	8.37	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	47	2.86	67.14	8.37	63.20	2.86	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	50	4.29	71.43	12.23	75.43	4.17	25.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	51	1.43	72.86	4.95	80.38	1.69	27.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	57	8.57	81.43	23.68	104.06	8.08	35.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	58	1.43	82.86	3.92	107.99	1.34	36.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	65	10.00	92.86	85.91	193.90	29.31	66.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	66	1.43	94.29	1.21	195.11	0.41	66.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	67	1.43	95.71	48.04	243.15	16.39	82.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	68	1.43	97.14	0.96	244.11	0.33	83.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	69	1.43	98.57	1.77	245.88	0.61	83.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	70	1.43	100.00	47.23	293.11	16.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	70	0.00	100.00	0.00	293.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				70					293.11					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	9.21	9.21	7.21	7.21	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	29	2.93	12.13	2.34	9.55	0.27	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	36	2.93	15.06	5.26	14.81	0.61	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	42	2.51	17.57	4.50	19.32	0.52	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	62	8.37	25.94	21.91	41.23	2.53	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	76	5.86	31.80	19.80	61.03	2.29	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	88	5.02	36.82	19.27	80.30	2.23	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	104	6.69	43.51	38.48	118.78	4.45	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	116	5.02	48.54	44.41	163.19	5.13	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	120	1.67	50.21	20.73	183.91	2.39	21.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	128	3.35	53.56	51.23	235.14	5.92	27.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	130	0.84	54.39	23.61	258.76	2.73	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	138	3.35	57.74	30.35	289.10	3.51	33.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	152	5.86	63.60	95.46	384.56	11.03	44.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	165	5.44	69.04	32.34	416.90	3.74	48.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	198	13.81	82.85	171.30	588.20	19.79	67.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	220	9.21	92.05	213.79	801.99	24.70	92.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	227	2.93	94.98	38.66	840.65	4.47	97.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	233	2.51	97.49	19.42	860.07	2.24	99.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	239	2.51	100.00	5.48	865.55	0.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				239				865.55				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2538 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	4.35	4.35	2.44	2.44	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	24	1.79	6.14	4.12	6.56	0.28	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	37	3.32	9.46	13.12	19.69	0.88	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	53	4.09	13.55	14.87	34.56	1.00	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	81	7.16	20.72	27.93	62.49	1.88	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	109	7.16	27.88	40.94	103.43	2.76	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	39	148	9.97	37.85	48.25	151.68	3.25	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	166	4.60	42.46	42.62	194.30	2.87	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	35	201	8.95	51.41	63.96	258.26	4.31	17.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	230	7.42	58.82	68.67	326.93	4.62	22.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	241	2.81	61.64	53.42	380.36	3.60	25.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	248	1.79	63.43	45.72	426.08	3.08	28.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	264	4.09	67.52	54.12	480.19	3.64	32.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	289	6.39	73.91	127.17	607.36	8.56	40.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	303	3.58	77.49	181.53	788.89	12.22	53.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	36	339	9.21	86.70	260.87	1,049.75	17.57	70.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	369	7.67	94.37	241.58	1,291.33	16.27	86.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	20	389	5.12	99.49	161.27	1,452.60	10.86	97.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	391	0.51	100.00	32.46	1,485.07	2.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	391	0.00	100.00	0.00	1,485.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				391					1,485.07					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	15.32	15.32	0.63	0.63	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	24	6.31	21.62	2.47	1.84	0.81	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	31	6.31	27.93	3.63	5.47	1.19	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	35	3.60	31.53	3.29	8.76	1.08	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	41	5.41	36.94	4.66	13.42	1.53	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	48	6.31	43.24	8.88	22.30	2.91	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	50	1.80	45.05	5.71	28.01	1.87	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	56	5.41	50.45	9.61	37.62	3.15	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	61	4.50	54.95	26.66	64.28	8.75	21.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	65	3.60	58.56	13.51	77.79	4.43	25.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	68	2.70	61.26	22.11	99.90	7.26	32.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	73	4.50	65.77	25.00	124.90	8.20	40.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	76	2.70	68.47	34.34	159.24	11.27	52.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	81	4.50	72.97	45.40	204.64	14.90	67.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	82	0.90	73.87	20.67	225.31	6.78	73.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	85	2.70	76.58	29.23	254.54	9.59	83.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	92	6.31	82.88	28.20	282.74	9.25	92.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	100	7.21	90.09	8.76	291.49	2.87	95.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	105	4.50	94.59	1.75	293.24	0.57	96.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	111	5.41	100.00	11.49	304.74	3.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				111					304.74					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	1.90	1.90	32.60	32.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	3.92	5.82	67.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					5.82					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	1.79	1.79	0.10	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	11	2.14	3.93	0.95	0.85	0.08	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	14	1.07	5.00	0.93	1.78	0.08	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	20	2.14	7.14	2.53	4.30	0.22	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	31	3.93	11.07	2.66	1.64	0.23	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	50	6.79	17.86	13.55	15.20	1.19	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	59	3.21	21.07	11.47	26.66	1.01	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	75	5.71	26.79	31.07	57.73	2.73	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	86	3.93	30.71	14.97	72.70	1.31	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	99	4.64	35.36	21.11	93.82	1.85	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	106	2.50	37.86	17.77	111.59	1.56	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	121	5.36	43.21	67.23	178.82	5.90	15.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	136	5.36	48.57	74.14	252.96	6.51	22.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	146	3.57	52.14	29.69	282.65	2.61	24.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	174	10.00	62.14	98.32	380.97	8.63	33.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	42	216	15.00	77.14	264.74	645.72	23.23	56.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	46	262	16.43	93.57	423.92	1,069.64	37.20	93.86	5	5	83.33	83.33	0.92	0.92	0.29	0.29	0.22	0.09			
18	50,000	100,000	75,000	7	269	2.50	96.07	63.73	1,133.37	5.59	99.45	1	6	16.67	100.00	313.34	314.25	99.71	100.00	491.64	27.73			
19	100,000	500,000	300,000	11	280	3.93	100.00	6.29	1,139.66	0.55	100.00	0	6	0.00	100.00	0.00	314.25	0.00	100.00	0.00	27.57			
20	500,000	UP		0	280	0.00	100.00	0.00	1,139.66	0.00	100.00	0	6	0.00	100.00	0.00	314.25	0.00	100.00	0.00	27.57			
				280					1,139.66					6					314.25					27.57



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.53	3.53	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.18	4.71	0.13	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.18	5.88	2.17	2.12	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.18	7.06	0.00	2.12	0.00	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	3.53	10.59	6.90	9.02	0.67	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.18	11.76	1.47	10.49	0.14	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	16	7.06	18.82	25.80	36.29	2.50	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	17	1.18	20.00	4.15	40.43	0.40	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	21	4.71	24.71	18.79	59.23	1.82	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	23	2.35	27.06	8.36	67.59	0.81	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	29	7.06	34.12	26.85	94.44	2.60	9.16	1	1	14.29	14.29	2.93	2.93	1.24	1.24	10.90	3.10			
12	3,000	4,000	3,500	4	33	4.71	38.82	45.91	140.35	4.45	13.61	0	1	0.00	14.29	0.00	2.93	0.00	1.24	0.00	2.09			
13	4,000	5,000	4,500	5	38	5.88	44.71	86.77	227.12	8.42	22.03	0	1	0.00	14.29	0.00	2.93	0.00	1.24	0.00	1.29			
14	5,000	7,500	6,250	11	49	12.94	57.65	148.30	375.41	14.38	36.42	0	1	0.00	14.29	0.00	2.93	0.00	1.24	0.00	0.78			
15	7,500	10,000	8,750	6	55	7.06	64.71	24.62	400.03	2.39	38.80	0	1	0.00	14.29	0.00	2.93	0.00	1.24	0.00	0.73			
16	10,000	20,000	15,000	4	59	4.71	69.41	104.11	504.14	10.10	48.90	1	2	14.29	28.57	11.89	14.82	5.03	6.26	11.42	2.94			
17	20,000	50,000	35,000	13	72	15.29	84.71	350.05	854.19	33.95	82.86	0	2	0.00	28.57	0.00	14.82	0.00	6.26	0.00	1.74			
18	50,000	100,000	75,000	5	77	5.88	90.59	97.49	951.68	9.46	92.31	3	5	42.86	71.43	154.01	168.84	65.10	71.36	157.97	17.74			
19	100,000	500,000	300,000	4	81	4.71	95.29	62.56	1,014.24	6.07	98.38	0	5	0.00	71.43	0.00	168.84	0.00	71.36	0.00	16.65			
20	500,000	UP		4	85	4.71	100.00	16.67	1,030.91	1.62	100.00	2	7	28.57	100.00	67.76	236.59	28.64	100.00	406.44	22.95			
				85					1,030.91					7					236.59					22.95



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2571 LEATHER

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	17	17	4.53	4.53	2.43	2.43	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	27	2.67	7.20	12.07	14.51	0.26	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	39	3.20	10.40	14.02	28.53	0.30	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	50	2.93	13.33	15.06	43.59	0.33	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	25	75	6.67	20.00	58.00	101.59	1.26	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	25	100	6.67	26.67	72.87	174.47	1.59	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	25	125	6.67	33.33	145.54	320.01	3.17	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	22	147	5.87	39.20	123.86	443.87	2.69	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	20	167	5.33	44.53	131.44	575.30	2.86	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	178	2.93	47.47	95.59	670.90	2.08	14.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	187	2.40	49.87	81.45	752.35	1.77	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	23	210	6.13	56.00	165.74	918.08	3.61	19.97	2	2	66.67	66.67	8.34	8.34	16.60	16.60	5.03	0.91	
13	4,000	5,000	4,500	18	228	4.80	60.80	217.66	1,135.74	4.73	24.71	0	2	0.00	66.67	0.00	8.34	8.34	0.00	16.60	0.00	0.73
14	5,000	7,500	6,250	31	259	8.27	69.07	390.23	1,525.97	8.49	33.19	0	2	0.00	66.67	0.00	8.34	0.00	16.60	0.00	0.55	
15	7,500	10,000	8,750	14	273	3.73	72.80	390.55	1,916.52	8.50	41.69	0	2	0.00	66.67	0.00	8.34	0.00	16.60	0.00	0.43	
16	10,000	20,000	15,000	26	299	6.93	79.73	572.24	2,488.76	12.45	54.14	1	3	33.33	100.00	41.87	50.20	83.40	100.00	7.32	2.02	
17	20,000	50,000	35,000	37	336	9.87	89.60	1,112.17	3,600.93	24.19	78.33	0	3	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.39	
18	50,000	100,000	75,000	21	357	5.60	95.20	562.36	4,163.29	12.23	90.56	0	3	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.21	
19	100,000	500,000	300,000	16	373	4.27	99.47	425.85	4,589.14	9.26	99.83	0	3	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.09	
20	500,000	UP		2	375	0.53	100.00	7.94	4,597.09	0.17	100.00	0	3	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.09	
				375					4,597.09					3					50.20			1.09



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	79	79	7.12	7.12	101.49	101.49	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	91	1.08	8.21	3.37	104.86	0.03	0.95	1	1	1.43	1.43	13.50	13.50	0.34	0.34	400.03	12.87			
3	100	200	150	17	108	1.53	9.74	11.60	116.46	0.10	1.05	1	2	1.43	2.86	27.00	40.50	0.69	1.03	232.79	34.78			
4	200	300	250	8	116	0.72	10.46	8.10	124.56	0.07	1.13	0	2	0.00	2.86	0.00	40.50	0.00	1.03	0.00	32.52			
5	300	500	400	40	156	3.61	14.07	51.56	176.12	0.47	1.59	0	2	0.00	2.86	0.00	40.50	0.00	1.03	0.00	23.00			
6	500	750	625	43	199	3.88	17.94	61.36	237.48	0.55	2.15	6	8	8.57	11.43	33.46	73.96	0.85	1.88	54.53	31.14			
7	750	1,000	875	24	223	2.16	20.11	59.37	296.85	0.54	2.68	0	8	0.00	11.43	0.00	73.96	0.00	1.88	0.00	24.91			
8	1,000	1,500	1,250	43	266	3.88	23.99	127.80	424.65	1.15	3.84	2	10	2.86	14.29	1.03	74.99	0.03	1.91	0.81	17.66			
9	1,500	2,000	1,750	22	288	1.98	25.97	97.05	521.70	0.88	4.71	1	11	1.43	15.71	15.00	89.99	0.38	2.29	15.46	17.25			
10	2,000	2,500	2,250	24	312	2.16	28.13	110.56	632.26	1.00	5.71	0	11	0.00	15.71	0.00	89.99	0.00	2.29	0.00	14.23			
11	2,500	3,000	2,750	39	351	3.52	31.65	92.63	724.89	0.84	6.55	6	17	8.57	24.29	75.30	165.29	1.92	4.21	81.29	22.80			
12	3,000	4,000	3,500	65	416	5.86	37.51	395.81	1,120.70	3.58	10.12	3	20	4.29	28.57	17.02	182.31	0.43	4.64	4.30	16.27			
13	4,000	5,000	4,500	35	451	3.16	40.67	340.43	1,461.13	3.08	13.20	1	21	1.43	30.00	9.91	192.22	0.25	4.89	2.91	13.16			
14	5,000	7,500	6,250	92	543	8.30	48.96	712.39	2,173.52	6.44	19.63	10	31	14.29	44.29	348.05	540.27	8.86	13.75	48.86	24.86			
15	7,500	10,000	8,750	45	588	4.06	53.02	457.06	2,630.58	4.13	23.76	1	32	1.43	45.71	0.53	540.79	0.01	13.76	0.12	20.56			
16	10,000	20,000	15,000	114	702	10.28	63.30	1,583.86	4,214.44	14.31	38.07	12	44	17.14	62.86	369.77	910.56	9.41	23.18	23.35	21.61			
17	20,000	50,000	35,000	159	861	14.34	77.64	2,232.82	6,447.26	20.17	58.24	10	54	14.29	77.14	1,457.18	2,367.74	37.09	60.26	65.26	36.72			
18	50,000	100,000	75,000	75	936	6.76	84.40	1,189.91	7,637.17	10.75	68.99	1	55	1.43	78.57	78.20	2,445.94	1.99	62.25	6.57	32.03			
19	100,000	500,000	300,000	132	1,068	11.90	96.30	3,000.41	10,637.58	27.10	96.09	9	64	12.86	91.43	879.62	3,325.56	22.39	84.64	29.32	31.26			
20	500,000	UP		41	1,109	3.70	100.00	432.64	11,070.22	3.91	100.00	6	70	8.57	100.00	603.48	3,929.04	15.36	100.00	139.49	35.49			
				1,109					11,070.22					70					3,929.04					35.49



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2578 OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	3.25	3.25	3.16	3.16	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	30	1.88	5.14	4.62	1.45	0.06	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	43	2.23	7.36	12.77	14.22	0.18	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	59	2.74	10.10	22.95	37.18	0.32	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	82	3.94	14.04	42.94	80.11	0.60	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	104	3.77	17.81	61.79	141.90	0.86	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	121	2.91	20.72	50.25	192.15	0.70	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	54	175	9.25	29.97	141.43	333.58	1.96	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	196	3.60	33.56	110.80	444.38	1.54	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	215	3.25	36.82	182.36	626.74	2.53	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	234	3.25	40.07	72.25	698.99	1.00	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	251	2.91	42.98	194.96	893.94	2.71	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	265	2.40	45.38	100.30	994.25	1.39	13.80	1	1	11.11	11.11	64.10	64.10	9.84	9.84	63.91	6.45			
14	5,000	7,500	6,250	38	303	6.51	51.88	300.71	1,294.96	4.17	17.98	0	1	0.00	11.11	0.00	64.10	0.00	9.84	0.00	4.95			
15	7,500	10,000	8,750	31	334	5.31	57.19	347.81	1,642.76	4.83	22.81	1	2	11.11	22.22	162.50	226.60	24.96	34.80	46.72	13.79			
16	10,000	20,000	15,000	73	407	12.50	69.69	1,018.34	2,661.10	14.14	36.95	0	2	0.00	22.22	0.00	226.60	0.00	34.80	0.00	8.52			
17	20,000	50,000	35,000	101	508	17.29	86.99	2,466.31	5,127.42	34.24	71.19	7	9	77.78	100.00	424.55	651.15	65.20	100.00	17.21	12.70			
18	50,000	100,000	75,000	37	545	6.34	93.32	571.27	5,698.69	7.93	79.12	0	9	0.00	100.00	0.00	651.15	0.00	100.00	0.00	11.43			
19	100,000	500,000	300,000	16	561	2.74	96.06	424.44	6,123.12	5.89	85.01	0	9	0.00	100.00	0.00	651.15	0.00	100.00	0.00	10.63			
20	500,000	UP		23	584	3.94	100.00	1,079.50	7,202.63	14.99	100.00	0	9	0.00	100.00	0.00	651.15	0.00	100.00	0.00	9.04			
				584					7,202.63					9					651.15					9.04



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 258 LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	18.79	18.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				18.79		0						0.00							0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.13	2.13	7.03	7.03	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	8	3.55	5.67	1.19	8.22	0.18	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	15	4.96	10.64	0.18	8.40	0.03	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	22	4.96	15.60	2.48	10.88	0.38	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	30	5.67	21.28	3.35	14.23	0.52	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	44	9.93	31.21	7.98	22.21	1.23	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	49	3.55	34.75	9.97	32.18	1.54	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	59	7.09	41.84	14.29	46.48	2.20	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	71	8.51	50.35	28.99	75.46	4.47	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	73	1.42	51.77	4.80	80.26	0.74	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	83	7.09	58.87	17.76	98.02	2.74	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	90	4.96	63.83	17.27	115.29	2.66	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	96	4.26	68.09	50.56	165.84	7.80	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	102	4.26	72.34	32.82	198.66	5.06	30.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	112	7.09	79.43	23.90	222.56	3.68	34.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	125	9.22	88.65	102.77	325.33	15.85	50.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	131	4.26	92.91	152.28	477.61	23.48	73.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	140	6.38	99.29	152.09	629.70	23.45	97.10	1	1	100.00	100.00	678.53	678.53	100.00	100.00	446.14	107.75			
19	100,000	500,000	300,000	1	141	0.71	100.00	18.84	648.53	2.90	100.00	0	1	0.00	100.00	0.00	678.53	0.00	100.00	0.00	104.63			
20	500,000	UP		0	141	0.00	100.00	0.00	648.53	0.00	100.00	0	1	0.00	100.00	0.00	678.53	0.00	100.00	0.00	104.63			
				141					648.53					1					678.53					104.63



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.39	4.39	10.43	10.43	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	19	4.88	9.27	2.87	13.30	0.27	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	32	6.34	15.61	5.02	18.31	0.47	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	46	6.83	22.44	11.10	29.41	1.03	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	62	7.80	30.24	22.16	51.57	2.06	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	77	7.32	37.56	31.71	83.28	2.95	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	95	8.78	46.34	37.40	120.68	3.47	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	104	4.39	50.73	15.15	135.83	1.41	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	113	4.39	55.12	52.54	188.38	4.88	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	26	139	12.68	67.80	44.43	232.81	4.13	21.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	141	0.98	68.78	11.99	244.80	1.11	22.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	149	3.90	72.68	45.31	290.10	4.21	26.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	153	1.95	74.63	2.95	293.05	0.27	27.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	159	2.93	77.56	83.72	376.78	7.78	34.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	163	1.95	79.51	43.88	420.66	4.08	39.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	184	10.24	89.76	239.08	659.74	22.20	61.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	201	8.29	98.05	310.43	970.17	28.83	90.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	202	0.49	98.54	25.14	995.32	2.34	92.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	205	1.46	100.00	81.45	1,076.76	7.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	205	0.00	100.00	0.00	1,076.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				205					1,076.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2588 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.69	4.69	0.58	0.58	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	1.56	6.25	0.65	1.23	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	14	4.69	10.94	3.08	4.31	0.24	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	18	3.13	14.06	9.21	13.52	0.72	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	24	4.69	18.75	8.92	22.44	0.70	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	34	7.81	26.56	10.78	33.22	0.84	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	37	2.34	28.91	8.46	41.68	0.66	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	46	7.03	35.94	19.23	60.90	1.50	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	53	5.47	41.41	9.81	70.71	0.77	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	55	1.56	42.97	10.34	81.05	0.81	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	63	6.25	49.22	48.26	129.31	3.77	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	65	1.56	50.78	23.27	152.58	1.82	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	78	10.16	60.94	81.40	233.98	6.37	18.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	91	10.16	71.09	131.86	365.85	10.31	28.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	98	5.47	76.56	89.05	454.89	6.96	35.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	120	17.19	93.75	516.31	971.20	40.38	75.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	125	3.91	97.66	251.53	1,222.73	19.67	95.62	1	1	100.00	100.00	33.91	33.91	100.00	100.00	13.48	2.77			
18	50,000	100,000	75,000	1	126	0.78	98.44	4.15	1,226.88	0.32	95.94	0	1	0.00	100.00	0.00	33.91	0.00	100.00	0.00	2.76			
19	100,000	500,000	300,000	1	127	0.78	99.22	49.04	1,275.92	3.83	99.78	0	1	0.00	100.00	0.00	33.91	0.00	100.00	0.00	2.66			
20	500,000	UP		1	128	0.78	100.00	2.84	1,278.75	0.22	100.00	0	1	0.00	100.00	0.00	33.91	0.00	100.00	0.00	2.65			
				128					1,278.75					1					33.91					2.65



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 259

RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	12.00	12.00	0.64	0.64	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	4.00	16.00	0.02	0.62	0.02	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	4.00	20.00	0.03	0.59	0.03	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	4.00	24.00	0.10	0.49	0.10	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	4.00	28.00	1.74	1.25	1.70	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	4.00	32.00	1.74	2.99	1.70	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	4.00	36.00	0.19	3.17	0.18	3.10	1	1	33.33	33.33	18.67	18.67	10.30	10.30	10018.36	588.55			
8	1,000	1,500	1,250	1	10	4.00	40.00	2.99	6.16	2.92	6.02	0	1	0.00	33.33	0.00	18.67	0.00	10.30	0.00	303.18			
9	1,500	2,000	1,750	1	11	4.00	44.00	5.43	11.58	5.31	11.33	0	1	0.00	33.33	0.00	18.67	0.00	10.30	0.00	161.13			
10	2,000	2,500	2,250	1	12	4.00	48.00	0.44	12.03	0.43	11.77	1	2	33.33	66.67	12.90	31.56	7.11	17.41	2907.95	262.41			
11	2,500	3,000	2,750	1	13	4.00	52.00	1.33	13.36	1.31	13.07	0	2	0.00	66.67	0.00	31.56	0.00	17.41	0.00	236.20			
12	3,000	4,000	3,500	1	14	4.00	56.00	1.77	15.13	1.73	14.81	0	2	0.00	66.67	0.00	31.56	0.00	17.41	0.00	208.54			
13	4,000	5,000	4,500	1	15	4.00	60.00	1.75	16.89	1.71	16.52	0	2	0.00	66.67	0.00	31.56	0.00	17.41	0.00	186.93			
14	5,000	7,500	6,250	1	16	4.00	64.00	1.77	18.66	1.73	18.25	0	2	0.00	66.67	0.00	31.56	0.00	17.41	0.00	169.17			
15	7,500	10,000	8,750	1	17	4.00	68.00	35.39	54.05	34.63	52.88	0	2	0.00	66.67	0.00	31.56	0.00	17.41	0.00	58.39			
16	10,000	20,000	15,000	1	18	4.00	72.00	21.36	75.41	20.90	73.78	0	2	0.00	66.67	0.00	31.56	0.00	17.41	0.00	41.86			
17	20,000	50,000	35,000	3	21	12.00	84.00	12.99	88.39	12.71	86.49	1	3	33.33	100.00	149.74	181.30	82.59	100.00	1153.07	205.11			
18	50,000	100,000	75,000	1	22	4.00	88.00	8.00	96.39	7.82	94.31	0	3	0.00	100.00	0.00	181.30	0.00	100.00	0.00	188.09			
19	100,000	500,000	300,000	2	24	8.00	96.00	4.60	100.99	4.50	98.81	0	3	0.00	100.00	0.00	181.30	0.00	100.00	0.00	179.53			
20	500,000	UP		1	25	4.00	100.00	1.22	102.21	1.19	100.00	0	3	0.00	100.00	0.00	181.30	0.00	100.00	0.00	177.39			
				25					102.21					3					181.30					177.39



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	305	305	15.95	15.95	126.78	126.78	1.33	1.33	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	53	358	2.77	18.72	2.43	129.21	0.03	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	84	442	4.39	23.12	1.90	131.11	0.02	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	63	505	3.29	26.41	5.94	137.05	0.06	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	68	573	3.56	29.97	26.15	163.21	0.28	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	56	629	2.93	32.90	31.48	194.68	0.33	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	50	679	2.62	35.51	79.94	274.62	0.84	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	65	744	3.40	38.91	95.00	369.62	1.00	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	66	810	3.45	42.36	148.20	517.82	1.56	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	40	850	2.09	44.46	97.29	615.11	1.02	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	40	890	2.09	46.55	152.34	767.45	1.60	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	73	963	3.82	50.37	277.80	1,045.25	2.92	11.00	1	1	7.14	7.14	12.63	12.63	4.78	4.78	4.55	1.21			
13	4,000	5,000	4,500	60	1,023	3.14	53.50	329.00	1,374.25	3.46	14.46	1	2	7.14	14.29	70.31	82.94	26.64	31.43	21.37	6.04			
14	5,000	7,500	6,250	107	1,130	5.60	59.10	747.98	2,122.23	7.87	22.33	0	2	0.00	14.29	0.00	82.94	0.00	31.43	0.00	3.91			
15	7,500	10,000	8,750	73	1,203	3.82	62.92	588.49	2,710.72	6.19	28.52	1	3	7.14	21.43	85.00	167.94	32.21	63.63	14.44	6.20			
16	10,000	20,000	15,000	187	1,390	9.78	72.70	1,501.30	4,212.02	15.79	44.31	1	4	7.14	28.57	0.25	168.19	0.09	63.73	0.02	3.99			
17	20,000	50,000	35,000	186	1,576	9.73	82.43	2,212.18	6,424.20	23.27	67.58	0	4	0.00	28.57	0.00	168.19	0.00	63.73	0.00	2.62			
18	50,000	100,000	75,000	98	1,674	5.13	87.55	1,063.19	7,487.39	11.18	78.76	1	5	7.14	35.71	23.16	191.35	8.77	72.50	2.18	2.56			
19	100,000	500,000	300,000	189	1,863	9.88	97.44	1,688.93	9,176.32	17.77	96.53	5	10	35.71	71.43	47.77	239.12	18.10	90.60	2.83	2.61			
20	500,000	UP		49	1,912	2.56	100.00	329.73	9,506.05	3.47	100.00	4	14	28.57	100.00	24.81	263.93	9.40	100.00	7.52	2.78			
				1,912					9,506.05					14					263.93					2.78



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	4.22	4.22	26.64	26.64	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	18	1.20	5.42	3.71	30.35	0.13	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	21	0.90	6.33	1.52	31.87	0.05	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	22	0.30	6.63	4.06	35.92	0.14	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	40	5.42	12.05	17.73	53.66	0.60	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	58	5.42	17.47	27.27	80.92	0.92	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	64	1.81	19.28	36.29	117.22	1.23	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	82	5.42	24.70	97.29	214.51	3.29	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	99	5.12	29.82	122.66	337.17	4.15	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	120	6.33	36.14	121.99	459.16	4.12	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	133	3.92	40.06	51.52	510.68	1.74	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	29	162	8.73	48.80	188.98	699.65	6.39	23.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	184	6.63	55.42	56.86	756.52	1.92	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	41	225	12.35	67.77	444.41	1,200.93	15.02	40.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	248	6.93	74.70	465.98	1,666.91	15.75	56.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	31	279	9.34	84.04	337.62	2,004.54	11.41	67.74	1	1	12.50	12.50	19,745.63	19,745.63	73.42	73.42	5848.46	985.05			
17	20,000	50,000	35,000	25	304	7.53	91.57	372.31	2,376.84	12.58	80.33	4	5	50.00	62.50	247.48	19,993.11	0.92	74.34	66.47	841.16			
18	50,000	100,000	75,000	10	314	3.01	94.58	327.79	2,704.63	11.08	91.41	2	7	25.00	87.50	6,873.04	26,866.15	25.56	99.90	2096.79	993.34			
19	100,000	500,000	300,000	18	332	5.42	100.00	254.32	2,958.95	8.59	100.00	1	8	12.50	100.00	27.28	26,893.43	0.10	100.00	10.73	908.89			
20	500,000	UP		0	332	0.00	100.00	0.00	2,958.95	0.00	100.00	0	8	0.00	100.00	0.00	26,893.43	0.00	100.00	0.00	908.89			
				332					2,958.95					8					26,893.43					908.89



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	6.82	6.82	37.69	37.69	2.04	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	41	1.17	7.99	2.54	35.15	0.14	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	58	3.31	11.31	3.32	31.83	0.18	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	67	1.75	13.06	5.17	26.66	0.28	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	95	5.46	18.52	10.63	16.04	0.57	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	118	4.48	23.00	11.99	4.05	0.65	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	131	2.53	25.54	13.51	9.47	0.73	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	146	2.92	28.46	22.86	32.33	1.24	1.75	1	1	50.00	50.00	233.86	233.86	99.33	99.33	1022.88	723.35			
9	1,500	2,000	1,750	22	168	4.29	32.75	19.16	51.49	1.04	2.78	0	1	0.00	50.00	233.86	233.86	0.00	99.33	0.00	454.21			
10	2,000	2,500	2,250	14	182	2.73	35.48	22.14	73.63	1.20	3.98	0	1	0.00	50.00	0.00	233.86	0.00	99.33	0.00	317.63			
11	2,500	3,000	2,750	10	192	1.95	37.43	26.96	100.59	1.46	5.44	0	1	0.00	50.00	0.00	233.86	0.00	99.33	0.00	232.49			
12	3,000	4,000	3,500	27	219	5.26	42.69	96.63	197.22	5.23	10.67	0	1	0.00	50.00	0.00	233.86	0.00	99.33	0.00	118.58			
13	4,000	5,000	4,500	27	246	5.26	47.95	140.36	337.58	7.59	18.26	0	1	0.00	50.00	0.00	233.86	0.00	99.33	0.00	69.27			
14	5,000	7,500	6,250	19	265	3.70	51.66	101.44	439.02	5.49	23.75	0	1	0.00	50.00	0.00	233.86	0.00	99.33	0.00	53.27			
15	7,500	10,000	8,750	14	279	2.73	54.39	52.05	491.07	2.82	26.56	0	1	0.00	50.00	0.00	233.86	0.00	99.33	0.00	47.62			
16	10,000	20,000	15,000	51	330	9.94	64.33	414.90	905.97	22.44	49.00	0	1	0.00	50.00	0.00	233.86	0.00	99.33	0.00	25.81			
17	20,000	50,000	35,000	45	375	8.77	73.10	362.88	1,268.84	19.63	68.63	0	1	0.00	50.00	0.00	233.86	0.00	99.33	0.00	18.43			
18	50,000	100,000	75,000	16	391	3.12	76.22	207.44	1,476.29	11.22	79.85	0	1	0.00	50.00	0.00	233.86	0.00	99.33	0.00	15.84			
19	100,000	500,000	300,000	43	434	8.38	84.60	173.70	1,649.99	9.40	89.25	1	2	50.00	100.00	1.58	235.44	0.67	100.00	0.91	14.27			
20	500,000	UP		79	513	15.40	100.00	198.79	1,848.78	10.75	100.00	0	2	0.00	100.00	0.00	235.44	0.00	100.00	0.00	12.73			
				513					1,848.78					2					235.44					12.73



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 25931 TYRE CORD MANUFACTURERS (USING TYRE YARN AS BASIC MATERIAL)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.08	2.08	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.08	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.08	6.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.08	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	2.08	10.42	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	2.08	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	2.08	14.58	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	2.08	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	2.08	18.75	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	2.08	20.83	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	2.08	22.92	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	2.08	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	2.08	27.08	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	2.08	29.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	2.08	31.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	2.08	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	2.08	35.42	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	18	2.08	37.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		30	48	62.50	100.00	93.29	93.29	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				48					93.29					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	15	15	23.81	23.81	0.71	0.71	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	16	1.59	25.40	1.42	0.71	0.49	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	17	1.59	26.98	1.13	1.84	0.40	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	18	1.59	28.57	0.85	2.69	0.30	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	19	1.59	30.16	1.47	4.16	0.51	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	20	1.59	31.75	2.11	6.27	0.74	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	21	1.59	33.33	0.39	6.66	0.14	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	22	1.59	34.92	0.00	6.66	0.00	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	24	3.17	38.10	12.93	6.27	4.51	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	27	4.76	42.86	10.88	17.15	3.80	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	29	3.17	46.03	2.10	19.25	0.73	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	15	44	23.81	69.84	10.90	30.15	3.80	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	45	1.59	71.43	18.44	11.71	6.43	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	46	1.59	73.02	44.63	32.92	15.57	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	47	1.59	74.60	13.14	46.06	4.59	16.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	54	11.11	85.71	181.74	227.80	63.42	79.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	63	14.29	100.00	58.77	286.57	20.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	63	0.00	100.00	0.00	286.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	63	0.00	100.00	0.00	286.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	63	0.00	100.00	0.00	286.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				63					286.57					0					0.00			0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.59	0.59	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.81	1.39	0.39	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.01	1.40	0.00	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	0.09	1.49	0.04	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	0.09	1.58	0.04	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	8	30.00	80.00	0.11	1.70	0.05	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	10.00	90.00	60.74	62.43	29.41	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	10.00	100.00	144.10	206.54	69.77	100.00	2	2	100.00	100.00	630.71	630.71	100.00	100.00	437.67	305.37	305.37	305.37
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
20	500,000	UP		0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
				10				206.54		2				630.71							305.37		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	98	98	6.61	6.61	143.62	143.62	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	115	1.15	7.75	10.15	153.77	0.11	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	124	0.61	8.36	0.59	154.36	0.01	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	148	1.62	9.98	2.47	156.83	0.03	1.71	1	1	1.69	1.69	12.38	12.38	0.40	0.40	501.63	7.90			
5	300	500	400	42	190	2.83	12.81	10.67	167.50	0.12	1.83	0	1	0.00	1.69	0.00	12.38	0.00	0.40	0.00	7.39			
6	500	750	625	32	222	2.16	14.97	17.97	185.47	0.20	2.03	2	3	3.39	5.08	0.61	12.99	0.02	0.42	3.40	7.01			
7	750	1,000	875	43	265	2.90	17.87	15.90	201.37	0.17	2.20	1	4	1.69	6.78	2.10	15.10	0.07	0.49	13.24	7.50			
8	1,000	1,500	1,250	67	332	4.52	22.39	50.19	251.56	0.55	2.75	0	4	0.00	6.78	0.00	15.10	0.00	0.49	0.00	6.00			
9	1,500	2,000	1,750	12	344	0.81	23.20	25.03	276.59	0.27	3.02	0	4	0.00	6.78	0.00	15.10	0.00	0.49	0.00	5.46			
10	2,000	2,500	2,250	9	353	0.61	23.80	20.53	297.12	0.22	3.25	0	4	0.00	6.78	0.00	15.10	0.00	0.49	0.00	5.08			
11	2,500	3,000	2,750	24	377	1.62	25.42	59.49	356.61	0.65	3.90	0	4	0.00	6.78	0.00	15.10	0.00	0.49	0.00	4.23			
12	3,000	4,000	3,500	24	401	1.62	27.04	94.20	450.81	1.03	4.93	0	4	0.00	6.78	0.00	15.10	0.00	0.49	0.00	3.35			
13	4,000	5,000	4,500	17	418	1.15	28.19	22.22	473.03	0.24	5.17	1	5	1.69	8.47	14.80	29.90	0.48	0.96	66.61	6.32			
14	5,000	7,500	6,250	34	452	2.29	30.48	268.18	741.21	2.93	8.11	0	5	0.00	8.47	0.00	29.90	0.00	0.96	0.00	4.03			
15	7,500	10,000	8,750	39	491	2.63	33.11	220.60	961.81	2.41	10.52	4	9	6.78	15.25	14.61	44.50	0.47	1.43	6.62	4.63			
16	10,000	20,000	15,000	133	624	8.97	42.08	1,012.75	1,974.55	11.07	21.59	2	11	3.39	18.64	0.00	44.50	0.00	1.43	0.00	2.25			
17	20,000	50,000	35,000	309	933	20.84	62.91	2,989.31	4,963.86	32.69	54.28	3	14	5.08	23.73	12.70	57.20	0.41	1.84	0.42	1.15			
18	50,000	100,000	75,000	218	1,151	14.70	77.61	2,055.49	7,019.35	22.48	76.76	7	21	11.86	35.59	417.07	474.28	13.44	15.29	20.29	6.76			
19	100,000	500,000	300,000	187	1,338	12.61	90.22	1,814.80	8,834.15	19.85	96.60	19	40	32.20	67.80	458.65	932.93	14.78	30.07	25.27	10.56			
20	500,000	UP		145	1,483	9.78	100.00	310.73	9,144.89	3.40	100.00	19	59	32.20	100.00	2,169.70	3,102.63	69.93	100.00	698.25	33.93			
				1,483					9,144.89					59					3,102.63					33.93



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2598 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	9.15	9.15	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	19	4.23	13.38	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	20	0.70	14.08	0.66	0.75	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	33	9.15	23.24	0.61	1.36	0.13	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	42	6.34	29.58	6.35	7.71	1.40	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	43	0.70	30.28	0.03	7.74	0.01	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	50	4.93	35.21	1.59	9.32	0.35	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	59	6.34	41.55	22.86	32.19	5.06	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	66	4.93	46.48	3.03	35.21	0.67	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	67	0.70	47.18	12.60	22.61	2.79	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	73	4.23	51.41	5.05	27.67	1.12	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	74	0.70	52.11	3.22	30.89	0.71	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	75	0.70	52.82	0.03	30.92	0.01	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	86	7.75	60.56	12.02	42.94	2.66	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	104	12.68	73.24	44.66	87.60	9.88	19.38	2	2	33.33	33.33	36.00	36.00	57.50	57.50	80.61	41.10			
16	10,000	20,000	15,000	7	111	4.93	78.17	107.34	194.94	23.75	43.13	0	2	0.00	33.33	0.00	36.00	0.00	57.50	0.00	18.47			
17	20,000	50,000	35,000	29	140	20.42	98.59	241.86	436.80	53.51	96.63	3	5	50.00	83.33	23.63	59.63	37.74	95.24	9.77	13.65			
18	50,000	100,000	75,000	1	141	0.70	99.30	13.82	450.62	3.06	99.69	1	6	16.67	100.00	2.98	62.61	4.76	100.00	21.55	13.89			
19	100,000	500,000	300,000	1	142	0.70	100.00	1.40	452.02	0.31	100.00	0	6	0.00	100.00	0.00	62.61	0.00	100.00	0.00	13.85			
20	500,000	UP		0	142	0.00	100.00	0.00	452.02	0.00	100.00	0	6	0.00	100.00	0.00	62.61	0.00	100.00	0.00	13.85			
				142					452.02					6					62.61					13.85



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.14	3.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.63	3.77	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.63	4.40	0.39	0.39	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.63	5.03	2.70	3.09	0.13	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.63	5.66	1.78	1.31	0.09	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	13	2.52	8.18	8.50	9.81	0.42	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	1.26	9.43	7.98	17.78	0.39	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	33	11.32	20.75	86.62	104.41	4.25	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	47	8.81	29.56	44.14	148.55	2.17	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	52	3.14	32.70	50.73	199.28	2.49	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	62	6.29	38.99	88.64	287.92	4.35	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	68	3.77	42.77	41.53	329.45	2.04	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	79	6.92	49.69	110.84	440.29	5.44	21.62	1	1	11.11	11.11	0.15	0.15	0.00	0.00	0.14	0.03
14	5,000	7,500	6,250	9	88	5.66	55.35	78.49	518.79	3.85	25.47	0	1	0.00	11.11	0.00	0.15	0.00	0.00	0.00	0.03
15	7,500	10,000	8,750	14	102	8.81	64.15	217.65	736.44	10.69	36.16	1	2	11.11	22.22	561.39	561.54	18.11	18.11	257.93	76.25
16	10,000	20,000	15,000	18	120	11.32	75.47	557.87	1,294.31	27.39	63.55	4	6	44.44	66.67	1,823.45	2,385.00	58.81	76.93	326.86	184.27
17	20,000	50,000	35,000	23	143	14.47	89.94	488.05	1,782.36	23.96	87.51	2	8	22.22	88.89	682.17	3,067.17	22.00	98.93	139.77	172.08
18	50,000	100,000	75,000	15	158	9.43	99.37	254.36	2,036.72	12.49	100.00	1	9	11.11	100.00	33.25	3,100.42	1.07	100.00	13.07	152.23
19	100,000	500,000	300,000	1	159	0.63	100.00	0.00	2,036.72	0.00	100.00	0	9	0.00	100.00	0.00	3,100.42	0.00	100.00	0.00	152.23
20	500,000	UP		0	159	0.00	100.00	0.00	2,036.72	0.00	100.00	0	9	0.00	100.00	0.00	3,100.42	0.00	100.00	0.00	152.23
				159				2,036.72				9				3,100.42					152.23



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 260

SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.23	6.45	0.43	0.43	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.23	9.68	1.76	2.19	1.09	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.23	12.90	0.40	2.59	0.25	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.23	16.13	1.31	3.90	0.82	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.23	19.35	1.31	5.21	0.82	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	3.23	22.58	7.01	12.23	4.36	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	3.23	25.81	0.81	13.04	0.50	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	3.23	29.03	0.81	13.84	0.50	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	3.23	32.26	0.95	14.79	0.59	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	3.23	35.48	1.62	16.41	1.00	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	3.23	38.71	1.62	18.03	1.00	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	15	9.68	48.39	9.59	27.61	5.96	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	17	6.45	54.84	23.46	51.07	14.57	31.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	20	9.68	64.52	54.05	105.12	33.58	65.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	23	9.68	74.19	11.15	116.27	6.93	72.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	30	22.58	96.77	42.16	158.43	26.19	98.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	31	3.23	100.00	2.54	160.97	1.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	160.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	31	0.00	100.00	0.00	160.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31					160.97					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2601

SAWMILLS PANGLONG (SAW MILLS WITH MANUAL MANUFACTURE ONLY)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	189	189	13.65	13.65	89.65	89.65	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	140	329	10.11	23.75	134.60	224.25	1.36	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	139	468	10.04	33.79	201.42	425.67	2.03	4.29	3	3	23.08	23.08	210.90	210.90	4.52	4.52	104.70	49.55			
4	200	300	250	82	550	5.92	39.71	125.93	551.60	1.27	5.56	0	3	0.00	23.08	0.00	210.90	0.00	4.52	0.00	38.23			
5	300	500	400	93	643	6.71	46.43	191.60	743.20	1.93	7.50	0	3	0.00	23.08	0.00	210.90	0.00	4.52	0.00	28.38			
6	500	750	625	57	700	4.12	50.54	266.49	1,009.69	2.69	10.18	0	3	0.00	23.08	0.00	210.90	0.00	4.52	0.00	20.89			
7	750	1,000	875	58	758	4.19	54.73	260.28	1,269.97	2.63	12.81	1	4	7.69	30.77	157.79	368.69	3.38	7.90	60.62	29.03			
8	1,000	1,500	1,250	69	827	4.98	59.71	281.66	1,551.64	2.84	15.65	0	4	0.00	30.77	0.00	368.69	0.00	7.90	0.00	23.76			
9	1,500	2,000	1,750	59	886	4.26	63.97	408.25	1,959.89	4.12	19.77	0	4	0.00	30.77	0.00	368.69	0.00	7.90	0.00	18.81			
10	2,000	2,500	2,250	55	941	3.97	67.94	374.93	2,334.82	3.78	23.55	0	4	0.00	30.77	0.00	368.69	0.00	7.90	0.00	15.79			
11	2,500	3,000	2,750	18	959	1.30	69.24	251.81	2,586.63	2.54	26.09	1	5	7.69	38.46	512.48	881.17	10.98	18.88	203.52	34.07			
12	3,000	4,000	3,500	43	1,002	3.10	72.35	409.43	2,996.06	4.13	30.22	0	5	0.00	38.46	0.00	881.17	0.00	18.88	0.00	29.41			
13	4,000	5,000	4,500	23	1,025	1.66	74.01	344.65	3,340.70	3.48	33.70	0	5	0.00	38.46	0.00	881.17	0.00	18.88	0.00	26.38			
14	5,000	7,500	6,250	71	1,096	5.13	79.13	788.25	4,128.95	7.95	41.65	2	7	15.38	53.85	21.91	903.08	0.47	19.35	2.78	21.87			
15	7,500	10,000	8,750	51	1,147	3.68	82.82	481.12	4,610.07	4.85	46.50	1	8	7.69	61.54	1,712.98	2,616.06	36.70	56.04	356.04	56.75			
16	10,000	20,000	15,000	77	1,224	5.56	88.38	2,068.18	6,678.25	20.86	67.36	1	9	7.69	69.23	203.94	2,819.99	4.37	60.41	9.86	42.23			
17	20,000	50,000	35,000	126	1,350	9.10	97.47	2,219.50	8,897.75	22.39	89.75	4	13	30.77	100.00	1,848.07	4,668.07	39.59	100.00	83.27	52.46			
18	50,000	100,000	75,000	22	1,372	1.59	99.06	528.98	9,426.72	5.34	95.08	0	13	0.00	100.00	0.00	4,668.07	0.00	100.00	0.00	49.52			
19	100,000	500,000	300,000	10	1,382	0.72	99.78	192.12	9,618.84	1.94	97.02	0	13	0.00	100.00	0.00	4,668.07	0.00	100.00	0.00	48.53			
20	500,000	UP		3	1,385	0.22	100.00	295.54	9,914.38	2.98	100.00	0	13	0.00	100.00	0.00	4,668.07	0.00	100.00	0.00	47.08			
				1,385					9,914.38					13					4,668.07					47.08



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	72	72	9.35	9.35	37.18	37.18	0.70	0.70	1	1	5.88	5.88	40.67	40.67	1.63	1.63	109.39	109.39			
2	50	100	75	20	92	2.60	11.95	14.79	51.97	0.28	0.98	0	1	0.00	5.88	0.00	40.67	0.00	1.63	0.00	78.26	78.26		
3	100	200	150	28	120	3.64	15.58	15.86	67.83	0.30	1.27	0	1	0.00	5.88	0.00	40.67	0.00	1.63	0.00	59.96	59.96		
4	200	300	250	19	139	2.47	18.05	17.76	85.59	0.33	1.61	0	1	0.00	5.88	0.00	40.67	0.00	1.63	0.00	47.52	47.52		
5	300	500	400	36	175	4.68	22.73	66.87	152.47	1.26	2.86	1	2	5.88	11.76	179.61	220.28	7.19	8.82	268.58	144.48			
6	500	750	625	15	190	1.95	24.68	48.56	201.02	0.91	3.77	0	2	0.00	11.76	0.00	220.28	0.00	8.82	0.00	109.58	109.58		
7	750	1,000	875	22	212	2.86	27.53	52.89	253.91	0.99	4.77	0	2	0.00	11.76	0.00	220.28	0.00	8.82	0.00	86.75	86.75		
8	1,000	1,500	1,250	34	246	4.42	31.95	114.30	368.21	2.15	6.91	0	2	0.00	11.76	0.00	220.28	0.00	8.82	0.00	59.82	59.82		
9	1,500	2,000	1,750	41	287	5.32	37.27	126.23	494.43	2.37	9.28	0	2	0.00	11.76	0.00	220.28	0.00	8.82	0.00	44.55	44.55		
10	2,000	2,500	2,250	39	326	5.06	42.34	162.07	656.51	3.04	12.33	1	3	5.88	17.65	1,219.16	1,439.44	48.84	57.66	752.22	219.26			
11	2,500	3,000	2,750	12	338	1.56	43.90	62.08	718.59	1.17	13.49	0	3	0.00	17.65	0.00	1,439.44	0.00	57.66	0.00	200.31	200.31		
12	3,000	4,000	3,500	29	367	3.77	47.66	129.49	848.08	2.43	15.92	1	4	5.88	23.53	83.61	1,523.05	3.35	61.01	64.57	179.59	179.59		
13	4,000	5,000	4,500	25	392	3.25	50.91	154.36	1,002.44	2.90	18.82	3	7	17.65	41.18	0.30	1,523.35	0.01	61.02	0.19	151.96	151.96		
14	5,000	7,500	6,250	68	460	8.83	59.74	581.72	1,584.16	10.92	29.74	0	7	0.00	41.18	0.00	1,523.35	0.00	61.02	0.00	96.16	96.16		
15	7,500	10,000	8,750	34	494	4.42	64.16	367.89	1,952.05	6.91	36.65	0	7	0.00	41.18	0.00	1,523.35	0.00	61.02	0.00	78.04	78.04		
16	10,000	20,000	15,000	97	591	12.60	76.75	1,399.14	3,351.19	26.27	62.92	3	10	17.65	58.82	205.29	1,728.63	8.22	69.25	14.67	51.58			
17	20,000	50,000	35,000	70	661	9.09	85.84	882.19	4,233.39	16.56	79.48	0	10	0.00	58.82	0.00	1,728.63	0.00	69.25	0.00	40.83	40.83		
18	50,000	100,000	75,000	65	726	8.44	94.29	597.08	4,830.47	11.21	90.69	6	16	35.29	94.12	440.40	2,169.03	17.64	86.89	73.76	44.90			
19	100,000	500,000	300,000	31	757	4.03	98.31	247.20	5,077.67	4.64	95.33	0	16	0.00	94.12	0.00	2,169.03	0.00	86.89	0.00	42.72	42.72		
20	500,000	UP		13	770	1.69	100.00	248.69	5,326.36	4.67	100.00	1	17	5.88	100.00	327.27	2,496.30	13.11	100.00	131.60	46.87			
				770					5,326.36					17					2,496.30					46.87



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.82	0.82	11.11	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	1.07	1.89	14.40	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	1.17	3.06	15.78	41.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	7	40.00	70.00	0.00	3.06	0.00	41.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	10.00	80.00	2.04	5.10	27.51	68.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	10.00	90.00	1.24	6.34	16.80	85.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	10.00	100.00	1.07	7.41	14.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10					7.41					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2604 OBAT NYAMUK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.05	3.05	0.96	0.96	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	7	2.29	5.34	1.81	2.77	0.15	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.76	6.11	2.24	5.01	0.19	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.76	6.87	1.79	6.80	0.15	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	0.76	7.63	3.50	10.30	0.29	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	0.76	8.40	2.47	12.76	0.20	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	14	2.29	10.69	5.17	17.93	0.43	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	16	1.53	12.21	4.69	22.63	0.39	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	18	1.53	13.74	5.99	28.62	0.50	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	26	6.11	19.85	22.45	51.06	1.86	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	31	3.82	23.66	5.41	56.48	0.45	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	48	12.98	36.64	77.34	133.82	6.42	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	65	12.98	49.62	37.33	171.15	3.10	14.20	1	1	12.50	12.50	2,313.00	2,313.00	73.65	73.65	6196.41	1351.47			
14	5,000	7,500	6,250	11	76	8.40	58.02	148.23	319.37	12.30	26.50	0	1	0.00	12.50	0.00	2,313.00	0.00	73.65	0.00	724.23			
15	7,500	10,000	8,750	13	89	9.92	67.94	244.28	563.65	20.27	46.78	1	2	12.50	25.00	541.08	2,854.08	17.23	90.88	221.50	506.35			
16	10,000	20,000	15,000	12	101	9.16	77.10	235.12	798.77	19.51	66.29	4	6	50.00	75.00	190.46	3,044.54	6.06	96.95	81.01	381.15			
17	20,000	50,000	35,000	21	122	16.03	93.13	222.02	1,020.79	18.42	84.71	0	6	0.00	75.00	0.00	3,044.54	0.00	96.95	0.00	298.25			
18	50,000	100,000	75,000	1	123	0.76	93.89	20.61	1,041.40	1.71	86.42	0	6	0.00	75.00	0.00	3,044.54	0.00	96.95	0.00	292.35			
19	100,000	500,000	300,000	7	130	5.34	99.24	151.45	1,192.85	12.57	98.99	2	8	25.00	100.00	95.85	3,140.40	3.05	100.00	63.29	263.27			
20	500,000	UP		1	131	0.76	100.00	12.16	1,205.00	1.01	100.00	0	8	0.00	100.00	0.00	3,140.40	0.00	100.00	0.00	260.61			
				131					1,205.00					8					3,140.40					260.61



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	13.33	13.33	0.59	0.59	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	20.00	33.33	2.37	2.96	2.60	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	13.33	46.67	2.18	5.14	2.40	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6.67	53.33	1.90	7.05	2.09	7.74	1	1	100.00	100.00	12.42	12.42	100.00	100.00	653.16	176.33	176.33			
5	300	500	400	1	6.67	60.00	3.90	10.95	4.28	12.02	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	113.48	113.48			
6	500	750	625	1	6.67	66.67	12.80	23.74	14.05	26.07	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	52.32	52.32			
7	750	1,000	875	1	6.67	73.33	11.31	35.06	12.42	38.50	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	35.44	35.44			
8	1,000	1,500	1,250	1	6.67	80.00	32.71	67.77	35.92	74.42	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	18.33	18.33			
9	1,500	2,000	1,750	1	6.67	86.67	6.75	74.52	7.41	81.83	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	16.67	16.67			
10	2,000	2,500	2,250	1	6.67	93.33	8.27	82.79	9.08	90.92	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	15.01	15.01			
11	2,500	3,000	2,750	1	6.67	100.00	8.27	91.06	9.08	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64	13.64			
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64	13.64		
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64	13.64		
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64	13.64		
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64	13.64		
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64	13.64		
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64	13.64		
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64	13.64		
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64	13.64		
20	500,000	UP		0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64	13.64		
				15					91.06					1					12.42					13.64



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	2.50	2.50	2.80	2.80	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.50	5.00	0.88	3.68	0.47	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.50	7.50	0.00	3.68	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	6	7.50	15.00	3.67	7.35	1.97	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	10	10.00	25.00	6.61	13.96	3.55	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	2.50	27.50	0.00	13.96	0.00	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	20	22.50	50.00	11.36	25.32	6.10	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	24	10.00	60.00	1.92	27.24	1.03	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	27	7.50	67.50	12.97	40.21	6.96	21.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	28	2.50	70.00	1.11	41.32	0.60	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	30	5.00	75.00	20.23	61.55	10.86	33.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	31	2.50	77.50	1.24	62.79	0.67	33.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	32	2.50	80.00	19.00	81.79	10.20	43.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	38	15.00	95.00	86.60	168.39	46.49	90.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	39	2.50	97.50	11.19	179.58	6.01	96.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	40	2.50	100.00	6.69	186.28	3.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	186.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	186.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	186.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	186.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					186.28					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 261 FURNITURE MANUFACTURE CABINETMAKERS WOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	576	576	8.05	8.05	252.81	252.81	0.57	0.57	1	1	0.79	0.79	4.75	4.75	0.01	0.01	1.88	1.88			
2	50	100	75	311	887	4.35	12.40	181.56	434.37	0.41	0.99	1	2	0.79	1.57	13.52	18.27	0.02	0.02	7.45	4.21			
3	100	200	150	450	1,337	6.29	18.69	489.59	923.95	1.11	2.10	1	3	0.79	2.36	54.60	72.87	0.07	0.09	11.15	7.89			
4	200	300	250	311	1,648	4.35	23.03	361.78	1,285.73	0.82	2.92	0	3	0.00	2.36	0.00	72.87	0.00	0.09	0.00	5.67			
5	300	500	400	394	2,042	5.51	28.54	572.19	1,857.92	1.30	4.22	4	7	3.15	5.51	2,262.35	2,335.22	2.70	2.79	395.38	125.69			
6	500	750	625	350	2,392	4.89	33.43	785.11	2,643.03	1.78	6.00	1	8	0.79	6.30	50.90	2,386.12	0.06	2.85	6.48	90.28			
7	750	1,000	875	334	2,726	4.67	38.10	813.43	3,456.46	1.85	7.84	0	8	0.00	6.30	0.00	2,386.12	0.00	2.85	0.00	69.03			
8	1,000	1,500	1,250	440	3,166	6.15	44.25	1,358.66	4,815.13	3.08	10.93	0	8	0.00	6.30	0.00	2,386.12	0.00	2.85	0.00	49.55			
9	1,500	2,000	1,750	341	3,507	4.77	49.01	1,404.69	6,219.82	3.19	14.11	4	12	3.15	9.45	53.09	2,439.21	0.06	2.91	3.78	39.22			
10	2,000	2,500	2,250	227	3,734	3.17	52.19	1,291.52	7,511.33	2.93	17.04	1	13	0.79	10.24	340.51	2,779.72	0.41	3.32	26.37	37.01			
11	2,500	3,000	2,750	256	3,990	3.58	55.77	1,635.02	9,146.35	3.71	20.75	5	18	3.94	14.17	14,657.08	17,436.80	17.50	20.82	896.45	190.64			
12	3,000	4,000	3,500	352	4,342	4.92	60.68	2,307.14	11,453.50	5.23	25.99	5	23	3.94	18.11	2,217.08	19,653.88	2.65	23.46	96.10	171.60			
13	4,000	5,000	4,500	292	4,634	4.08	64.77	2,094.78	13,548.28	4.75	30.74	3	26	2.36	20.47	1,339.04	20,992.93	1.60	25.06	63.92	154.95			
14	5,000	7,500	6,250	439	5,073	6.14	70.90	3,805.87	17,354.15	8.64	39.38	2	28	1.57	22.05	650.48	21,643.41	0.78	25.84	17.09	124.72			
15	7,500	10,000	8,750	324	5,397	4.53	75.43	2,670.65	20,024.80	6.06	45.44	14	42	11.02	33.07	1,012.54	22,655.95	1.21	27.05	37.91	113.14			
16	10,000	20,000	15,000	681	6,078	9.52	84.95	9,914.77	29,939.57	22.50	67.93	31	73	24.41	57.48	17,950.86	40,606.80	21.43	48.48	181.05	135.63			
17	20,000	50,000	35,000	564	6,642	7.88	92.83	8,380.58	38,320.15	19.02	86.95	24	97	18.90	76.38	33,836.79	74,443.60	40.39	88.87	403.75	194.27			
18	50,000	100,000	75,000	291	6,933	4.07	96.90	3,253.33	41,573.48	7.38	94.33	22	119	17.32	93.70	6,863.12	81,306.72	8.19	97.06	210.96	195.57			
19	100,000	500,000	300,000	178	7,111	2.49	99.39	1,613.06	43,186.53	3.66	97.99	8	127	6.30	100.00	2,459.86	83,766.58	2.94	100.00	152.50	193.96			
20	500,000	UP		44	7,155	0.61	100.00	885.43	44,071.96	2.01	100.00	0	127	0.00	100.00	0.00	83,766.58	0.00	100.00	0.00	190.07			
				7,155					44,071.96					127					83,766.58					190.07



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 262 MANUFACTURE OF WOOD FIBREBOARD / HARDBOARD / MASONITE WOOD C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.44	2.44	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	0.81	3.25	0.75	0.75	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	0.81	4.07	0.02	0.74	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	0.81	4.88	0.30	1.04	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	0.81	5.69	0.74	1.78	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	10	2.44	8.13	4.42	6.20	0.39	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	0.81	8.94	1.18	7.38	0.10	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	16	4.07	13.01	23.21	30.59	2.03	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	25	7.32	20.33	25.59	56.18	2.24	4.91	1	1	25.00	25.00	286.31	286.31	19.96	19.96	1118.68	509.60			
10	2,000	2,500	2,250	1	26	0.81	21.14	1.86	58.04	0.16	5.08	1	2	25.00	50.00	363.83	650.14	25.36	45.32	19583.47	1120.14			
11	2,500	3,000	2,750	8	34	6.50	27.64	11.33	69.37	0.99	6.07	0	2	0.00	50.00	0.00	650.14	0.00	45.32	0.00	937.19			
12	3,000	4,000	3,500	3	37	2.44	30.08	22.56	91.93	1.97	8.04	1	3	25.00	75.00	219.34	869.48	15.29	60.61	972.42	945.84			
13	4,000	5,000	4,500	9	46	7.32	37.40	48.04	139.97	4.20	12.24	0	3	0.00	75.00	0.00	869.48	0.00	60.61	0.00	621.21			
14	5,000	7,500	6,250	16	62	13.01	50.41	64.98	204.94	5.68	17.92	0	3	0.00	75.00	0.00	869.48	0.00	60.61	0.00	424.26			
15	7,500	10,000	8,750	6	68	4.88	55.28	57.08	262.02	4.99	22.91	0	3	0.00	75.00	0.00	869.48	0.00	60.61	0.00	331.84			
16	10,000	20,000	15,000	22	90	17.89	73.17	312.89	574.91	27.36	50.27	1	4	25.00	100.00	565.08	1,434.56	39.39	100.00	180.60	249.53			
17	20,000	50,000	35,000	24	114	19.51	92.68	475.94	1,050.86	41.62	91.90	0	4	0.00	100.00	0.00	1,434.56	0.00	100.00	0.00	136.51			
18	50,000	100,000	75,000	6	120	4.88	97.56	81.85	1,132.71	7.16	99.05	0	4	0.00	100.00	0.00	1,434.56	0.00	100.00	0.00	126.65			
19	100,000	500,000	300,000	1	121	0.81	98.37	8.93	1,141.64	0.78	99.83	0	4	0.00	100.00	0.00	1,434.56	0.00	100.00	0.00	125.66			
20	500,000	UP		2	123	1.63	100.00	1.89	1,143.54	0.17	100.00	0	4	0.00	100.00	0.00	1,434.56	0.00	100.00	0.00	125.45			
				123					1,143.54					4					1,434.56					125.45



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	17.67	17.67	11.78	11.78	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	42	0.43	18.10	0.04	11.74	0.01	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	44	0.86	18.97	0.14	11.88	0.02	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	46	0.86	19.83	0.20	11.68	0.02	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	50	1.72	21.55	1.44	10.24	0.16	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	53	1.29	22.84	3.59	13.83	0.41	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	56	1.29	24.14	5.33	19.16	0.61	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	60	1.72	25.86	6.75	25.91	0.77	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	68	3.45	29.31	12.73	38.64	1.45	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	81	5.60	34.91	18.53	57.17	2.11	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	89	3.45	38.36	7.39	64.56	0.84	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	93	1.72	40.09	19.37	83.94	2.20	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	98	2.16	42.24	30.94	114.88	3.52	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	101	1.29	43.53	32.76	147.64	3.73	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	107	2.59	46.12	13.75	161.38	1.56	18.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	131	10.34	56.47	186.00	347.39	21.17	39.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	158	11.64	68.10	147.90	495.28	16.83	56.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	167	3.88	71.98	75.02	570.31	8.54	64.90	1	1	20.00	20.00	501.11	501.11	23.62	23.62	667.94	87.87			
19	100,000	500,000	300,000	57	224	24.57	96.55	291.04	861.35	33.12	98.02	4	5	80.00	100.00	1,620.44	2,121.55	76.38	100.00	556.77	246.31			
20	500,000	UP		8	232	3.45	100.00	17.39	878.73	1.98	100.00	0	5	0.00	100.00	0.00	2,121.55	0.00	100.00	0.00	241.43			
				232					878.73					5					2,121.55					241.43



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	23	23	4.45	4.45	0.54	0.54	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	28	0.97	5.42	2.65	3.19	0.08	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	30	0.39	5.80	1.67	4.86	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	36	1.16	6.96	8.39	13.25	0.25	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	44	1.55	8.51	13.94	27.18	0.42	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	55	2.13	10.64	21.68	48.86	0.65	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	15	70	2.90	13.54	14.07	62.93	0.42	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	84	2.71	16.25	34.93	97.87	1.05	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	96	2.32	18.57	35.20	133.06	1.06	3.99	2	2	9.52	9.52	715.76	715.76	10.39	10.39	2033.50	537.91	0.00	0.00	
10	2,000	2,500	2,250	11	107	2.13	20.70	17.76	150.82	0.53	4.52	0	2	0.00	9.52	0.00	715.76	0.00	10.39	0.00	474.58	0.00		
11	2,500	3,000	2,750	16	123	3.09	23.79	58.83	209.65	1.76	6.29	3	5	14.29	23.81	893.66	1,609.43	12.98	23.37	1518.98	767.66	0.00	0.00	
12	3,000	4,000	3,500	14	137	2.71	26.50	71.39	281.05	2.14	8.43	0	5	0.00	23.81	0.00	1,609.43	0.00	23.37	0.00	572.66	0.00		
13	4,000	5,000	4,500	12	149	2.32	28.82	65.23	346.28	1.96	10.38	0	5	0.00	23.81	0.00	1,609.43	0.00	23.37	0.00	464.78	0.00		
14	5,000	7,500	6,250	38	187	7.35	36.17	318.03	664.30	9.54	19.92	0	5	0.00	23.81	0.00	1,609.43	0.00	23.37	0.00	242.27	0.00		
15	7,500	10,000	8,750	28	215	5.42	41.59	285.78	950.09	8.57	28.49	2	7	9.52	33.33	29.25	1,638.68	0.42	23.80	10.24	172.48	0.00		
16	10,000	20,000	15,000	123	338	23.79	65.38	686.20	1,636.29	20.58	49.06	6	13	28.57	61.90	5,068.11	6,706.79	73.60	97.40	738.57	409.88	0.00	0.00	
17	20,000	50,000	35,000	104	442	20.12	85.49	1,162.55	2,798.84	34.86	83.92	7	20	33.33	95.24	170.75	6,877.54	2.48	99.88	14.69	245.73	0.00	0.00	
18	50,000	100,000	75,000	25	467	4.84	90.33	309.79	3,108.62	9.29	93.21	0	20	0.00	95.24	0.00	6,877.54	0.00	99.88	0.00	221.24	0.00		
19	100,000	500,000	300,000	32	499	6.19	96.52	128.41	3,237.04	3.85	97.06	1	21	4.76	100.00	8.58	6,886.12	0.12	100.00	6.68	212.73	0.00		
20	500,000	UP		18	517	3.48	100.00	97.98	3,335.02	2.94	100.00	0	21	0.00	100.00	0.00	6,886.12	0.00	100.00	0.00	206.48	0.00		
				517					3,335.02					21					6,886.12					206.48



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	2.62	2.62	10.13	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	11.01	13.64	42.54	52.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	10.28	23.92	39.71	92.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.36	24.27	1.38	93.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	1.62	25.89	6.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				25.89		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2623

MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	147	147	6.39	6.39	138.43	138.43	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	160	0.56	6.95	5.96	144.39	0.03	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	196	1.56	8.51	34.91	179.30	0.16	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	226	1.30	9.82	31.07	210.37	0.14	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	45	271	1.95	11.77	75.69	286.06	0.34	1.28	1	1	1.25	1.25	250.68	250.68	0.65	0.65	331.20	331.20	87.63	87.63
6	500	750	625	56	327	2.43	14.21	159.50	445.56	0.72	2.00	1	2	1.25	2.50	431.75	682.43	1.13	1.78	270.68	541.36	153.16	153.16
7	750	1,000	875	32	359	1.39	15.60	84.32	529.88	0.38	2.38	0	2	0.00	2.50	0.00	682.43	0.00	1.78	0.00	128.79	128.79	
8	1,000	1,500	1,250	64	423	2.78	18.38	262.42	792.30	1.18	3.55	4	6	5.00	7.50	1,745.64	2,428.06	4.56	6.34	665.21	1330.47	306.46	306.46
9	1,500	2,000	1,750	55	478	2.39	20.76	262.94	1,055.24	1.18	4.73	1	7	1.25	8.75	571.76	2,999.82	1.49	7.83	217.45	2817.92	284.28	284.28
10	2,000	2,500	2,250	65	543	2.82	23.59	294.03	1,349.27	1.32	6.05	0	7	0.00	8.75	0.00	2,999.82	0.00	7.83	0.00	222.33	222.33	
11	2,500	3,000	2,750	35	578	1.52	25.11	234.76	1,584.03	1.05	7.10	0	7	0.00	8.75	0.00	2,999.82	0.00	7.83	0.00	189.38	189.38	
12	3,000	4,000	3,500	75	653	3.26	28.37	456.19	2,040.22	2.05	9.15	2	9	2.50	11.25	395.61	3,395.43	1.03	8.87	86.72	166.42	166.42	166.42
13	4,000	5,000	4,500	73	726	3.17	31.54	516.87	2,557.10	2.32	11.46	2	11	2.50	13.75	322.33	3,717.76	0.84	9.71	62.36	145.39	145.39	145.39
14	5,000	7,500	6,250	142	868	6.17	37.71	1,138.83	3,695.93	5.11	16.57	0	11	0.00	13.75	0.00	3,717.76	0.00	9.71	0.00	100.59	100.59	
15	7,500	10,000	8,750	139	1,007	6.04	43.74	1,425.20	5,121.13	6.39	22.96	5	16	6.25	20.00	775.04	4,492.80	2.02	11.73	54.38	87.73	87.73	87.73
16	10,000	20,000	15,000	315	1,322	13.68	57.43	4,641.03	9,762.16	20.81	43.76	14	30	17.50	37.50	8,801.88	13,294.68	22.98	34.71	189.65	136.19	136.19	136.19
17	20,000	50,000	35,000	356	1,678	15.46	72.89	6,260.05	16,022.20	28.06	71.83	20	50	25.00	62.50	5,806.45	19,101.13	15.16	49.87	92.75	119.22	119.22	119.22
18	50,000	100,000	75,000	246	1,924	10.69	83.58	2,884.30	18,906.50	12.93	84.76	5	55	6.25	68.75	6,829.32	25,930.45	17.83	67.70	236.78	137.15	137.15	137.15
19	100,000	500,000	300,000	323	2,247	14.03	97.61	2,547.33	21,453.83	11.42	96.18	22	77	27.50	96.25	12,367.22	38,297.66	32.29	99.99	485.50	178.51	178.51	178.51
20	500,000	UP		55	2,302	2.39	100.00	852.53	22,306.36	3.82	100.00	3	80	3.75	100.00	2.27	38,299.94	0.01	100.00	0.27	171.70	171.70	171.70
				2,302				22,306.36				80				38,299.94				171.70			



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2624 SIRAP FACTORIES (DISCOUNTS/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	15.85	15.85	89.89	89.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.78	17.63	10.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2					17.63					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	6.67	6.67	14.07	14.07	10.60	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	6.67	13.33	1.89	12.18	1.42	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	6.67	20.00	1.74	10.44	1.31	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	6.67	26.67	3.20	7.24	2.41	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	6.67	33.33	3.54	3.70	2.67	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	6.67	40.00	7.49	3.78	5.64	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	6.67	46.67	8.74	12.52	6.59	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	6.67	53.33	11.46	23.99	8.64	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	6.67	60.00	2.87	26.85	2.16	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	6.67	66.67	13.29	40.14	10.01	30.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	6.67	73.33	7.97	48.11	6.01	36.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	6.67	80.00	27.22	75.33	20.51	56.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	6.67	86.67	2.36	77.69	1.78	58.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	6.67	93.33	17.65	95.34	13.30	71.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	6.67	100.00	37.35	132.69	28.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					132.69					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	4.80	4.80	87.39	87.39	6.71	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	41	1.76	6.56	2.56	89.95	0.20	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	66	4.00	10.56	15.66	105.61	1.20	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	78	1.92	12.48	13.23	118.84	1.02	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	103	4.00	16.48	7.94	126.78	0.61	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	120	2.72	19.20	5.27	132.04	0.40	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	140	3.20	22.40	30.13	162.17	2.31	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	157	2.72	25.12	22.60	184.78	1.73	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	25	182	4.00	29.12	35.26	220.04	2.71	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	202	3.20	32.32	7.01	227.06	0.54	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	27	229	4.32	36.64	27.81	254.86	2.13	19.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	49	278	7.84	44.48	52.47	307.34	4.03	23.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	26	304	4.16	48.64	35.73	343.07	2.74	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	38	342	6.08	54.72	152.54	495.61	11.71	38.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	359	2.72	57.44	6.48	502.09	0.50	38.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	65	424	10.40	67.84	200.30	702.39	15.37	53.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	105	529	16.80	84.64	166.70	869.09	12.79	66.69	1	1	100.00	100.00	208.30	208.30	100.00	100.00	124.96	23.97			
18	50,000	100,000	75,000	32	561	5.12	89.76	95.11	964.20	7.30	73.99	0	1	0.00	100.00	0.00	208.30	0.00	100.00	0.00	21.60			
19	100,000	500,000	300,000	34	595	5.44	95.20	322.71	1,286.90	24.76	98.75	0	1	0.00	100.00	0.00	208.30	0.00	100.00	0.00	16.19			
20	500,000	UP		30	625	4.80	100.00	16.30	1,303.21	1.25	100.00	0	1	0.00	100.00	0.00	208.30	0.00	100.00	0.00	15.98			
				625					1,303.21					1					208.30					15.98



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 264 WICKER WORK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	40.00	40.00	0.51	0.51	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	20.00	60.00	2.20	2.72	7.72	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	20.00	80.00	4.11	6.82	14.40	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	20.00	100.00	21.69	28.51	76.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					28.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 266 BROOMBRUSH AND PAINTBRUSH FACTORIES (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	2.52	2.52	5.75	5.75	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	8	2.52	5.03	1.04	6.78	0.21	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	11	1.89	6.92	1.17	7.96	0.24	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	21	6.29	13.21	2.06	10.01	0.42	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	30	5.66	18.87	1.93	11.94	0.39	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	33	1.89	20.75	4.39	16.33	0.90	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	41	5.03	25.79	7.51	23.83	1.53	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	53	7.55	33.33	11.11	34.95	2.27	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	62	5.66	38.99	21.47	56.41	4.38	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	64	1.26	40.25	3.54	59.95	0.72	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	66	1.26	41.51	9.85	69.81	2.01	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	76	6.29	47.80	27.53	97.33	5.62	19.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	90	8.81	56.60	23.70	121.04	4.84	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	18	108	11.32	67.92	46.47	167.51	9.49	34.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	123	9.43	77.36	48.07	215.58	9.81	44.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	138	9.43	86.79	177.66	393.23	36.27	80.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	146	5.03	91.82	35.36	428.59	7.22	87.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	13	159	8.18	100.00	61.20	489.79	12.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	159	0.00	100.00	0.00	489.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	159	0.00	100.00	0.00	489.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				159					489.79					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	9.09	18.18	1.09	1.09	4.06	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	9.09	27.27	0.00	1.09	0.00	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	9.09	36.36	0.94	2.03	3.48	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	9	45.45	81.82	4.16	6.19	15.47	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	9.09	90.91	7.67	13.86	28.52	51.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	9.09	100.00	13.04	26.90	48.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					26.90					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	9.59	9.59	0.88	0.88	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	25	7.53	17.12	2.83	3.71	0.16	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	28	2.05	19.18	1.73	5.44	0.10	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	32	2.74	21.92	3.89	9.33	0.23	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	35	2.05	23.97	1.18	10.51	0.07	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	36	0.68	24.66	1.13	11.64	0.07	0.68	1	1	14.29	14.29	336.64	336.64	1.45	1.45	29923.95	2892.54			
7	750	1,000	875	7	43	4.79	29.45	7.90	19.54	0.46	1.14	0	1	0.00	14.29	0.00	336.64	0.00	1.45	0.00	1722.99			
8	1,000	1,500	1,250	2	45	1.37	30.82	4.64	24.18	0.27	1.41	0	1	0.00	14.29	0.00	336.64	0.00	1.45	0.00	1392.35			
9	1,500	2,000	1,750	1	46	0.68	31.51	6.41	30.59	0.37	1.78	0	1	0.00	14.29	0.00	336.64	0.00	1.45	0.00	1100.48			
10	2,000	2,500	2,250	2	48	1.37	32.88	25.63	56.22	1.49	3.28	0	1	0.00	14.29	0.00	336.64	0.00	1.45	0.00	598.78			
11	2,500	3,000	2,750	2	50	1.37	34.25	16.57	72.79	0.97	4.24	0	1	0.00	14.29	0.00	336.64	0.00	1.45	0.00	462.46			
12	3,000	4,000	3,500	1	51	0.68	34.93	8.65	81.45	0.50	4.75	0	1	0.00	14.29	0.00	336.64	0.00	1.45	0.00	413.33			
13	4,000	5,000	4,500	1	52	0.68	35.62	21.50	102.95	1.25	6.00	0	1	0.00	14.29	0.00	336.64	0.00	1.45	0.00	327.01			
14	5,000	7,500	6,250	9	61	6.16	41.78	96.92	199.86	5.65	11.65	1	2	14.29	28.57	5,261.48	5,598.13	22.63	24.08	5428.81	2800.96			
15	7,500	10,000	8,750	2	63	1.37	43.15	10.31	210.18	0.60	12.25	0	2	0.00	28.57	0.00	5,598.13	0.00	24.08	0.00	2663.54			
16	10,000	20,000	15,000	15	78	10.27	53.42	349.91	560.09	20.40	32.66	0	2	0.00	28.57	0.00	5,598.13	0.00	24.08	0.00	999.51			
17	20,000	50,000	35,000	12	90	8.22	61.64	173.13	733.22	10.09	42.75	0	2	0.00	28.57	0.00	5,598.13	0.00	24.08	0.00	763.50			
18	50,000	100,000	75,000	22	112	15.07	76.71	391.16	1,124.38	22.81	65.56	3	5	42.86	71.43	9,754.51	15,352.64	41.95	66.03	2493.72	1365.43			
19	100,000	500,000	300,000	26	138	17.81	94.52	394.20	1,518.58	22.98	88.54	1	6	14.29	85.71	7,892.23	23,244.87	33.94	99.97	2002.10	1530.70			
20	500,000	UP		8	146	5.48	100.00	196.47	1,715.05	11.46	100.00	1	7	14.29	100.00	7.39	23,252.26	0.03	100.00	3.76	1355.78			
				146					1,715.05					7					23,252.26					1355.78



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 269 CHARCOAL PRODUCERS (DISCOUNT/ LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.63	2.63	0.50	0.50	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	9	3.29	5.92	1.91	2.40	0.18	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	13	2.63	8.55	2.46	4.87	0.23	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	16	1.97	10.53	1.11	5.98	0.11	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	22	3.95	14.47	10.01	15.98	0.95	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	27	3.29	17.76	9.86	25.84	0.94	2.46	1	1	14.29	14.29	49.41	49.41	5.66	5.66	501.18	191.21			
7	750	1,000	875	4	31	2.63	20.39	6.67	32.51	0.64	3.10	0	1	0.00	14.29	0.00	49.41	0.00	5.66	0.00	151.97			
8	1,000	1,500	1,250	5	36	3.29	23.68	21.89	54.41	2.09	5.18	0	1	0.00	14.29	0.00	49.41	0.00	5.66	0.00	90.82			
9	1,500	2,000	1,750	3	39	1.97	25.66	7.16	61.57	0.68	5.86	0	1	0.00	14.29	0.00	49.41	0.00	5.66	0.00	80.26			
10	2,000	2,500	2,250	7	46	4.61	30.26	29.91	91.48	2.85	8.71	0	1	0.00	14.29	0.00	49.41	0.00	5.66	0.00	54.01			
11	2,500	3,000	2,750	3	49	1.97	32.24	28.26	119.73	2.69	11.41	0	1	0.00	14.29	0.00	49.41	0.00	5.66	0.00	41.27			
12	3,000	4,000	3,500	14	63	9.21	41.45	62.88	182.62	5.99	17.40	1	2	14.29	28.57	0.69	50.10	0.08	5.74	1.09	27.43			
13	4,000	5,000	4,500	10	73	6.58	48.03	81.15	263.77	7.73	25.13	0	2	0.00	28.57	0.00	50.10	0.00	5.74	0.00	18.99			
14	5,000	7,500	6,250	8	81	5.26	53.29	188.72	452.49	17.98	43.10	0	2	0.00	28.57	0.00	50.10	0.00	5.74	0.00	11.07			
15	7,500	10,000	8,750	2	83	1.32	54.61	46.18	498.67	4.40	47.50	0	2	0.00	28.57	0.00	50.10	0.00	5.74	0.00	10.05			
16	10,000	20,000	15,000	16	99	10.53	65.13	236.85	735.52	22.56	70.07	0	2	0.00	28.57	0.00	50.10	0.00	5.74	0.00	6.81			
17	20,000	50,000	35,000	19	118	12.50	77.63	174.54	910.05	16.63	86.69	3	5	42.86	71.43	9.95	60.05	1.14	6.88	5.70	6.60			
18	50,000	100,000	75,000	12	130	7.89	85.53	115.87	1,025.92	11.04	97.73	0	5	0.00	71.43	0.00	60.05	0.00	6.88	0.00	5.85			
19	100,000	500,000	300,000	12	142	7.89	93.42	3.85	1,029.77	0.37	98.10	0	5	0.00	71.43	0.00	60.05	0.00	6.88	0.00	5.83			
20	500,000	UP		10	152	6.58	100.00	19.98	1,049.75	1.90	100.00	2	7	28.57	100.00		812.94	872.99	93.12	100.00	4069.23	83.16		
				152					1,049.75					7					872.99					83.16



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2699

OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	14.75	14.75	9.95	9.95	1.12	1.12	1	1	25.00	25.00	45.20	45.20	2.15	2.15	454.46	454.46
2	50	100	75	1	19	0.82	15.57	1.57	11.52	0.18	1.30	0	1	0.00	25.00	0.00	45.20	0.00	2.15	0.00	392.42
3	100	200	150	1	20	0.82	16.39	3.21	14.73	0.36	1.66	0	1	0.00	25.00	0.00	45.20	0.00	2.15	0.00	306.82
4	200	300	250	1	21	0.82	17.21	3.32	18.05	0.37	2.04	0	1	0.00	25.00	0.00	45.20	0.00	2.15	0.00	250.40
5	300	500	400	1	22	0.82	18.03	0.00	18.05	0.00	2.04	0	1	0.00	25.00	0.00	45.20	0.00	2.15	0.00	250.40
6	500	750	625	1	23	0.82	18.85	1.06	19.11	0.12	2.16	0	1	0.00	25.00	0.00	45.20	0.00	2.15	0.00	236.52
7	750	1,000	875	3	26	2.46	21.31	2.25	21.36	0.25	2.41	0	1	0.00	25.00	0.00	45.20	0.00	2.15	0.00	211.61
8	1,000	1,500	1,250	3	29	2.46	23.77	9.12	30.47	1.03	3.44	0	1	0.00	25.00	0.00	45.20	0.00	2.15	0.00	148.32
9	1,500	2,000	1,750	1	30	0.82	24.59	0.79	31.26	0.09	3.53	0	1	0.00	25.00	0.00	45.20	0.00	2.15	0.00	144.57
10	2,000	2,500	2,250	5	35	4.10	28.69	22.54	53.81	2.55	6.08	0	1	0.00	25.00	0.00	45.20	0.00	2.15	0.00	84.00
11	2,500	3,000	2,750	3	38	2.46	31.15	29.78	83.58	3.36	9.44	0	1	0.00	25.00	0.00	45.20	0.00	2.15	0.00	54.08
12	3,000	4,000	3,500	9	47	7.38	38.52	23.59	107.17	2.66	12.10	1	2	25.00	50.00	1,386.29	1,431.48	65.84	67.98	5877.46	1335.72
13	4,000	5,000	4,500	3	50	2.46	40.98	52.74	159.91	5.96	18.06	0	2	0.00	50.00	0.00	1,431.48	0.00	67.98	0.00	895.21
14	5,000	7,500	6,250	8	58	6.56	47.54	82.55	242.46	9.32	27.38	0	2	0.00	50.00	0.00	1,431.48	0.00	67.98	0.00	590.41
15	7,500	10,000	8,750	6	64	4.92	52.46	74.03	316.48	8.36	35.74	0	2	0.00	50.00	0.00	1,431.48	0.00	67.98	0.00	452.31
16	10,000	20,000	15,000	22	86	18.03	70.49	229.34	545.82	25.90	61.64	1	3	25.00	75.00	630.41	2,061.89	29.94	97.92	274.88	377.76
17	20,000	50,000	35,000	22	108	18.03	88.52	191.75	737.58	21.65	83.29	1	4	25.00	100.00	43.70	2,105.59	2.08	100.00	22.79	285.47
18	50,000	100,000	75,000	6	114	4.92	93.44	152.45	890.03	17.21	100.50	0	4	0.00	100.00	0.00	2,105.59	0.00	100.00	0.00	236.58
19	100,000	500,000	300,000	8	122	6.56	100.00	4.46	885.56	0.50	100.00	0	4	0.00	100.00	0.00	2,105.59	0.00	100.00	0.00	237.77
20	500,000	UP		0	122	0.00	100.00	0.00	885.56	0.00	100.00	0	4	0.00	100.00	0.00	2,105.59	0.00	100.00	0.00	237.77
				122				885.56				4				2,105.59					237.77



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.11	4.11	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.46	4.57	0.03	0.09	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	12	0.91	5.48	0.72	0.82	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.46	5.94	0.14	0.95	0.01	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	24	5.02	10.96	2.62	3.58	0.21	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	34	4.57	15.53	5.02	8.60	0.40	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	50	7.31	22.83	13.91	22.51	1.12	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	61	5.02	27.85	21.33	43.83	1.71	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	75	6.39	34.25	22.52	66.36	1.81	5.33	1	1	25.00	25.00	191.55	191.55	65.12	65.12	850.45	288.66			
10	2,000	2,500	2,250	7	82	3.20	37.44	17.73	84.08	1.42	6.75	0	1	0.00	25.00	0.00	191.55	0.00	65.12	0.00	227.81			
11	2,500	3,000	2,750	9	91	4.11	41.55	24.24	108.33	1.95	8.69	0	1	0.00	25.00	0.00	191.55	0.00	65.12	0.00	176.82			
12	3,000	4,000	3,500	17	108	7.76	49.32	66.14	174.47	5.31	14.00	1	2	25.00	50.00	6.70	198.25	2.28	67.40	10.13	113.63			
13	4,000	5,000	4,500	6	114	2.74	52.05	12.19	186.66	0.98	14.98	0	2	0.00	50.00	0.00	198.25	0.00	67.40	0.00	106.21			
14	5,000	7,500	6,250	13	127	5.94	57.99	105.40	292.06	8.46	23.44	0	2	0.00	50.00	0.00	198.25	0.00	67.40	0.00	67.88			
15	7,500	10,000	8,750	11	138	5.02	63.01	107.86	399.92	8.66	32.10	0	2	0.00	50.00	0.00	198.25	0.00	67.40	0.00	49.57			
16	10,000	20,000	15,000	34	172	15.53	78.54	461.24	861.16	37.02	69.12	1	3	25.00	75.00	93.20	291.45	31.68	99.08	20.21	33.84			
17	20,000	50,000	35,000	28	200	12.79	91.32	265.68	1,126.84	21.32	90.44	1	4	25.00	100.00	2.71	294.15	0.92	100.00	1.02	26.10			
18	50,000	100,000	75,000	19	219	8.68	100.00	119.13	1,245.97	9.56	100.00	0	4	0.00	100.00	0.00	294.15	0.00	100.00	0.00	23.61			
19	100,000	500,000	300,000	0	219	0.00	100.00	0.00	1,245.97	0.00	100.00	0	4	0.00	100.00	0.00	294.15	0.00	100.00	0.00	23.61			
20	500,000	UP		0	219	0.00	100.00	0.00	1,245.97	0.00	100.00	0	4	0.00	100.00	0.00	294.15	0.00	100.00	0.00	23.61			
				219					1,245.97					4					294.15					23.61



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.00	5.00	0.43	0.43	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.00	10.00	1.38	1.81	0.74	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.00	15.00	0.99	2.80	0.53	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.00	20.00	0.74	3.55	0.40	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.00	25.00	0.32	3.87	0.17	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.00	30.00	4.67	8.54	2.50	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.00	35.00	5.78	14.32	3.10	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.00	40.00	4.09	18.41	2.19	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.00	45.00	5.43	23.84	2.91	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	5.00	50.00	4.03	27.88	2.16	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	5.00	55.00	4.33	32.20	2.32	17.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	5.00	60.00	21.16	53.36	11.33	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	5.00	65.00	3.16	56.52	1.69	30.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	5.00	70.00	2.38	58.89	1.27	31.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	5.00	75.00	47.26	106.15	25.31	56.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	5.00	80.00	47.84	153.99	25.62	82.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	5.00	85.00	4.16	158.15	2.23	84.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	18	10.00	95.00	21.47	179.61	11.50	96.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	19	5.00	100.00	7.12	186.74	3.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	186.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20				186.74					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2701 CORN MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	30	5.25	5.25	4.09	4.09	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	30	1.31	6.56	0.04	4.14	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	38	1.75	8.32	0.75	4.89	0.08	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	56	3.94	12.25	3.35	8.23	0.34	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	60	0.88	13.13	1.10	9.33	0.11	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	68	1.75	14.88	5.48	14.81	0.55	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	77	1.97	16.85	9.23	24.04	0.93	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	94	3.72	20.57	15.04	39.08	1.51	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	103	1.97	22.54	20.87	59.95	2.10	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	122	4.16	26.70	7.23	67.17	0.73	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	138	3.50	30.20	37.09	104.26	3.72	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	28	166	6.13	36.32	47.53	151.79	4.77	15.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	182	3.50	39.82	16.32	168.11	1.64	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	42	224	9.19	49.02	102.49	270.60	10.29	27.17	1	1	25.00	25.00	77.47	77.47	35.56	35.56	75.59	28.63
15	7,500	10,000	8,750	16	240	3.50	52.52	54.96	325.56	5.52	32.69	0	1	0.00	25.00	0.00	77.47	0.00	35.56	0.00	23.80
16	10,000	20,000	15,000	62	302	13.57	66.08	162.30	487.85	16.30	48.99	0	1	0.00	25.00	0.00	77.47	0.00	35.56	0.00	15.88
17	20,000	50,000	35,000	97	399	21.23	87.31	274.02	761.88	27.52	76.51	1	2	25.00	50.00	126.50	203.97	58.06	93.61	46.16	26.77
18	50,000	100,000	75,000	33	432	7.22	94.53	167.59	929.47	16.83	93.34	0	2	0.00	50.00	0.00	203.97	0.00	93.61	0.00	21.94
19	100,000	500,000	300,000	11	443	2.41	96.94	33.85	963.32	3.40	96.74	2	4	50.00	100.00	13.91	217.88	6.39	100.00	41.10	22.62
20	500,000	UP		14	457	3.06	100.00	32.48	995.80	3.26	100.00	0	4	0.00	100.00	0.00	217.88	0.00	100.00	0.00	21.88
				457				995.80				4				217.88				21.88	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2702 FODDER MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	104	104	6.07	6.07	12.88	12.88	0.28	0.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	110	0.35	6.42	0.50	12.38	0.01	0.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	129	1.11	7.53	2.04	10.34	0.04	0.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	146	0.99	8.52	1.31	9.03	0.03	0.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	42	188	2.45	10.97	10.32	1.29	0.23	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	218	1.75	12.72	6.48	7.77	0.14	0.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	23	241	1.34	14.06	17.51	25.28	0.38	0.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	277	2.10	16.16	56.98	82.26	1.25	1.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	299	1.28	17.44	38.45	120.71	0.84	2.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	39	338	2.28	19.72	25.87	146.58	0.57	3.20	1	1	2.00	2.00	157.04	157.04	1.37	1.37	607.02	107.13			
11	2,500	3,000	2,750	28	366	1.63	21.35	20.82	167.40	0.46	3.66	0	1	0.00	2.00	0.00	157.04	0.00	1.37	0.00	93.81			
12	3,000	4,000	3,500	39	405	2.28	23.63	108.51	275.91	2.37	6.03	2	3	4.00	6.00	111.21	268.25	0.97	2.34	102.49	97.22			
13	4,000	5,000	4,500	39	444	2.28	25.90	69.10	345.02	1.51	7.54	0	3	0.00	6.00	0.00	268.25	0.00	2.34	0.00	77.75			
14	5,000	7,500	6,250	47	491	2.74	28.65	180.59	525.61	3.95	11.49	0	3	0.00	6.00	0.00	268.25	0.00	2.34	0.00	51.04			
15	7,500	10,000	8,750	72	563	4.20	32.85	175.17	700.78	3.83	15.32	1	4	2.00	8.00	3.70	271.95	0.03	2.37	2.11	38.81			
16	10,000	20,000	15,000	150	713	8.75	41.60	527.14	1,227.92	11.52	26.84	4	8	8.00	16.00	453.10	725.05	3.95	6.31	85.95	59.05			
17	20,000	50,000	35,000	216	929	12.60	54.20	986.59	2,214.51	21.57	48.41	5	13	10.00	26.00	45.76	770.81	0.40	6.71	4.64	34.81			
18	50,000	100,000	75,000	161	1,090	9.39	63.59	562.19	2,776.70	12.29	60.70	5	18	10.00	36.00	128.75	899.57	1.12	7.83	22.90	32.40			
19	100,000	500,000	300,000	478	1,568	27.89	91.48	1,519.92	4,296.62	33.22	93.92	25	43	50.00	86.00	9,365.64	10,265.20	81.57	89.40	616.19	238.91			
20	500,000	UP		146	1,714	8.52	100.00	278.09	4,574.70	6.08	100.00	7	50	14.00	100.00	1,217.03	11,482.23	10.60	100.00	437.65	250.99			
				1,714					4,574.70					50					11,482.23					250.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2703 GAPLEK MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	7.39	7.39	4.86	4.86	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	30	7.39	14.78	1.10	5.96	0.18	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	48	8.87	23.65	2.65	8.61	0.44	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	71	11.33	34.98	4.18	12.79	0.69	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	86	7.39	42.36	5.02	17.81	0.83	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	93	3.45	45.81	3.71	21.52	0.61	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	97	1.97	47.78	2.61	24.13	0.43	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	106	4.43	52.22	9.42	33.55	1.56	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	115	4.43	56.65	17.97	51.52	2.97	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	120	2.46	59.11	9.41	60.93	1.56	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	123	1.48	60.59	6.59	67.52	1.09	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	131	3.94	64.53	17.32	84.84	2.87	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	145	6.90	71.43	52.73	137.57	8.73	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	159	6.90	78.33	35.25	172.82	5.83	28.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	164	2.46	80.79	51.64	224.46	8.55	37.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	174	4.93	85.71	61.78	286.24	10.23	47.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	193	9.36	95.07	139.99	426.23	23.17	70.55	2	2	50.00	50.00	1,043.13	1,043.13	76.30	76.30	745.12	244.73			
18	50,000	100,000	75,000	4	197	1.97	97.04	58.58	484.81	9.70	80.24	2	4	50.00	100.00	324.05	1,367.18	23.70	100.00	553.19	282.00			
19	100,000	500,000	300,000	6	203	2.96	100.00	119.35	604.16	19.76	100.00	0	4	0.00	100.00	0.00	1,367.18	0.00	100.00	0.00	226.29			
20	500,000	UP		0	203	0.00	100.00	0.00	604.16	0.00	100.00	0	4	0.00	100.00	0.00	1,367.18	0.00	100.00	0.00	226.29			
				203					604.16					4					1,367.18					226.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2704 GAMBIR FACTORIES

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	2.29	2.29	6.55	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	4.51	6.79	12.92	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	10.81	4.02	30.99	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	28.10	24.08	80.53	69.01	1	1	100.00	100.00	15.50	15.50	100.00	100.00	55.16	64.36
6	500	750	625	1	6	16.67	100.00	10.81	34.90	30.99	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
7	750	1,000	875	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
20	500,000	UP		0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
				6				34.90				1				15.50					44.42



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	77	77	10.16	10.16	20.89	20.89	0.76	0.76	1	1	9.09	9.09	8.98	8.98	1.26	1.26	42.98	42.98			
2	50	100	75	14	91	1.85	12.01	0.92	21.81	0.03	0.80	0	1	0.00	9.09	0.00	8.98	0.00	1.26	0.00	41.16			
3	100	200	150	17	108	2.24	14.25	3.49	25.30	0.13	0.92	0	1	0.00	9.09	0.00	8.98	0.00	1.26	0.00	35.49			
4	200	300	250	10	118	1.32	15.57	1.88	27.18	0.07	0.99	0	1	0.00	9.09	0.00	8.98	0.00	1.26	0.00	33.03			
5	300	500	400	14	132	1.85	17.41	3.87	31.05	0.14	1.13	0	1	0.00	9.09	0.00	8.98	0.00	1.26	0.00	28.92			
6	500	750	625	8	140	1.06	18.47	3.92	34.97	0.14	1.28	0	1	0.00	9.09	0.00	8.98	0.00	1.26	0.00	25.67			
7	750	1,000	875	10	150	1.32	19.79	8.75	43.72	0.32	1.60	0	1	0.00	9.09	0.00	8.98	0.00	1.26	0.00	20.53			
8	1,000	1,500	1,250	31	181	4.09	23.88	28.85	72.57	1.05	2.65	0	1	0.00	9.09	0.00	8.98	0.00	1.26	0.00	12.37			
9	1,500	2,000	1,750	19	200	2.51	26.39	15.55	88.12	0.57	3.22	0	1	0.00	9.09	0.00	8.98	0.00	1.26	0.00	10.19			
10	2,000	2,500	2,250	13	213	1.72	28.10	19.08	107.21	0.70	3.92	0	1	0.00	9.09	0.00	8.98	0.00	1.26	0.00	8.37			
11	2,500	3,000	2,750	9	222	1.19	29.29	3.98	103.23	0.15	3.77	0	1	0.00	9.09	0.00	8.98	0.00	1.26	0.00	8.70			
12	3,000	4,000	3,500	15	237	1.98	31.27	42.29	145.52	1.55	5.32	0	1	0.00	9.09	0.00	8.98	0.00	1.26	0.00	6.17			
13	4,000	5,000	4,500	35	272	4.62	35.88	76.20	221.72	2.78	8.10	1	2	9.09	18.18	0.97	8.01	0.14	1.13	1.27	3.61			
14	5,000	7,500	6,250	45	317	5.94	41.82	161.01	382.73	5.88	13.98	1	3	9.09	27.27	0.00	8.01	0.00	1.13	0.00	2.09			
15	7,500	10,000	8,750	21	338	2.77	44.59	86.64	469.37	3.17	17.15	0	3	0.00	27.27	0.00	8.01	0.00	1.13	0.00	1.71			
16	10,000	20,000	15,000	86	424	11.35	55.94	563.79	1,033.16	20.60	37.75	1	4	9.09	36.36	315.24	323.25	44.28	45.40	55.91	31.29			
17	20,000	50,000	35,000	84	508	11.08	67.02	463.73	1,496.89	16.94	54.69	2	6	18.18	54.55	27.05	350.30	3.80	49.20	5.83	23.40			
18	50,000	100,000	75,000	69	577	9.10	76.12	392.71	1,889.60	14.35	69.04	2	8	18.18	72.73	167.40	517.70	23.51	72.72	42.63	27.40			
19	100,000	500,000	300,000	117	694	15.44	91.56	582.69	2,472.29	21.29	90.32	0	8	0.00	72.73	0.00	517.70	0.00	72.72	0.00	20.94			
20	500,000	UP		64	758	8.44	100.00	264.83	2,737.11	9.68	100.00	3	11	27.27	100.00	194.23	711.93	27.28	100.00	73.34	26.01			
				758					2,737.11					11					711.93					26.01



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2708 MIXED

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	9.02	9.02	4.31	4.31	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	16	4.10	13.11	0.12	4.43	0.02	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	19	2.46	15.57	1.91	6.34	0.24	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	20	0.82	16.39	0.00	6.34	0.00	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	24	3.28	19.67	3.04	9.38	0.38	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	28	3.28	22.95	1.26	10.64	0.16	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	30	1.64	24.59	10.19	20.83	1.28	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	36	4.92	29.51	17.60	38.44	2.21	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	38	1.64	31.15	5.95	44.39	0.75	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	42	3.28	34.43	22.77	67.16	2.86	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	48	4.92	39.34	19.65	86.82	2.47	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	55	5.74	45.08	35.12	121.94	4.41	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	58	2.46	47.54	24.85	146.79	3.12	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	67	7.38	54.92	62.04	208.83	7.79	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	74	5.74	60.66	95.93	304.76	12.04	38.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	83	7.38	68.03	183.11	487.87	22.98	61.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	91	6.56	74.59	148.25	636.12	18.60	79.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	96	4.10	78.69	41.29	677.41	5.18	85.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	115	15.57	94.26	113.66	791.07	14.26	99.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	122	5.74	100.00	5.79	796.86	0.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				122					796.86					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	676	676	12.76	12.76	45.85	45.85	0.54	0.54	1	1	4.55	4.55	33.25	33.25	1.25	1.25	72.52	72.52			
2	50	100	75	634	1,310	11.97	24.73	101.57	147.42	1.20	1.74	0	1	0.00	4.55	0.00	33.25	0.00	1.25	0.00	22.55			
3	100	200	150	885	2,195	16.71	41.44	221.64	369.06	2.62	4.37	4	5	18.18	22.73	217.14	250.39	8.17	9.42	97.97	67.84			
4	200	300	250	501	2,696	9.46	50.90	191.85	560.91	2.27	6.64	0	5	0.00	22.73	0.00	250.39	0.00	9.42	0.00	44.64			
5	300	500	400	571	3,267	10.78	61.68	313.64	874.55	3.71	10.35	1	6	4.55	27.27	37.20	287.59	1.40	10.82	11.86	32.88			
6	500	750	625	350	3,617	6.61	68.28	292.81	1,167.36	3.47	13.81	2	8	9.09	36.36	408.05	695.64	15.35	26.16	139.36	59.59			
7	750	1,000	875	217	3,834	4.10	72.38	218.81	1,386.17	2.59	16.40	0	8	0.00	36.36	0.00	695.64	0.00	26.16	0.00	50.18			
8	1,000	1,500	1,250	233	4,067	4.40	76.78	379.35	1,765.51	4.49	20.89	0	8	0.00	36.36	0.00	695.64	0.00	26.16	0.00	39.40			
9	1,500	2,000	1,750	203	4,270	3.83	80.61	332.81	2,098.32	3.94	24.83	1	9	4.55	40.91	22.43	718.07	0.84	27.01	6.74	34.22			
10	2,000	2,500	2,250	118	4,388	2.23	82.84	301.00	2,399.32	3.56	28.39	0	9	0.00	40.91	0.00	718.07	0.00	27.01	0.00	29.93			
11	2,500	3,000	2,750	122	4,510	2.30	85.14	365.01	2,764.34	4.32	32.71	1	10	4.55	45.45	1.25	719.32	0.05	27.05	0.34	26.02			
12	3,000	4,000	3,500	144	4,654	2.72	87.86	495.81	3,260.15	5.87	38.58	3	13	13.64	59.09	9.66	728.97	0.36	27.42	1.95	22.36			
13	4,000	5,000	4,500	114	4,768	2.15	90.01	501.35	3,761.50	5.93	44.51	2	15	9.09	68.18	5.40	734.37	0.20	27.62	1.08	19.52			
14	5,000	7,500	6,250	151	4,919	2.85	92.86	900.82	4,662.32	10.66	55.17	0	15	0.00	68.18	0.00	734.37	0.00	27.62	0.00	15.75			
15	7,500	10,000	8,750	92	5,011	1.74	94.60	659.75	5,322.07	7.81	62.98	0	15	0.00	68.18	0.00	734.37	0.00	27.62	0.00	13.80			
16	10,000	20,000	15,000	122	5,133	2.30	96.90	1,182.08	6,504.15	13.99	76.97	2	17	9.09	77.27	119.19	853.57	4.48	32.10	10.08	13.12			
17	20,000	50,000	35,000	82	5,215	1.55	98.45	1,094.66	7,598.82	12.95	89.92	2	19	9.09	86.36	45.69	899.26	1.72	33.82	4.17	11.83			
18	50,000	100,000	75,000	57	5,272	1.08	99.53	536.18	8,135.00	6.35	96.27	1	20	4.55	90.91	88.88	988.14	3.34	37.16	16.58	12.15			
19	100,000	500,000	300,000	23	5,295	0.43	99.96	304.70	8,439.69	3.61	99.87	2	22	9.09	100.00	1,670.80	2,658.94	62.84	100.00	548.35	31.51			
20	500,000	UP		2	5,297	0.04	100.00	10.70	8,450.40	0.13	100.00	0	22	0.00	100.00	0.00	2,658.94	0.00	100.00	0.00	31.47			
				5,297					8,450.40					22					2,658.94					31.47



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	6.79	6.79	0.44	0.44	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	27	1.54	8.33	0.13	0.57	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	30	0.93	9.26	0.25	0.82	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	36	1.85	11.11	0.57	1.40	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	43	2.16	13.27	1.25	2.65	0.14	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	47	1.23	14.51	0.90	3.55	0.10	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	48	0.31	14.81	0.00	3.55	0.00	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	55	2.16	16.98	3.06	6.61	0.34	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	61	1.85	18.83	3.38	9.99	0.37	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	65	1.23	20.06	4.06	14.05	0.45	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	75	3.09	23.15	31.31	45.35	3.45	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	82	2.16	25.31	30.78	76.14	3.39	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	94	3.70	29.01	48.64	124.78	5.35	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	97	0.93	29.94	27.27	152.05	3.00	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	108	3.40	33.33	88.32	240.37	9.72	26.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	122	4.32	37.65	135.33	375.71	14.89	41.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	151	8.95	46.60	50.76	426.46	5.59	46.93	12	12	42.86	42.86	105.74	105.74	2.12	2.12	208.31	24.79			
18	50,000	100,000	75,000	37	188	11.42	58.02	86.47	512.93	9.52	56.45	5	17	17.86	60.71	17.93	123.66	0.36	2.48	20.73	24.11			
19	100,000	500,000	300,000	56	244	17.28	75.31	195.25	708.18	21.49	77.93	1	18	3.57	64.29	0.00	123.66	0.00	2.48	0.00	17.46			
20	500,000	UP		80	324	24.69	100.00	200.53	908.71	22.07	100.00	10	28	35.71	100.00	4,867.59	4,991.25	97.52	100.00	2427.39	549.27			
				324					908.71					28					4,991.25					549.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	9.93	9.93	36.34	36.34	3.70	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	51	1.85	11.78	0.94	37.29	0.10	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	57	1.39	13.16	0.94	38.23	0.10	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	66	2.08	15.24	0.96	39.18	0.10	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	77	2.54	17.78	3.80	42.98	0.39	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	84	1.62	19.40	2.56	45.54	0.26	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	91	1.62	21.02	8.57	54.11	0.87	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	94	0.69	21.71	0.02	54.13	0.00	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	98	0.92	22.63	1.63	55.76	0.17	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	104	1.39	24.02	14.88	70.65	1.52	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	109	1.15	25.17	23.62	94.27	2.41	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	114	1.15	26.33	20.86	115.12	2.13	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	115	0.23	26.56	9.00	124.12	0.92	12.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	121	1.39	27.94	18.25	142.37	1.86	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	128	1.62	29.56	39.50	181.87	4.03	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	147	4.39	33.95	25.79	207.66	2.63	21.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	186	9.01	42.96	215.17	422.84	21.93	43.09	2	2	6.67	6.67	65.58	65.58	0.98	0.98	30.48	15.51			
18	50,000	100,000	75,000	35	221	8.08	51.04	232.62	190.22	23.71	19.38	0	2	0.00	6.67	0.00	65.58	0.00	0.98	0.00	34.48			
19	100,000	500,000	300,000	75	296	17.32	68.36	0.27	189.95	0.03	19.36	5	7	16.67	23.33	5,491.79	5,557.37	82.09	83.07	2040825.53	2925.73			
20	500,000	UP		137	433	31.64	100.00	791.36	981.31	80.64	100.00	23	30	76.67	100.00	1,132.51	6,689.87	16.93	100.00	143.11	681.73			
				433					981.31					30					6,689.87					681.73



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.88	3.88	0.11	0.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	6	1.94	5.83	0.48	0.59	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	9	2.91	8.74	0.40	1.00	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	11	1.94	10.68	0.58	1.57	0.11	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	0.97	11.65	0.53	2.11	0.10	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.97	12.62	1.32	3.43	0.25	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	0.97	13.59	1.11	4.54	0.21	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	17	2.91	16.50	0.93	5.48	0.18	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	18	0.97	17.48	3.05	8.52	0.58	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	19	0.97	18.45	4.48	13.01	0.85	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	0.97	19.42	4.43	17.44	0.84	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	0.97	20.39	8.58	26.02	1.62	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	0.97	21.36	9.02	35.04	1.70	6.61	0	0	0.00	0.00	1.70	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	23	0.97	22.33	3.24	38.29	0.61	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	24	0.97	23.30	2.44	35.85	0.46	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	26	1.94	25.24	9.28	45.13	1.75	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	43	16.50	41.75	112.28	157.41	21.19	29.70	3	3	17.65	17.65	201.03	201.03	6.15	6.15	179.05	127.71			
18	50,000	100,000	75,000	10	53	9.71	51.46	94.83	62.58	17.89	11.81	5	8	29.41	47.06	387.29	588.31	11.84	17.98	408.41	940.16			
19	100,000	500,000	300,000	18	71	17.48	68.93	139.56	202.13	26.34	38.14	3	11	17.65	64.71	76.27	664.58	2.33	20.32	54.65	328.78			
20	500,000	UP		32	103	31.07	100.00	327.79	529.92	61.86	100.00	6	17	35.29	100.00	2,606.60	3,271.18	79.68	100.00	795.21	617.29			
				103					529.92					17					3,271.18					617.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	4.98	4.98	2.70	2.70	0.19	0.19	1	1	2.94	2.94	18.48	18.48	1.52	1.52	683.73	683.73			
2	50	100	75	8	33	1.59	6.57	0.05	2.75	0.00	0.20	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	671.88			
3	100	200	150	17	50	3.39	9.96	0.89	3.64	0.06	0.26	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	507.26			
4	200	300	250	17	67	3.39	13.35	1.56	5.21	0.11	0.37	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	354.92			
5	300	500	400	39	106	7.77	21.12	5.61	10.82	0.40	0.77	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	170.86			
6	500	750	625	14	120	2.79	23.90	3.40	14.22	0.24	1.01	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	129.99			
7	750	1,000	875	13	133	2.59	26.49	6.35	20.57	0.45	1.46	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	89.84			
8	1,000	1,500	1,250	22	155	4.38	30.88	10.69	31.25	0.76	2.22	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	59.13			
9	1,500	2,000	1,750	14	169	2.79	33.67	19.95	51.21	1.42	3.64	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	36.09			
10	2,000	2,500	2,250	18	187	3.59	37.25	29.22	80.43	2.07	5.71	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	22.98			
11	2,500	3,000	2,750	7	194	1.39	38.65	9.15	89.58	0.65	6.36	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	20.63			
12	3,000	4,000	3,500	11	205	2.19	40.84	15.83	105.41	1.12	7.48	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	17.53			
13	4,000	5,000	4,500	11	216	2.19	43.03	22.02	127.42	1.56	9.05	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	14.50			
14	5,000	7,500	6,250	30	246	5.98	49.00	124.84	252.26	8.86	17.91	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	7.33			
15	7,500	10,000	8,750	25	271	4.98	53.98	91.24	343.51	6.48	24.38	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	5.38			
16	10,000	20,000	15,000	41	312	8.17	62.15	353.34	696.84	25.08	49.47	0	1	0.00	2.94	0.00	18.48	0.00	1.52	0.00	2.65			
17	20,000	50,000	35,000	50	362	9.96	72.11	152.29	849.13	10.81	60.28	3	4	8.82	11.76	18.02	36.50	1.48	3.01	11.83	4.30			
18	50,000	100,000	75,000	37	399	7.37	79.48	145.80	994.93	10.35	70.63	17	21	50.00	61.76	378.36	414.86	31.17	34.18	259.50	41.70			
19	100,000	500,000	300,000	48	447	9.56	89.04	285.31	1,280.24	20.25	90.88	3	24	8.82	70.59	599.09	1,013.95	49.36	83.54	209.98	79.20			
20	500,000	UP		55	502	10.96	100.00	128.43	1,408.68	9.12	100.00	10	34	29.41	100.00	199.84	1,213.79	16.46	100.00	155.60	86.17			
				502					1,408.68					34					1,213.79					86.17



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	33.33	33.33	0.91	0.91	3.11	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16.67	50.00	0.73	0.18	2.49	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	16.67	66.67	7.58	7.40	25.96	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16.67	83.33	14.99	22.39	51.30	76.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16.67	100.00	6.82	29.21	23.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6			29.21			0			0.00			0.00			0.00		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	6.54	6.54	0.96	0.96	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	14	6.54	13.08	1.41	2.36	0.34	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	27	12.15	25.23	4.16	6.53	1.01	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	34	6.54	31.78	1.30	7.82	0.32	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	42	7.48	39.25	5.80	13.62	1.41	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	52	9.35	48.60	7.94	21.56	1.93	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	54	1.87	50.47	2.23	23.79	0.54	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	60	5.61	56.07	5.12	28.91	1.25	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	63	2.80	58.88	12.99	41.91	3.16	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	68	4.67	63.55	5.47	47.37	1.33	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	70	1.87	65.42	10.25	57.62	2.50	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	74	3.74	69.16	12.03	69.65	2.93	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	82	7.48	76.64	29.36	99.01	7.15	24.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	85	2.80	79.44	31.18	130.18	7.59	31.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	87	1.87	81.31	14.89	145.07	3.62	35.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	93	5.61	86.92	39.03	184.10	9.50	44.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	97	3.74	90.65	70.16	254.26	17.08	61.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	104	6.54	97.20	78.57	332.83	19.13	81.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	107	2.80	100.00	77.88	410.71	18.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	107	0.00	100.00	0.00	410.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				107					410.71					0					0.00					0.00



IndonesiaRe
 PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,771	3,771	37.01	37.01	221.72	221.72	2.40	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	502	4,273	4.93	41.94	103.36	325.07	1.12	3.52	2	2	3.13	3.13	114.51	114.51	1.66	1.66	110.79	35.22			
3	100	200	150	244	4,517	2.39	44.33	65.78	390.86	0.71	4.23	0	2	0.00	3.13	0.00	114.51	0.00	1.66	0.00	29.30			
4	200	300	250	436	4,953	4.28	48.61	94.69	485.54	1.02	5.25	0	2	0.00	3.13	0.00	114.51	0.00	1.66	0.00	23.58			
5	300	500	400	726	5,679	7.13	55.74	247.02	732.56	2.67	7.92	4	6	6.25	9.38	223.01	337.52	3.23	4.89	90.28	46.07			
6	500	750	625	996	6,675	9.78	65.51	304.05	1,036.61	3.29	11.21	4	10	6.25	15.63	365.55	703.07	5.30	10.19	120.22	67.82			
7	750	1,000	875	286	6,961	2.81	68.32	294.10	1,330.71	3.18	14.39	0	10	0.00	15.63	0.00	703.07	0.00	10.19	0.00	52.83			
8	1,000	1,500	1,250	585	7,546	5.74	74.06	592.96	1,923.67	6.41	20.81	3	13	4.69	20.31	20.49	723.55	0.30	10.49	3.45	37.61			
9	1,500	2,000	1,750	792	8,338	7.77	81.83	123.22	2,046.89	1.33	22.14	10	23	15.63	35.94	149.83	873.38	2.17	12.66	121.59	42.67			
10	2,000	2,500	2,250	536	8,874	5.26	87.09	948.11	2,995.01	10.25	32.39	12	35	18.75	54.69	117.86	991.24	1.71	14.37	12.43	33.10			
11	2,500	3,000	2,750	188	9,062	1.85	88.94	333.89	3,328.90	3.61	36.01	3	38	4.69	59.38	66.97	1,058.21	0.97	15.34	20.06	31.79			
12	3,000	4,000	3,500	122	9,184	1.20	90.14	364.51	3,693.41	3.94	39.95	0	38	0.00	59.38	0.00	1,058.21	0.00	15.34	0.00	28.65			
13	4,000	5,000	4,500	175	9,359	1.72	91.85	75.71	3,617.70	0.82	39.13	1	39	1.56	60.94	1,682.49	2,740.70	24.38	39.72	2222.25	75.76			
14	5,000	7,500	6,250	175	9,534	1.72	93.57	806.81	4,424.50	8.73	47.86	2	41	3.13	64.06	3,366.79	6,107.49	48.79	88.51	417.30	138.04			
15	7,500	10,000	8,750	73	9,607	0.72	94.29	533.17	4,957.67	5.77	53.62	1	42	1.56	65.63	21.88	6,129.37	0.32	88.83	4.10	123.63			
16	10,000	20,000	15,000	168	9,775	1.65	95.94	1,681.42	6,639.09	18.19	71.81	1	43	1.56	67.19	57.67	6,187.04	0.84	89.66	3.43	93.19			
17	20,000	50,000	35,000	142	9,917	1.39	97.33	1,324.76	7,963.85	14.33	86.14	4	47	6.25	73.44	243.75	6,430.80	3.53	93.20	18.40	80.75			
18	50,000	100,000	75,000	98	10,015	0.96	98.29	584.84	8,548.68	6.33	92.46	2	49	3.13	76.56	48.36	6,479.16	0.70	93.90	8.27	75.79			
19	100,000	500,000	300,000	116	10,131	1.14	99.43	508.67	9,057.35	5.50	97.97	15	64	23.44	100.00	421.13	6,900.29	6.10	100.00	82.79	76.18			
20	500,000	UP		58	10,189	0.57	100.00	188.06	9,245.42	2.03	100.00	0	64	0.00	100.00	0.00	6,900.29	0.00	100.00	0.00	74.63			
				10,189					9,245.42					64					6,900.29					74.63



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 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2723

PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	249	249	10.67	10.67	27.25	27.25	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	140	389	6.00	16.67	32.39	59.64	0.42	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	222	611	9.51	26.18	85.36	145.00	1.11	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	161	772	6.90	33.08	107.34	252.34	1.39	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	188	960	8.05	41.13	124.87	377.21	1.62	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	129	1,089	5.53	46.66	141.61	518.82	1.84	6.74	2	2	10.53	10.53	97.71	97.71	4.96	4.96	69.00	18.83			
7	750	1,000	875	109	1,198	4.67	51.33	200.67	719.48	2.61	9.35	0	2	0.00	10.53	0.00	97.71	0.00	4.96	0.00	13.58			
8	1,000	1,500	1,250	116	1,314	4.97	56.30	248.51	967.99	3.23	12.57	1	3	5.26	15.79	7.50	105.21	0.38	5.34	3.02	10.87			
9	1,500	2,000	1,750	101	1,415	4.33	60.63	265.91	1,233.90	3.45	16.03	0	3	0.00	15.79	0.00	105.21	0.00	5.34	0.00	8.53			
10	2,000	2,500	2,250	84	1,499	3.60	64.22	248.00	1,481.90	3.22	19.25	0	3	0.00	15.79	0.00	105.21	0.00	5.34	0.00	7.10			
11	2,500	3,000	2,750	60	1,559	2.57	66.80	199.44	1,681.34	2.59	21.84	1	4	5.26	21.05	185.33	290.54	9.41	14.76	92.93	17.28			
12	3,000	4,000	3,500	71	1,630	3.04	69.84	355.48	2,036.81	4.62	26.46	0	4	0.00	21.05	0.00	290.54	0.00	14.76	0.00	14.26			
13	4,000	5,000	4,500	73	1,703	3.13	72.96	510.87	2,547.68	6.64	33.09	1	5	5.26	26.32	23.55	314.09	1.20	15.95	4.61	12.33			
14	5,000	7,500	6,250	112	1,815	4.80	77.76	785.40	3,333.08	10.20	43.29	0	5	0.00	26.32	0.00	314.09	0.00	15.95	0.00	9.42			
15	7,500	10,000	8,750	85	1,900	3.64	81.41	922.28	4,255.36	11.98	55.27	0	5	0.00	26.32	0.00	314.09	0.00	15.95	0.00	7.38			
16	10,000	20,000	15,000	119	2,019	5.10	86.50	1,544.73	5,800.09	20.06	75.34	5	10	26.32	52.63	362.29	676.38	18.40	34.36	23.45	11.66			
17	20,000	50,000	35,000	92	2,111	3.94	90.45	1,144.92	6,945.01	14.87	90.21	2	12	10.53	63.16	125.31	801.69	6.37	40.72	10.95	11.54			
18	50,000	100,000	75,000	84	2,195	3.60	94.04	320.41	7,265.42	4.16	94.37	1	13	5.26	68.42	321.27	1,122.96	16.32	57.04	100.27	15.46			
19	100,000	500,000	300,000	119	2,314	5.10	99.14	368.94	7,634.36	4.79	99.16	5	18	26.32	94.74	287.57	1,410.53	14.61	71.65	77.95	18.48			
20	500,000	UP		20	2,334	0.86	100.00	64.71	7,699.07	0.84	100.00	1	19	5.26	100.00	558.23	1,968.76	28.35	100.00	862.69	25.57			
				2,334					7,699.07					19					1,968.76					25.57



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2728 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	83	83	15.46	15.46	0.11	0.11	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	110	5.03	20.48	5.20	5.30	0.31	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	38	148	7.08	27.56	14.56	19.86	0.87	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	41	189	7.64	35.20	21.77	41.64	1.29	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	39	228	7.26	42.46	32.27	73.91	1.92	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	251	4.28	46.74	31.33	105.23	1.86	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	27	278	5.03	51.77	42.36	147.59	2.52	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	307	5.40	57.17	47.05	194.64	2.80	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	325	3.35	60.52	61.96	256.60	3.68	15.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	339	2.61	63.13	43.49	300.09	2.58	17.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	347	1.49	64.62	29.46	329.55	1.75	19.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	364	3.17	67.78	66.99	396.54	3.98	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	378	2.61	70.39	69.37	465.91	4.12	27.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	401	4.28	74.67	172.76	638.66	10.26	37.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	409	1.49	76.16	82.89	721.55	4.92	42.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	448	7.26	83.43	483.66	1,205.21	28.74	71.61	1	1	16.67	16.67	89.18	89.18	4.43	4.43	18.44	7.40			
17	20,000	50,000	35,000	17	465	3.17	86.59	189.76	1,394.98	11.27	82.88	1	2	16.67	33.33	710.64	799.81	35.31	39.74	374.48	57.34			
18	50,000	100,000	75,000	30	495	5.59	92.18	138.97	1,533.95	8.26	91.14	0	2	0.00	33.33	0.00	799.81	0.00	39.74	0.00	52.14			
19	100,000	500,000	300,000	28	523	5.21	97.39	100.48	1,634.43	5.97	97.11	2	4	33.33	66.67	122.55	922.36	6.09	45.83	121.96	56.43			
20	500,000	UP		14	537	2.61	100.00	48.64	1,683.07	2.89	100.00	2	6	33.33	100.00	1,090.23	2,012.59	54.17	100.00	2241.55	119.58			
				537					1,683.07					6					2,012.59					119.58



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 273

PRESERVES FACTORIES (JAMS ETC) PABRIK SARI GULA MONOSODIUM G

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	10.00	10.00	0.17	0.17	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	10.00	20.00	0.29	0.46	1.49	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	4	20.00	40.00	0.65	1.11	3.35	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	10.00	50.00	0.62	1.73	3.18	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	10.00	60.00	2.14	3.87	10.96	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	10.00	70.00	0.01	3.88	0.03	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	10.00	80.00	0.01	3.89	0.06	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	10.00	90.00	10.33	14.22	52.88	72.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	10	10.00	100.00	5.31	19.53	27.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					19.53					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2731

PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	24	30	4.58	4.58	1.38	1.38	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	30	1.15	5.73	1.43	2.81	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	36	1.15	6.87	1.08	3.89	0.05	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	48	2.29	9.16	4.85	8.74	0.21	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	70	4.20	13.36	10.04	18.77	0.44	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	88	3.44	16.79	16.12	34.89	0.71	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	102	2.67	19.47	13.19	48.08	0.58	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	119	3.24	22.71	25.58	73.66	1.12	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	142	4.39	27.10	45.32	118.98	1.98	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	151	1.72	28.82	25.75	144.72	1.13	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	162	2.10	30.92	25.06	169.79	1.10	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	183	4.01	34.92	79.94	249.73	3.50	10.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	198	2.86	37.79	69.64	319.37	3.05	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	225	5.15	42.94	120.75	440.12	5.28	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	240	2.86	45.80	106.42	546.54	4.66	23.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	64	304	12.21	58.02	523.92	1,070.46	22.92	46.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	63	367	12.02	70.04	391.41	1,461.87	17.13	63.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	48	415	9.16	79.20	299.06	1,760.93	13.08	77.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	58	473	11.07	90.27	281.14	2,042.07	12.30	89.35	3	3	33.33	33.33	617.79	617.79	59.21	59.21	219.74	30.25			
20	500,000	UP		51	524	9.73	100.00	243.51	2,285.58	10.65	100.00	6	9	66.67	100.00	425.56	1,043.35	40.79	100.00	174.76	45.65			
				524					2,285.58					9					1,043.35					45.65



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	112	112	6.16	6.16	931.21	931.21	12.71	12.71	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	25	137	1.38	7.54	3.36	934.56	0.05	12.76	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	159	1.21	8.75	5.19	939.76	0.07	12.83	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	44	203	2.42	11.17	1.33	941.09	0.02	12.85	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	60	263	3.30	14.47	23.49	964.58	0.32	13.17	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	47	310	2.59	17.06	26.40	990.98	0.36	13.53	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	54	364	2.97	20.03	25.30	1,016.28	0.35	13.87	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	45	409	2.48	22.51	54.45	1,070.72	0.74	14.62	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	46	455	2.53	25.04	41.43	1,112.16	0.57	15.18	2	2	5	5.88	5.88	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	49	504	2.70	27.74	56.87	1,169.02	0.78	15.96	0	2	0	0.00	5.88	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	39	543	2.15	29.88	73.60	1,242.62	1.00	16.96	0	2	0	0.00	5.88	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	55	598	3.03	32.91	111.83	1,354.45	1.53	18.49	0	2	0	0.00	5.88	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	69	667	3.80	36.71	224.49	1,578.94	3.06	21.55	1	3	2	2.94	8.82	24.96	24.96	0.95	0.95	11.12			
14	5,000	7,500	6,250	96	763	5.28	41.99	218.78	1,797.72	2.99	24.54	0	3	0	0.00	8.82	0.00	24.96	0.00	0.95	0.00			
15	7,500	10,000	8,750	67	830	3.69	45.68	377.94	2,175.66	5.16	29.70	1	4	2	2.94	11.76	4.82	29.78	0.18	1.13	1.28			
16	10,000	20,000	15,000	140	970	7.71	53.38	997.73	3,173.39	13.62	43.32	2	6	5	5.88	17.65	83.25	113.02	3.16	4.29	8.34			
17	20,000	50,000	35,000	282	1,252	15.52	68.90	1,926.41	5,099.80	26.30	69.61	13	19	38	38.24	55.88	1,001.55	1,114.57	38.03	42.33	51.99			
18	50,000	100,000	75,000	202	1,454	11.12	80.02	1,144.05	6,243.85	15.62	85.23	3	22	8	8.82	64.71	45.73	1,160.30	1.74	44.06	4.00			
19	100,000	500,000	300,000	249	1,703	13.70	93.73	854.35	7,098.20	11.66	96.89	10	32	29	29.41	94.12	1,200.54	2,360.84	45.59	89.65	140.52			
20	500,000	UP		114	1,817	6.27	100.00	227.94	7,326.14	3.11	100.00	2	34	34	5.88	100.00	272.42	2,633.26	10.35	100.00	119.52			
				1,817					7,326.14					34					2,633.26					35.94



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	8.62	8.62	0.89	0.89	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	49	89	10.56	19.18	3.33	4.23	0.38	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	120	6.68	25.86	6.85	11.08	0.77	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	147	5.82	31.68	5.53	16.60	0.62	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	39	186	8.41	40.09	13.02	29.62	1.47	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	214	6.03	46.12	16.65	46.27	1.88	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	231	3.66	49.78	18.80	65.07	2.12	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	257	5.60	55.39	26.03	91.10	2.94	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	278	4.53	59.91	37.98	129.09	4.29	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	291	2.80	62.72	26.23	155.32	2.96	17.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	299	1.72	64.44	19.03	174.35	2.15	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	325	5.60	70.04	98.54	272.89	11.13	30.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	336	2.37	72.41	41.24	314.13	4.66	35.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	353	3.66	76.08	56.65	370.78	6.40	41.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	376	4.96	81.03	89.10	459.88	10.07	51.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	396	4.31	85.34	183.26	643.14	20.70	72.66	2	2	20.00	20.00	99.29	99.29	4.13	4.13	54.18	15.44			
17	20,000	50,000	35,000	17	413	3.66	89.01	173.27	816.41	19.57	92.23	0	2	0.00	20.00	0.00	99.29	0.00	4.13	0.00	12.16			
18	50,000	100,000	75,000	8	421	1.72	90.73	20.87	837.28	2.36	94.59	0	2	0.00	20.00	0.00	99.29	0.00	4.13	0.00	11.86			
19	100,000	500,000	300,000	42	463	9.05	99.78	46.89	884.17	5.30	99.88	8	10	80.00	100.00	2,304.75	2,404.03	95.87	100.00	4915.25	271.90			
20	500,000	UP		1	464	0.22	100.00	1.03	885.19	0.12	100.00	0	10	0.00	100.00	0.00	2,404.03	0.00	100.00	0.00	271.58			
				464					885.19					10					2,404.03					271.58



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2734 POULTRY FARMS :

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,794	1,794	5.68	5.68	40.69	40.69	0.25	0.25	4	4	1.96	1.96	334.04	334.04	3.52	3.52	820.84	820.84			
2	50	100	75	1,441	3,235	4.56	10.24	180.94	140.25	1.13	0.87	0	4	0.00	1.96	0.00	334.04	0.00	3.52	0.00	238.18			
3	100	200	150	2,611	5,846	8.27	18.51	560.21	700.45	3.49	4.37	11	15	5.39	7.35	41.06	375.10	0.43	3.95	7.33	53.55			
4	200	300	250	1,669	7,515	5.28	23.79	336.54	1,037.00	2.10	6.47	0	15	0.00	7.35	0.00	375.10	0.00	3.95	0.00	36.17			
5	300	500	400	2,781	10,296	8.80	32.59	549.78	1,586.78	3.43	9.89	5	20	2.45	9.80	311.04	686.14	3.28	7.23	56.58	43.24			
6	500	750	625	2,991	13,287	9.47	42.06	601.29	2,188.07	3.75	13.64	4	24	1.96	11.76	268.25	954.40	2.83	10.05	44.61	43.62			
7	750	1,000	875	2,210	15,497	7.00	49.06	431.91	2,619.98	2.69	16.33	7	31	3.43	15.20	548.10	1,502.49	5.77	15.83	126.90	57.35			
8	1,000	1,500	1,250	1,985	17,482	6.28	55.34	575.87	3,195.84	3.59	19.92	12	43	5.88	21.08	294.33	1,796.82	3.10	18.93	51.11	56.22			
9	1,500	2,000	1,750	1,547	19,029	4.90	60.24	413.18	3,609.02	2.58	22.50	6	49	2.94	24.02	83.28	1,880.11	0.88	19.81	20.16	52.09			
10	2,000	2,500	2,250	1,192	20,221	3.77	64.01	540.69	4,149.72	3.37	25.87	5	54	2.45	26.47	827.45	2,707.55	8.72	28.52	153.03	65.25			
11	2,500	3,000	2,750	2,297	22,518	7.27	71.28	574.90	4,724.62	3.58	29.46	11	65	5.39	31.86	1,149.26	3,856.81	12.11	40.63	199.90	81.63			
12	3,000	4,000	3,500	1,941	24,459	6.14	77.43	767.42	5,492.04	4.78	34.24	5	70	2.45	34.31	78.34	3,935.16	0.83	41.45	10.21	71.65			
13	4,000	5,000	4,500	778	25,237	2.46	79.89	482.15	5,974.19	3.01	37.25	11	81	5.39	39.71	160.47	4,095.63	1.69	43.14	33.28	68.56			
14	5,000	7,500	6,250	1,312	26,549	4.15	84.05	1,270.26	7,244.45	7.92	45.17	8	89	3.92	43.63	88.42	4,184.05	0.93	44.07	6.96	57.76			
15	7,500	10,000	8,750	747	27,296	2.36	86.41	831.00	8,075.45	5.18	50.35	7	96	3.43	47.06	319.89	4,503.93	3.37	47.44	38.49	55.77			
16	10,000	20,000	15,000	1,431	28,727	4.53	90.94	2,093.63	10,169.09	13.05	63.40	22	118	10.78	57.84	1,374.00	5,877.93	14.47	61.92	65.63	57.80			
17	20,000	50,000	35,000	1,177	29,904	3.73	94.67	3,528.37	13,697.45	22.00	85.40	36	154	17.65	75.49	1,750.89	7,628.82	18.44	80.36	49.62	55.70			
18	50,000	100,000	75,000	568	30,472	1.80	96.46	1,643.48	15,340.94	10.25	95.65	38	192	18.63	94.12	869.54	8,498.36	9.16	89.52	52.91	55.40			
19	100,000	500,000	300,000	271	30,743	0.86	97.32	264.92	15,605.86	1.65	97.30	5	197	2.45	96.57	275.70	8,774.06	2.90	92.43	104.07	56.22			
20	500,000	UP		846	31,589	2.68	100.00	433.58	16,039.44	2.70	100.00	7	204	3.43	100.00	718.99	9,493.05	7.57	100.00	165.83	59.19			
				31,589					16,039.44					204					9,493.05					59.19



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	68	68	8.55	8.55	51.92	51.92	5.46	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	39	107	4.91	13.46	6.95	58.86	0.73	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	50	157	6.29	19.75	18.26	77.12	1.92	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	26	183	3.27	23.02	15.23	92.35	1.60	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	44	227	5.53	28.55	23.42	115.77	2.46	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	30	257	3.77	32.33	34.55	150.32	3.63	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	21	278	2.64	34.97	14.70	165.02	1.55	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	26	304	3.27	38.24	31.69	196.72	3.33	20.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	311	0.88	39.12	13.72	210.44	1.44	22.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	376	687	47.30	86.42	235.35	445.79	24.75	46.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	693	0.75	87.17	33.31	479.10	3.50	50.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	698	0.63	87.80	37.87	516.96	3.98	54.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	61	759	7.67	95.47	106.19	623.15	11.17	65.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	769	1.26	96.73	64.50	687.65	6.78	72.32	1	1	33.33	33.33	35.41	35.41	32.45	32.45	54.91	5.15	
15	7,500	10,000	8,750	8	777	1.01	97.74	73.33	760.98	7.71	80.03	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	4.65	
16	10,000	20,000	15,000	8	785	1.01	98.74	19.02	779.99	2.00	82.03	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	4.54	
17	20,000	50,000	35,000	8	793	1.01	99.75	93.13	873.13	9.79	91.83	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	4.06	
18	50,000	100,000	75,000	2	795	0.25	100.00	77.71	950.84	8.17	100.00	2	3	66.67	100.00	73.72	109.13	67.55	100.00	94.86	11.48	
19	100,000	500,000	300,000	0	795	0.00	100.00	0.00	950.84	0.00	100.00	0	3	0.00	100.00	0.00	109.13	0.00	100.00	0.00	11.48	
20	500,000	UP		0	795	0.00	100.00	0.00	950.84	0.00	100.00	0	3	0.00	100.00	0.00	109.13	0.00	100.00	0.00	11.48	
				795					950.84					3					109.13			11.48



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	4.02	4.02	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					4.02					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	439	439	13.51	13.51	47.74	47.74	1.40	1.40	1	1	2.78	2.78	195.57	195.57	3.09	3.09	409.70	409.70			
2	50	100	75	273	712	8.40	21.91	50.85	98.59	1.49	2.89	0	1	0.00	2.78	0.00	195.57	0.00	3.09	0.00	198.37			
3	100	200	150	423	1,135	13.02	34.93	126.80	225.39	3.71	6.60	0	1	0.00	2.78	0.00	195.57	0.00	3.09	0.00	86.77			
4	200	300	250	281	1,416	8.65	43.58	130.03	355.42	3.81	10.40	0	1	0.00	2.78	0.00	195.57	0.00	3.09	0.00	55.03			
5	300	500	400	387	1,803	11.91	55.49	231.30	586.73	6.77	17.17	0	1	0.00	2.78	0.00	195.57	0.00	3.09	0.00	33.33			
6	500	750	625	317	2,120	9.76	65.25	239.91	826.64	7.02	24.19	0	1	0.00	2.78	0.00	195.57	0.00	3.09	0.00	23.66			
7	750	1,000	875	183	2,303	5.63	70.88	191.71	1,018.34	5.61	29.81	0	1	0.00	2.78	0.00	195.57	0.00	3.09	0.00	19.20			
8	1,000	1,500	1,250	197	2,500	6.06	76.95	227.18	1,245.52	6.65	36.45	2	3	5.56	8.33	132.95	328.52	2.10	5.19	58.52	26.38			
9	1,500	2,000	1,750	89	2,589	2.74	79.69	158.73	1,404.26	4.65	41.10	0	3	0.00	8.33	0.00	328.52	0.00	5.19	0.00	23.39			
10	2,000	2,500	2,250	77	2,666	2.37	82.06	139.08	1,543.34	4.07	45.17	1	4	2.78	11.11	47.23	375.76	0.75	5.94	33.96	24.35			
11	2,500	3,000	2,750	36	2,702	1.11	83.16	93.81	1,637.15	2.75	47.92	0	4	0.00	11.11	0.00	375.76	0.00	5.94	0.00	22.95			
12	3,000	4,000	3,500	38	2,740	1.17	84.33	70.71	1,707.85	2.07	49.99	0	4	0.00	11.11	0.00	375.76	0.00	5.94	0.00	22.00			
13	4,000	5,000	4,500	20	2,760	0.62	84.95	49.20	1,757.06	1.44	51.43	0	4	0.00	11.11	0.00	375.76	0.00	5.94	0.00	21.39			
14	5,000	7,500	6,250	66	2,826	2.03	86.98	153.43	1,910.49	4.49	55.92	1	5	2.78	13.89	422.79	798.54	6.68	12.62	275.55	41.80			
15	7,500	10,000	8,750	40	2,866	1.23	88.21	132.45	2,042.94	3.88	59.79	0	5	0.00	13.89	0.00	798.54	0.00	12.62	0.00	39.09			
16	10,000	20,000	15,000	76	2,942	2.34	90.55	484.20	2,527.14	14.17	73.97	2	7	5.56	19.44	1,153.39	1,951.93	18.23	30.85	238.21	77.24			
17	20,000	50,000	35,000	83	3,025	2.55	93.11	509.47	3,036.61	14.91	88.88	6	13	16.67	36.11	3,811.23	5,763.16	60.24	91.09	748.07	189.79			
18	50,000	100,000	75,000	62	3,087	1.91	95.01	178.66	3,215.27	5.23	94.11	11	24	30.56	66.67	325.96	6,089.12	5.15	96.24	182.44	189.38			
19	100,000	500,000	300,000	141	3,228	4.34	99.35	134.77	3,350.04	3.94	98.05	12	36	33.33	100.00	237.94	6,327.06	3.76	100.00	176.55	188.86			
20	500,000	UP		21	3,249	0.65	100.00	66.58	3,416.62	1.95	100.00	0	36	0.00	100.00	0.00	6,327.06	0.00	100.00	0.00	185.18			
				3,249					3,416.62					36					6,327.06					185.18



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2736 HATCHERIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	149	149	10.45	10.45	39.92	39.92	1.79	1.79	1	1	6.25	6.25	26.25	26.25	0.67	0.67	65.75	65.75			
2	50	100	75	22	171	1.54	11.99	0.83	39.09	0.04	1.75	0	1	0.00	6.25	0.00	26.25	0.00	0.67	0.00	67.15			
3	100	200	150	28	199	1.96	13.96	3.06	36.03	0.14	1.62	0	1	0.00	6.25	0.00	26.25	0.00	0.67	0.00	72.85			
4	200	300	250	36	235	2.52	16.48	5.73	30.30	0.26	1.36	0	1	0.00	6.25	0.00	26.25	0.00	0.67	0.00	86.63			
5	300	500	400	49	284	3.44	19.92	15.73	14.57	0.71	0.65	0	1	0.00	6.25	0.00	26.25	0.00	0.67	0.00	180.19			
6	500	750	625	18	302	1.26	21.18	8.41	6.16	0.38	0.28	0	1	0.00	6.25	0.00	26.25	0.00	0.67	0.00	426.00			
7	750	1,000	875	34	336	2.38	23.56	15.47	9.31	0.69	0.42	1	2	6.25	12.50	1.50	27.75	0.04	0.71	9.70	298.14			
8	1,000	1,500	1,250	62	398	4.35	27.91	18.69	28.00	0.84	1.26	0	2	0.00	12.50	0.00	27.75	0.00	0.71	0.00	99.12			
9	1,500	2,000	1,750	44	442	3.09	31.00	7.09	35.08	0.32	1.57	0	2	0.00	12.50	0.00	27.75	0.00	0.71	0.00	79.10			
10	2,000	2,500	2,250	39	481	2.73	33.73	21.84	56.92	0.98	2.55	0	2	0.00	12.50	0.00	27.75	0.00	0.71	0.00	48.75			
11	2,500	3,000	2,750	14	495	0.98	34.71	1.41	58.33	0.06	2.62	1	3	6.25	18.75	49.90	77.65	1.28	2.00	3549.74	133.13			
12	3,000	4,000	3,500	22	517	1.54	36.26	7.56	65.89	0.34	2.95	0	3	0.00	18.75	0.00	77.65	0.00	2.00	0.00	117.85			
13	4,000	5,000	4,500	53	570	3.72	39.97	50.00	115.89	2.24	5.20	0	3	0.00	18.75	0.00	77.65	0.00	2.00	0.00	67.00			
14	5,000	7,500	6,250	84	654	5.89	45.86	127.23	243.12	5.71	10.90	0	3	0.00	18.75	0.00	77.65	0.00	2.00	0.00	31.94			
15	7,500	10,000	8,750	82	736	5.75	51.61	188.52	431.64	8.45	19.36	4	7	25.00	43.75	3,295.40	3,373.05	84.71	86.71	1748.02	781.45			
16	10,000	20,000	15,000	194	930	13.60	65.22	461.09	892.73	20.68	40.03	2	9	12.50	56.25	60.46	3,433.51	1.55	88.26	13.11	384.61			
17	20,000	50,000	35,000	268	1,198	18.79	84.01	854.86	1,747.59	38.33	78.36	1	10	6.25	62.50	151.29	3,584.80	3.89	92.15	17.70	205.13			
18	50,000	100,000	75,000	97	1,295	6.80	90.81	166.54	1,914.13	7.47	85.83	0	10	0.00	62.50	0.00	3,584.80	0.00	92.15	0.00	187.28			
19	100,000	500,000	300,000	62	1,357	4.35	95.16	165.79	2,079.92	7.43	93.27	3	13	18.75	81.25	124.65	3,709.45	3.20	95.35	75.19	178.35			
20	500,000	UP		69	1,426	4.84	100.00	150.19	2,230.11	6.73	100.00	3	16	18.75	100.00	180.71	3,890.16	4.65	100.00	120.32	174.44			
				1,426					2,230.11					16					3,890.16					174.44



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	11.41	11.41	0.79	0.79	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	32	5.98	17.39	0.77	1.56	0.73	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	46	7.61	25.00	0.88	2.44	0.84	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	51	2.72	27.72	2.22	4.66	2.11	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	64	7.07	34.78	0.26	4.92	0.25	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	75	5.98	40.76	1.71	6.63	1.63	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	76	0.54	41.30	0.81	7.44	0.77	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	81	2.72	44.02	2.47	9.91	2.35	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	82	0.54	44.57	0.18	10.09	0.17	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	83	0.54	45.11	0.15	10.24	0.14	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	92	4.89	50.00	1.21	11.45	1.15	10.87	1	1	8.33	8.33	5.50	5.50	9.55	9.55	455.02	48.03			
12	3,000	4,000	3,500	1	93	0.54	50.54	0.29	11.74	0.28	11.15	0	1	0.00	8.33	0.00	5.50	0.00	9.55	0.00	46.84			
13	4,000	5,000	4,500	10	103	5.43	55.98	10.12	21.86	9.60	20.75	4	5	33.33	41.67	18.00	23.50	31.24	40.79	177.92	107.51			
14	5,000	7,500	6,250	10	113	5.43	61.41	3.62	25.48	3.44	24.19	0	5	0.00	41.67	0.00	23.50	0.00	40.79	0.00	92.23			
15	7,500	10,000	8,750	20	133	10.87	72.28	37.16	62.64	35.27	59.46	0	5	0.00	41.67	0.00	23.50	0.00	40.79	0.00	37.52			
16	10,000	20,000	15,000	27	160	14.67	86.96	11.88	74.51	11.28	70.74	2	7	16.67	58.33	17.50	41.00	30.37	71.16	147.34	55.02			
17	20,000	50,000	35,000	10	170	5.43	92.39	6.08	80.59	5.77	76.51	2	9	16.67	75.00	5.00	46.00	8.68	79.84	82.28	57.08			
18	50,000	100,000	75,000	14	184	7.61	100.00	24.75	105.34	23.49	100.00	3	12	25.00	100.00	11.61	57.61	20.16	100.00	46.93	54.69			
19	100,000	500,000	300,000	0	184	0.00	100.00	0.00	105.34	0.00	100.00	0	12	0.00	100.00	0.00	57.61	0.00	100.00	0.00	54.69			
20	500,000	UP		0	184	0.00	100.00	0.00	105.34	0.00	100.00	0	12	0.00	100.00	0.00	57.61	0.00	100.00	0.00	54.69			
				184					105.34					12					57.61					54.69



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 274 EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	21.98	21.98	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					21.98					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	5.00	5.00	0.69	0.69	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.50	7.50	25.74	26.43	6.17	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	2.50	10.00	5.70	32.14	1.37	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	2.50	12.50	6.02	38.16	1.44	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	2.50	15.00	18.94	57.10	4.54	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	2.50	17.50	4.76	61.85	1.14	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	2.50	20.00	7.33	69.18	1.76	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	2.50	22.50	5.94	75.12	1.42	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	2.50	25.00	3.03	78.15	0.73	18.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	2.50	27.50	3.95	82.10	0.95	19.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	2.50	30.00	4.66	86.76	1.12	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	2.50	32.50	36.61	123.37	8.77	29.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	2.50	35.00	6.08	129.45	1.46	31.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	2.50	37.50	40.10	169.55	9.61	40.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	2.50	40.00	28.60	198.15	6.85	47.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	2.50	42.50	10.02	208.17	2.40	49.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	18	2.50	45.00	2.36	210.53	0.57	50.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	26	20.00	65.00	94.93	305.46	22.74	73.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	13	39	32.50	97.50	101.57	407.03	24.33	97.50	1	1	100.00	100.00	770.15	770.15	100.00	100.00	758.27	189.21	
20	500,000	UP		1	40	2.50	100.00	10.45	417.48	2.50	100.00	0	1	0.00	100.00	0.00	770.15	0.00	100.00	0.00	184.48	
				40					417.48					1					770.15			184.48



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2742 EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	292	292	3.07	3.07	228.41	228.41	0.96	0.96	4	4	0.76	0.76	1,427.34	1,427.34	1.88	1.88	624.91	624.91			
2	50	100	75	79	371	0.83	3.91	10.50	238.90	0.04	1.00	0	4	0.00	0.76	0.00	1,427.34	0.00	1.88	0.00	597.46			
3	100	200	150	115	486	1.21	5.12	3.76	242.66	0.02	1.02	2	6	0.38	1.14	352.89	1,780.22	0.46	2.35	9382.22	733.62			
4	200	300	250	97	583	1.02	6.14	8.44	251.10	0.04	1.05	0	6	0.00	1.14	0.00	1,780.22	0.00	2.35	0.00	708.96			
5	300	500	400	95	678	1.00	7.14	10.61	261.71	0.04	1.10	0	6	0.00	1.14	0.00	1,780.22	0.00	2.35	0.00	680.22			
6	500	750	625	176	854	1.85	8.99	25.54	287.25	0.11	1.21	2	8	0.38	1.52	175.63	1,955.85	0.23	2.58	687.63	680.88			
7	750	1,000	875	118	972	1.24	10.23	21.96	309.21	0.09	1.30	0	8	0.00	1.52	0.00	1,955.85	0.00	2.58	0.00	632.52			
8	1,000	1,500	1,250	282	1,254	2.97	13.20	63.60	372.82	0.27	1.56	1	9	0.19	1.71	5.21	1,961.06	0.01	2.58	8.20	526.01			
9	1,500	2,000	1,750	238	1,492	2.51	15.71	60.54	433.36	0.25	1.82	2	11	0.38	2.10	21.90	1,982.96	0.03	2.61	36.17	457.58			
10	2,000	2,500	2,250	195	1,687	2.05	17.76	86.60	519.96	0.36	2.18	2	13	0.38	2.48	0.55	1,983.52	0.00	2.61	0.64	381.48			
11	2,500	3,000	2,750	172	1,859	1.81	19.57	72.78	592.74	0.31	2.49	0	13	0.00	2.48	0.00	1,983.52	0.00	2.61	0.00	334.64			
12	3,000	4,000	3,500	289	2,148	3.04	22.61	126.68	719.42	0.53	3.02	0	13	0.00	2.48	0.00	1,983.52	0.00	2.61	0.00	275.71			
13	4,000	5,000	4,500	237	2,385	2.49	25.11	216.06	935.48	0.91	3.93	0	13	0.00	2.48	0.00	1,983.52	0.00	2.61	0.00	212.03			
14	5,000	7,500	6,250	551	2,936	5.80	30.91	354.50	1,289.98	1.49	5.41	11	24	2.10	4.57	609.58	2,593.10	0.80	3.42	171.95	201.02			
15	7,500	10,000	8,750	341	3,277	3.59	34.49	467.49	1,757.47	1.96	7.37	8	32	1.52	6.10	13,869.15	16,462.25	18.27	21.69	2966.73	936.70			
16	10,000	20,000	15,000	872	4,149	9.18	43.67	2,053.02	3,810.49	8.62	15.99	22	54	4.19	10.29	2,408.32	18,870.57	3.17	24.86	117.31	495.23			
17	20,000	50,000	35,000	1,204	5,353	12.67	56.35	3,398.49	7,208.98	14.26	30.25	27	81	5.14	15.43	3,018.50	21,889.07	3.98	28.83	88.82	303.64			
18	50,000	100,000	75,000	1,389	6,742	14.62	70.97	6,446.45	13,655.43	27.05	57.30	39	120	7.43	22.86	2,301.57	24,190.64	3.03	31.87	35.70	177.15			
19	100,000	500,000	300,000	2,261	9,003	23.80	94.77	9,254.92	22,910.35	38.84	96.14	350	470	66.67	89.52	47,071.38	71,262.02	62.01	93.87	508.61	311.05			
20	500,000	UP		497	9,500	5.23	100.00	920.13	23,830.48	3.86	100.00	55	525	10.48	100.00	4,651.83	75,913.85	6.13	100.00	505.56	318.56			
				9,500					23,830.48					525					75,913.85					318.56



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2743

STORAGE OF CRUDE PALM OIL(CPO)OUTSIDE ESTATES INCL.STORAGE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	9.11	9.11	1.11	1.11	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	69	1.92	11.02	1.04	2.15	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	79	1.60	12.62	3.73	5.89	0.20	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	84	0.80	13.42	2.23	8.12	0.12	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	112	4.47	17.89	3.38	11.49	0.18	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	128	2.56	20.45	1.87	13.37	0.10	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	140	1.92	22.36	4.87	18.24	0.26	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	38	178	6.07	28.43	26.55	44.78	1.42	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	182	0.64	29.07	17.71	62.49	0.95	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	188	0.96	30.03	0.10	62.59	0.01	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	30	218	4.79	34.82	24.96	87.55	1.33	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	235	2.72	37.54	10.47	98.02	0.56	5.24	1	1	7.69	7.69	0.33	0.33	0.04	0.04	3.17	0.34			
13	4,000	5,000	4,500	23	258	3.67	41.21	24.97	122.98	1.33	6.57	0	1	0.00	7.69	0.00	0.33	0.00	0.04	0.04	0.27			
14	5,000	7,500	6,250	17	275	2.72	43.93	13.12	136.10	0.70	7.27	0	1	0.00	7.69	0.00	0.33	0.00	0.04	0.00	0.24			
15	7,500	10,000	8,750	46	321	7.35	51.28	71.39	207.49	3.82	11.09	0	1	0.00	7.69	0.00	0.33	0.00	0.04	0.00	0.16			
16	10,000	20,000	15,000	100	421	15.97	67.25	412.44	619.93	22.04	33.13	3	4	23.08	30.77	201.55	201.88	25.22	25.26	48.87	32.57			
17	20,000	50,000	35,000	93	514	14.86	82.11	584.84	1,204.77	31.26	64.39	3	7	23.08	53.85	41.46	243.34	5.19	30.45	7.09	20.20			
18	50,000	100,000	75,000	28	542	4.47	86.58	188.00	1,392.77	10.05	74.44	0	7	0.00	53.85	0.00	243.34	0.00	30.45	0.00	17.47			
19	100,000	500,000	300,000	75	617	11.98	98.56	450.35	1,843.12	24.07	98.51	6	13	46.15	100.00	555.80	799.14	69.55	100.00	123.41	43.36			
20	500,000	UP		9	626	1.44	100.00	27.91	1,871.03	1.49	100.00	0	13	0.00	100.00	0.00	799.14	0.00	100.00	0.00	42.71			
				626					1,871.03					13					799.14					42.71



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2748 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	0.87	0.87	0.13	0.13	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	14	0.07	0.93	0.81	0.95	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	15	0.07	1.00	1.06	2.00	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	0.07	1.07	0.00	2.00	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	19	0.20	1.27	0.03	2.04	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	0.07	1.34	2.71	4.74	0.13	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	25	0.33	1.67	10.77	15.51	0.52	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	29	0.27	1.94	0.82	16.34	0.04	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	41	0.80	2.74	15.12	31.46	0.73	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	46	0.33	3.07	7.51	38.97	0.36	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	54	0.53	3.60	5.37	44.34	0.26	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	29	83	1.94	5.54	19.08	63.42	0.93	3.08	1	1	3.57	3.57	0.08	0.08	0.00	0.00	0.43	0.13			
13	4,000	5,000	4,500	34	117	2.27	7.81	2.79	66.20	0.14	3.22	0	1	0.00	3.57	0.00	0.08	0.00	0.00	0.00	0.12			
14	5,000	7,500	6,250	65	182	4.34	12.15	65.23	131.44	3.17	6.39	0	1	0.00	3.57	0.00	0.08	0.00	0.00	0.00	0.06			
15	7,500	10,000	8,750	31	213	2.07	14.22	10.27	141.71	0.50	6.88	0	1	0.00	3.57	0.00	0.08	0.00	0.00	0.00	0.06			
16	10,000	20,000	15,000	87	300	5.81	20.03	140.95	282.65	6.85	13.73	2	3	7.14	10.71	413.57	413.66	4.51	4.51	293.43	146.35			
17	20,000	50,000	35,000	248	548	16.56	36.58	589.21	871.86	28.63	42.36	5	8	17.86	28.57	108.18	521.83	1.18	5.69	18.36	59.85			
18	50,000	100,000	75,000	304	852	20.29	56.88	408.28	1,280.14	19.84	62.19	2	10	7.14	35.71	23.63	545.46	0.26	5.95	5.79	42.61			
19	100,000	500,000	300,000	518	1,370	34.58	91.46	630.00	1,910.14	30.61	92.80	13	23	46.43	82.14	3,473.26	4,018.72	37.90	43.85	551.31	210.39			
20	500,000	UP		128	1,498	8.54	100.00	148.15	2,058.29	7.20	100.00	5	28	17.86	100.00	5,146.35	9,165.06	56.15	100.00	3473.73	445.28			
				1,498					2,058.29					28					9,165.06					445.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	151	151	36.74	36.74	46.96	46.96	6.79	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	40	191	9.73	46.47	0.37	47.33	0.05	6.85	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	201	2.43	48.91	1.09	48.42	0.16	7.00	1	2	14.29	28.57	2.44	2.44	0.41	0.41	224.05	5.03			
4	200	300	250	9	210	2.19	51.09	0.65	49.07	0.09	7.10	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	4.97			
5	300	500	400	2	212	0.49	51.58	0.95	50.02	0.14	7.24	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	4.87			
6	500	750	625	8	220	1.95	53.53	3.11	53.13	0.45	7.69	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	4.59			
7	750	1,000	875	3	223	0.73	54.26	1.14	51.99	0.17	7.52	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	4.69			
8	1,000	1,500	1,250	6	229	1.46	55.72	6.16	58.15	0.89	8.41	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	4.19			
9	1,500	2,000	1,750	2	231	0.49	56.20	1.14	57.00	0.16	8.25	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	4.28			
10	2,000	2,500	2,250	4	235	0.97	57.18	2.94	59.95	0.43	8.67	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	4.07			
11	2,500	3,000	2,750	1	236	0.24	57.42	1.48	61.42	0.21	8.89	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	3.97			
12	3,000	4,000	3,500	1	237	0.24	57.66	3.13	64.56	0.45	9.34	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	3.78			
13	4,000	5,000	4,500	1	238	0.24	57.91	5.90	70.46	0.85	10.19	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	3.46			
14	5,000	7,500	6,250	8	246	1.95	59.85	3.60	74.06	0.52	10.71	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	3.29			
15	7,500	10,000	8,750	2	248	0.49	60.34	0.60	74.65	0.09	10.80	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	3.26			
16	10,000	20,000	15,000	22	270	5.35	65.69	39.54	114.20	5.72	16.52	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	2.13			
17	20,000	50,000	35,000	26	296	6.33	72.02	85.30	199.49	12.34	28.86	2	4	28.57	57.14	356.81	359.25	60.64	61.05	418.31	180.08			
18	50,000	100,000	75,000	29	325	7.06	79.08	212.69	412.19	30.77	59.63	0	4	0.00	57.14	0.00	359.25	0.00	61.05	0.00	87.16			
19	100,000	500,000	300,000	57	382	13.87	92.94	113.01	525.19	16.35	75.98	1	5	14.29	71.43	0.58	359.82	0.10	61.15	0.51	68.51			
20	500,000	UP		29	411	7.06	100.00	166.07	691.26	24.02	100.00	2	7	28.57	100.00	228.63	588.45	38.85	100.00	137.67	85.13			
				411					691.26					7					588.45					85.13



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2752

DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.70	1.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	1.14	2.84	0.23	0.23	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	0.57	3.41	0.00	0.23	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	10	2.27	5.68	0.00	0.23	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	12	1.14	6.82	1.03	1.27	0.16	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.57	7.39	0.50	1.76	0.08	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	16	1.70	9.09	1.05	2.81	0.16	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	22	3.41	12.50	4.02	6.83	0.61	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	29	3.98	16.48	2.55	9.38	0.39	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	35	3.41	19.89	5.25	14.63	0.80	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	37	1.14	21.02	4.95	19.59	0.75	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	38	0.57	21.59	1.91	21.50	0.29	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	40	1.14	22.73	3.74	17.75	0.57	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	48	4.55	27.27	28.85	46.60	4.40	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	59	6.25	33.52	46.47	93.06	7.08	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	26	85	14.77	48.30	127.29	220.36	19.40	33.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	100	8.52	56.82	64.99	285.34	9.90	43.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	113	7.39	64.20	53.57	338.91	8.16	51.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	33	146	18.75	82.95	170.32	509.23	25.96	77.61	2	2	100.00	100.00	46.02	46.02	100.00	100.00	27.02	9.04			
20	500,000	UP		30	176	17.05	100.00	146.95	656.18	22.39	100.00	0	2	0.00	100.00	0.00	46.02	0.00	100.00	0.00	7.01			
				176					656.18					2					46.02					7.01



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2761

COFFEE ROASTING PLANTS/COFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	52	5.88	5.88	7.42	7.42	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	59	0.79	6.67	0.69	8.11	0.02	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	73	1.58	8.26	3.11	11.22	0.10	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	87	1.58	9.84	4.11	15.33	0.13	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	112	2.83	12.67	12.38	27.72	0.39	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	128	1.81	14.48	12.63	40.35	0.40	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	147	2.15	16.63	15.90	56.25	0.50	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	175	3.17	19.80	29.20	85.46	0.92	2.68	1	1	1.96	1.96	90.00	90.00	2.86	2.86	308.19	105.32			
9	1,500	2,000	1,750	19	194	2.15	21.95	24.74	110.20	0.78	3.45	0	1	0.00	1.96	0.00	90.00	0.00	2.86	0.00	81.67			
10	2,000	2,500	2,250	16	210	1.81	23.76	28.71	138.90	0.90	4.35	0	1	0.00	1.96	0.00	90.00	0.00	2.86	0.00	64.79			
11	2,500	3,000	2,750	16	226	1.81	25.57	19.02	157.92	0.60	4.95	0	1	0.00	1.96	0.00	90.00	0.00	2.86	0.00	56.99			
12	3,000	4,000	3,500	32	258	3.62	29.19	57.85	215.76	1.81	6.76	0	1	0.00	1.96	0.00	90.00	0.00	2.86	0.00	41.71			
13	4,000	5,000	4,500	30	288	3.39	32.58	77.72	293.49	2.44	9.20	0	1	0.00	1.96	0.00	90.00	0.00	2.86	0.00	30.67			
14	5,000	7,500	6,250	49	337	5.54	38.12	266.39	559.87	8.35	17.54	1	2	1.96	3.92	246.66	336.66	7.85	10.71	92.59	60.13			
15	7,500	10,000	8,750	33	370	3.73	41.86	253.01	812.88	7.93	25.47	0	2	0.00	3.92	0.00	336.66	0.00	10.71	0.00	41.42			
16	10,000	20,000	15,000	91	461	10.29	52.15	437.93	1,250.81	13.72	39.19	0	2	0.00	3.92	0.00	336.66	0.00	10.71	0.00	26.92			
17	20,000	50,000	35,000	133	594	15.05	67.19	782.60	2,033.41	24.52	63.72	2	4	3.92	7.84	893.80	1,230.46	28.43	39.14	114.21	60.51			
18	50,000	100,000	75,000	105	699	11.88	79.07	494.88	2,528.29	15.51	79.22	10	14	19.61	27.45	30.71	1,261.17	0.98	40.12	6.21	49.88			
19	100,000	500,000	300,000	120	819	13.57	92.65	487.47	3,015.77	15.27	94.50	13	27	25.49	52.94	23.63	1,284.80	0.75	40.87	4.85	42.60			
20	500,000	UP		65	884	7.35	100.00	175.60	3,191.37	5.50	100.00	24	51	47.06	100.00	1,858.84	3,143.64	59.13	100.00	1058.58	98.50			
				884					3,191.37					51					3,143.64					98.50



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2762 MALTINGS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	25.00	75.00	3.42	3.42	42.91	42.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	25.00	100.00	4.55	7.97	57.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					7.97					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	10.69	10.69	0.05	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	55	5.20	15.90	1.16	1.21	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	79	6.94	22.83	3.55	4.76	0.27	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	94	4.34	27.17	1.47	6.23	0.11	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	109	4.34	31.50	1.50	7.73	0.12	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	117	2.31	33.82	8.19	15.92	0.63	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	123	1.73	35.55	8.61	24.53	0.66	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	149	7.51	43.06	24.76	49.29	1.91	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	168	5.49	48.55	44.65	93.94	3.44	7.23	1	1	33.33	33.33	138.77	138.77	21.11	21.11	310.80	147.71			
10	2,000	2,500	2,250	14	182	4.05	52.60	24.90	118.84	1.92	9.15	0	1	0.00	33.33	0.00	138.77	0.00	21.11	0.00	116.76			
11	2,500	3,000	2,750	8	190	2.31	54.91	13.97	132.81	1.08	10.22	0	1	0.00	33.33	0.00	138.77	0.00	21.11	0.00	104.49			
12	3,000	4,000	3,500	18	208	5.20	60.12	106.44	239.25	8.19	18.42	0	1	0.00	33.33	0.00	138.77	0.00	21.11	0.00	58.00			
13	4,000	5,000	4,500	7	215	2.02	62.14	35.13	274.38	2.70	21.12	0	1	0.00	33.33	0.00	138.77	0.00	21.11	0.00	50.57			
14	5,000	7,500	6,250	40	255	11.56	73.70	244.10	518.47	18.79	39.91	0	1	0.00	33.33	0.00	138.77	0.00	21.11	0.00	26.76			
15	7,500	10,000	8,750	22	277	6.36	80.06	106.22	624.69	8.18	48.09	1	2	33.33	66.67	498.61	637.37	75.85	96.96	469.43	102.03			
16	10,000	20,000	15,000	24	301	6.94	86.99	259.58	884.27	19.98	68.07	0	2	0.00	66.67	0.00	637.37	0.00	96.96	0.00	72.08			
17	20,000	50,000	35,000	31	332	8.96	95.95	356.00	1,240.28	27.40	95.47	1	3	33.33	100.00	20.00	657.37	3.04	100.00	5.62	53.00			
18	50,000	100,000	75,000	8	340	2.31	98.27	60.23	1,300.51	4.64	100.11	0	3	0.00	100.00	0.00	657.37	0.00	100.00	0.00	50.55			
19	100,000	500,000	300,000	3	343	0.87	99.13	4.40	1,304.90	0.34	100.45	0	3	0.00	100.00	0.00	657.37	0.00	100.00	0.00	50.38			
20	500,000	UP		3	346	0.87	100.00	5.80	1,299.10	0.45	100.00	0	3	0.00	100.00	0.00	657.37	0.00	100.00	0.00	50.60			
				346					1,299.10					3					657.37					50.60



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2768 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	5.00	15.00	2.99	2.99	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	5.00	20.00	5.34	8.33	1.69	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	5.00	25.00	5.41	13.74	1.72	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	5.00	30.00	10.02	23.76	3.18	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	5.00	35.00	11.29	35.05	3.58	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	5.00	40.00	6.26	41.31	1.99	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	5.00	45.00	3.73	45.05	1.18	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	5.00	50.00	36.59	8.45	11.61	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	5.00	55.00	21.85	13.40	6.93	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	5.00	60.00	8.97	4.43	2.85	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	5.00	65.00	23.01	18.58	7.30	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	5.00	70.00	40.59	59.17	12.88	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	5.00	75.00	0.91	60.08	0.29	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	5.00	80.00	79.44	139.52	25.21	44.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	5.00	85.00	47.45	186.97	15.06	59.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	18	5.00	90.00	15.11	202.08	4.79	64.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	19	5.00	95.00	24.01	226.09	7.62	71.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	20	5.00	100.00	89.06	315.15	28.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	315.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20					315.15					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.00	4.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.00	8.00	0.18	0.18	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.00	12.00	0.35	0.53	0.37	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.00	16.00	0.52	1.05	0.55	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.00	20.00	0.53	1.58	0.56	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.00	24.00	0.83	2.41	0.88	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.00	28.00	0.96	3.37	1.02	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.00	32.00	1.38	4.76	1.47	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.00	36.00	1.48	6.23	1.57	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.00	40.00	3.10	9.34	3.29	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	13	12.00	52.00	8.28	17.62	8.79	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	15	8.00	60.00	5.84	23.46	6.20	24.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	20	20.00	80.00	32.12	55.58	34.08	58.98	1	1	100.00	100.00	216.75	216.75	100.00	100.00	674.85	389.99
14	5,000	7,500	6,250	3	23	12.00	92.00	25.14	80.72	26.68	85.66	0	1	0.00	100.00	0.00	216.75	0.00	100.00	0.00	268.53
15	7,500	10,000	8,750	1	24	4.00	96.00	8.16	88.88	8.66	94.32	0	1	0.00	100.00	0.00	216.75	0.00	100.00	0.00	243.87
16	10,000	20,000	15,000	1	25	4.00	100.00	5.36	94.24	5.68	100.00	0	1	0.00	100.00	0.00	216.75	0.00	100.00	0.00	230.01
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	94.24	0.00	100.00	0	1	0.00	100.00	0.00	216.75	0.00	100.00	0.00	230.01
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	94.24	0.00	100.00	0	1	0.00	100.00	0.00	216.75	0.00	100.00	0.00	230.01
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	94.24	0.00	100.00	0	1	0.00	100.00	0.00	216.75	0.00	100.00	0.00	230.01
20	500,000	UP		0	25	0.00	100.00	0.00	94.24	0.00	100.00	0	1	0.00	100.00	0.00	216.75	0.00	100.00	0.00	230.01
				25				94.24				1				216.75					230.01



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	101	101	4.48	4.48	28.79	28.79	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	24	125	1.07	5.55	30.09	58.87	0.31	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	56	181	2.49	8.03	10.86	69.73	0.11	0.73	1	1	6.25	6.25	5.50	5.50	0.24	0.24	50.66	7.89			
4	200	300	250	44	225	1.95	9.99	21.89	91.62	0.23	0.95	0	1	0.00	6.25	0.00	5.50	0.00	0.24	0.00	6.00			
5	300	500	400	81	306	3.60	13.58	44.87	136.49	0.47	1.42	0	1	0.00	6.25	0.00	5.50	0.00	0.24	0.00	4.03			
6	500	750	625	149	455	6.61	20.20	56.24	192.73	0.59	2.01	0	1	0.00	6.25	0.00	5.50	0.00	0.24	0.00	2.85			
7	750	1,000	875	137	592	6.08	26.28	150.52	343.25	1.57	3.57	0	1	0.00	6.25	0.00	5.50	0.00	0.24	0.00	1.60			
8	1,000	1,500	1,250	140	732	6.21	32.49	153.91	497.16	1.60	5.18	2	3	12.50	18.75	1.10	6.60	0.05	0.29	0.71	1.33			
9	1,500	2,000	1,750	111	843	4.93	37.42	184.65	681.81	1.92	7.10	0	3	0.00	18.75	0.00	6.60	0.00	0.29	0.00	0.97			
10	2,000	2,500	2,250	103	946	4.57	41.99	216.31	898.12	2.25	9.35	0	3	0.00	18.75	0.00	6.60	0.00	0.29	0.00	0.73			
11	2,500	3,000	2,750	87	1,033	3.86	45.85	247.15	1,145.27	2.57	11.93	0	3	0.00	18.75	0.00	6.60	0.00	0.29	0.00	0.58			
12	3,000	4,000	3,500	124	1,157	5.50	51.35	431.30	1,576.58	4.49	16.42	0	3	0.00	18.75	0.00	6.60	0.00	0.29	0.00	0.42			
13	4,000	5,000	4,500	95	1,252	4.22	55.57	423.39	1,999.97	4.41	20.83	3	6	18.75	37.50	2,069.23	2,075.82	90.16	90.44	488.73	103.79			
14	5,000	7,500	6,250	211	1,463	9.37	64.94	892.05	2,892.02	9.29	30.12	1	7	6.25	43.75	4.95	2,080.77	0.22	90.66	0.55	71.95			
15	7,500	10,000	8,750	116	1,579	5.15	70.08	782.03	3,674.05	8.14	38.27	1	8	6.25	50.00	0.00	2,080.77	0.00	90.66	0.00	56.63			
16	10,000	20,000	15,000	192	1,771	8.52	78.61	1,729.16	5,403.21	18.01	56.27	0	8	0.00	50.00	0.00	2,080.77	0.00	90.66	0.00	38.51			
17	20,000	50,000	35,000	225	1,996	9.99	88.59	2,227.80	7,631.01	23.20	79.48	2	10	12.50	62.50	179.18	2,259.95	7.81	98.47	8.04	29.62			
18	50,000	100,000	75,000	121	2,117	5.37	93.96	1,170.41	8,801.43	12.19	91.67	1	11	6.25	68.75	22.00	2,281.95	0.96	99.42	1.88	25.93			
19	100,000	500,000	300,000	122	2,239	5.42	99.38	794.55	9,595.98	8.28	99.94	4	15	25.00	93.75	11.49	2,293.44	0.50	99.93	1.45	23.90			
20	500,000	UP		14	2,253	0.62	100.00	5.59	9,601.57	0.06	100.00	1	16	6.25	100.00	1.71	2,295.15	0.07	100.00	30.63	23.90			
				2,253					9,601.57					16					2,295.15					23.90



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	9.43	9.43	3.31	3.31	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	69	5.70	15.13	4.19	7.49	0.44	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	89	4.39	19.52	6.87	14.37	0.72	1.51	1	1	16.67	16.67	8.79	8.79	20.48	20.48	127.82	61.16			
4	200	300	250	27	116	5.92	25.44	17.03	31.40	1.79	3.30	0	1	0.00	16.67	0.00	8.79	0.00	20.48	0.00	27.98			
5	300	500	400	31	147	6.80	32.24	15.00	46.40	1.57	4.87	0	1	0.00	16.67	0.00	8.79	0.00	20.48	0.00	18.94			
6	500	750	625	13	160	2.85	35.09	10.03	56.43	1.05	5.92	0	1	0.00	16.67	0.00	8.79	0.00	20.48	0.00	15.57			
7	750	1,000	875	16	176	3.51	38.60	17.33	73.76	1.82	7.74	1	2	16.67	33.33	4.71	13.50	10.98	31.46	27.18	18.30			
8	1,000	1,500	1,250	22	198	4.82	43.42	35.91	109.68	3.77	11.51	0	2	0.00	33.33	0.00	13.50	0.00	31.46	0.00	12.31			
9	1,500	2,000	1,750	8	206	1.75	45.18	13.41	123.09	1.41	12.92	0	2	0.00	33.33	0.00	13.50	0.00	31.46	0.00	10.97			
10	2,000	2,500	2,250	9	215	1.97	47.15	20.65	143.73	2.17	15.08	0	2	0.00	33.33	0.00	13.50	0.00	31.46	0.00	9.39			
11	2,500	3,000	2,750	4	219	0.88	48.03	12.91	156.65	1.36	16.44	0	2	0.00	33.33	0.00	13.50	0.00	31.46	0.00	8.62			
12	3,000	4,000	3,500	10	229	2.19	50.22	43.16	199.81	4.53	20.97	0	2	0.00	33.33	0.00	13.50	0.00	31.46	0.00	6.76			
13	4,000	5,000	4,500	8	237	1.75	51.97	23.75	223.56	2.49	23.46	0	2	0.00	33.33	0.00	13.50	0.00	31.46	0.00	6.04			
14	5,000	7,500	6,250	10	247	2.19	54.17	27.29	250.85	2.86	26.33	0	2	0.00	33.33	0.00	13.50	0.00	31.46	0.00	5.38			
15	7,500	10,000	8,750	27	274	5.92	60.09	62.32	313.18	6.54	32.87	0	2	0.00	33.33	0.00	13.50	0.00	31.46	0.00	4.31			
16	10,000	20,000	15,000	40	314	8.77	68.86	87.52	400.69	9.18	42.05	3	5	50.00	83.33	25.91	39.40	60.38	91.84	29.60	9.83			
17	20,000	50,000	35,000	72	386	15.79	84.65	345.41	746.11	36.25	78.30	0	5	0.00	83.33	0.00	39.40	0.00	91.84	0.00	5.28			
18	50,000	100,000	75,000	57	443	12.50	97.15	191.12	937.23	20.06	98.36	1	6	16.67	100.00	3.50	42.90	8.16	100.00	1.83	4.58			
19	100,000	500,000	300,000	11	454	2.41	99.56	15.34	952.56	1.61	99.97	0	6	0.00	100.00	0.00	42.90	0.00	100.00	0.00	4.50			
20	500,000	UP		2	456	0.44	100.00	0.31	952.87	0.03	100.00	0	6	0.00	100.00	0.00	42.90	0.00	100.00	0.00	4.50			
				456					952.87					6					42.90					4.50



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	6.25	6.25	0.07	0.07	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	6.25	12.50	0.22	0.29	0.16	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	6.25	18.75	3.20	3.50	2.32	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	6.25	25.00	0.27	3.76	0.19	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	6.25	31.25	3.84	7.60	2.78	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	6.25	37.50	6.59	14.19	4.77	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	6.25	43.75	4.39	18.58	3.18	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	6.25	50.00	3.29	21.88	2.39	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	6.25	56.25	27.00	48.87	19.55	35.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	6.25	62.50	7.57	56.44	5.48	40.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	6.25	68.75	14.83	71.27	10.74	51.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	6.25	75.00	5.93	77.21	4.30	55.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	6.25	81.25	20.86	98.06	15.10	71.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	6.25	87.50	11.87	109.94	8.60	79.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	6.25	93.75	10.37	120.31	7.51	87.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	6.25	100.00	17.81	138.12	12.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	138.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	138.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	138.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	138.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					138.12					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2778 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	92	92	31.51	31.51	6.60	6.60	2.62	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	42	134	14.38	45.89	9.49	16.09	3.76	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	44	178	15.07	60.96	17.07	33.16	6.77	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	38	216	13.01	73.97	20.18	53.34	8.00	21.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	243	9.25	83.22	21.30	74.64	8.44	29.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	257	4.79	88.01	15.88	90.52	6.29	35.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	263	2.05	90.07	0.01	90.51	0.00	35.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	272	3.08	93.15	1.92	92.42	0.76	36.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	279	2.40	95.55	10.79	103.21	4.28	40.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	280	0.34	95.89	4.25	107.46	1.68	42.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	281	0.34	96.23	0.00	107.46	0.00	42.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	282	0.34	96.58	8.57	116.02	3.40	45.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	283	0.34	96.92	11.61	127.64	4.60	50.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	284	0.34	97.26	6.40	134.04	2.54	53.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	285	0.34	97.60	8.96	143.00	3.55	56.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	287	0.68	98.29	40.04	183.04	15.87	72.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	288	0.34	98.63	24.54	207.58	9.73	82.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	292	1.37	100.00	44.70	252.28	17.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	292	0.00	100.00	0.00	252.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	292	0.00	100.00	0.00	252.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				292					252.28					0					0.00					0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 278

BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.68	0.68	10.99	10.99	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.67	1.35	10.89	21.88	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	4.82	6.17	78.12	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					6.17					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2781 BREWERIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.69	1.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.69	3.39	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.69	5.08	0.04	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	5	3.39	8.47	0.06	0.11	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.69	10.17	0.78	0.89	0.23	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.69	11.86	0.08	0.96	0.02	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	10	5.08	16.95	0.31	1.27	0.09	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	1.69	18.64	0.00	1.27	0.00	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	1.69	20.34	0.00	1.27	0.00	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	1.69	22.03	0.25	1.52	0.07	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	1.69	23.73	0.35	1.87	0.10	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	16	3.39	27.12	0.61	2.48	0.18	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	1.69	28.81	2.96	5.43	0.88	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	1.69	30.51	0.94	6.38	0.28	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	1.69	32.20	0.94	7.32	0.28	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	1.69	33.90	18.83	26.14	5.60	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	25	8.47	42.37	17.62	43.76	5.24	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	36	18.64	61.02	44.80	88.56	13.33	26.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	52	27.12	88.14	49.24	137.80	14.65	40.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	59	11.86	100.00	198.36	336.16	59.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				59					336.16					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	141	141	6.29	6.29	27.99	27.99	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	92	233	4.10	10.39	9.81	37.80	0.13	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	86	319	3.84	14.23	84.92	122.71	1.10	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	74	393	3.30	17.53	50.56	173.27	0.65	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	136	529	6.07	23.60	70.81	244.08	0.91	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	96	625	4.28	27.88	56.63	300.71	0.73	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	78	703	3.48	31.36	67.90	368.61	0.88	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	111	814	4.95	36.31	142.07	510.68	1.83	6.59	1	1	4.55	4.55	14.90	14.90	1.17	1.17	10.49	2.92			
9	1,500	2,000	1,750	79	893	3.52	39.83	108.37	619.06	1.40	7.99	0	1	0.00	4.55	0.00	14.90	0.00	1.17	0.00	2.41			
10	2,000	2,500	2,250	49	942	2.19	42.02	108.28	727.34	1.40	9.39	0	1	0.00	4.55	0.00	14.90	0.00	1.17	0.00	2.05			
11	2,500	3,000	2,750	49	991	2.19	44.20	145.16	872.49	1.87	11.26	0	1	0.00	4.55	0.00	14.90	0.00	1.17	0.00	1.71			
12	3,000	4,000	3,500	81	1,072	3.61	47.81	214.19	1,086.68	2.76	14.03	0	1	0.00	4.55	0.00	14.90	0.00	1.17	0.00	1.37			
13	4,000	5,000	4,500	41	1,113	1.83	49.64	173.94	1,260.62	2.25	16.27	0	1	0.00	4.55	0.00	14.90	0.00	1.17	0.00	1.18			
14	5,000	7,500	6,250	122	1,235	5.44	55.08	481.91	1,742.52	6.22	22.49	0	1	0.00	4.55	0.00	14.90	0.00	1.17	0.00	0.86			
15	7,500	10,000	8,750	97	1,332	4.33	59.41	409.03	2,151.55	5.28	27.77	0	1	0.00	4.55	0.00	14.90	0.00	1.17	0.00	0.69			
16	10,000	20,000	15,000	241	1,573	10.75	70.16	1,375.76	3,527.32	17.76	45.53	5	6	22.73	27.27	180.15	195.05	14.18	15.36	13.09	5.53			
17	20,000	50,000	35,000	246	1,819	10.97	81.13	1,825.85	5,353.17	23.57	69.10	4	10	18.18	45.45	361.45	556.49	28.46	43.82	19.80	10.40			
18	50,000	100,000	75,000	171	1,990	7.63	88.76	923.64	6,276.80	11.92	81.02	7	17	31.82	77.27	498.51	1,055.00	39.25	83.07	53.97	16.81			
19	100,000	500,000	300,000	187	2,177	8.34	97.10	1,059.34	7,336.14	13.67	94.70	2	19	9.09	86.36	100.86	1,155.86	7.94	91.01	9.52	15.76			
20	500,000	UP		65	2,242	2.90	100.00	410.82	7,746.96	5.30	100.00	3	22	13.64	100.00	114.18	1,270.04	8.99	100.00	27.79	16.39			
				2,242					7,746.96					22					1,270.04					16.39



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2783

PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.08	2.08	0.33	0.33	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.08	4.17	0.02	0.35	0.01	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.08	6.25	0.09	0.45	0.03	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.08	8.33	0.02	0.47	0.01	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	6	4.17	12.50	0.07	0.54	0.02	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.08	14.58	1.58	2.11	0.55	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.08	16.67	1.76	3.87	0.62	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	10	4.17	20.83	0.66	4.53	0.23	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	13	6.25	27.08	8.07	12.60	2.83	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	2.08	29.17	1.26	13.86	0.44	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	2.08	31.25	2.07	15.93	0.73	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	17	4.17	35.42	38.51	54.44	13.50	19.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	19	4.17	39.58	15.19	69.63	5.32	24.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	20	2.08	41.67	0.16	69.79	0.06	24.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	21	2.08	43.75	3.51	73.30	1.23	25.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	32	22.92	66.67	37.14	110.44	13.02	38.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	34	4.17	70.83	0.57	111.01	0.20	38.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	40	12.50	83.33	76.31	187.32	26.75	65.67	1	1	100.00	100.00	243.42	243.42	100.00	100.00	319.00	129.95			
19	100,000	500,000	300,000	4	44	8.33	91.67	23.84	211.16	8.36	74.03	0	1	0.00	100.00	0.00	243.42	0.00	100.00	0.00	115.28			
20	500,000	UP		4	48	8.33	100.00	74.09	285.26	25.97	100.00	0	1	0.00	100.00	0.00	243.42	0.00	100.00	0.00	85.33			
				48					285.26					1					243.42					85.33



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	76	76	85.39	85.39	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	77	1.12	86.52	0.50	0.50	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	78	1.12	87.64	0.66	1.16	1.13	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	79	1.12	88.76	0.00	1.16	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	80	1.12	89.89	0.00	1.16	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	81	1.12	91.01	2.74	3.90	4.64	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	82	1.12	92.13	1.82	5.72	3.08	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	83	1.12	93.26	5.48	11.20	9.27	18.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	84	1.12	94.38	3.64	14.83	6.16	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	85	1.12	95.51	12.05	26.88	20.40	45.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	86	1.12	96.63	7.78	34.66	13.17	58.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	87	1.12	97.75	6.55	41.21	11.08	69.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	88	1.12	98.88	9.86	51.06	16.69	86.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	89	1.12	100.00	8.00	59.06	13.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				89					59.06					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	9.43	9.43	0.42	0.42	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	36	24.53	33.96	2.92	3.34	2.56	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	46	9.43	43.40	2.42	5.76	2.12	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	58	11.32	54.72	4.13	9.90	3.62	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	66	7.55	62.26	4.16	14.06	3.65	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	72	5.66	67.92	5.33	19.39	4.68	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	80	7.55	75.47	10.41	29.80	9.13	26.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	88	7.55	83.02	12.09	41.89	10.61	36.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	90	1.89	84.91	1.02	42.92	0.90	37.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	91	0.94	85.85	0.72	43.64	0.63	38.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	95	3.77	89.62	15.55	59.19	13.64	51.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	96	0.94	90.57	3.56	62.75	3.12	55.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	97	0.94	91.51	3.22	65.97	2.83	57.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	98	0.94	92.45	4.98	70.96	4.37	62.24	2	2	18.18	18.18	3.79	3.79	14.64	14.64	76.04	5.34			
15	7,500	10,000	8,750	1	99	0.94	93.40	11.00	81.96	9.65	71.89	0	2	0.00	18.18	0.00	3.79	0.00	14.64	0.00	4.62			
16	10,000	20,000	15,000	1	100	0.94	94.34	17.01	98.96	14.92	86.81	2	4	18.18	36.36	16.71	20.50	64.58	79.22	98.28	20.72			
17	20,000	50,000	35,000	1	101	0.94	95.28	1.56	100.52	1.37	88.18	3	7	27.27	63.64	2.06	22.57	7.97	87.19	132.49	22.45			
18	50,000	100,000	75,000	1	102	0.94	96.23	1.01	101.53	0.88	89.06	0	7	0.00	63.64	0.00	22.57	0.00	87.19	0.00	22.23			
19	100,000	500,000	300,000	1	103	0.94	97.17	6.18	107.71	5.42	94.49	1	8	9.09	72.73	1.25	23.82	4.84	92.03	20.26	22.11			
20	500,000	UP		3	106	2.83	100.00	6.29	114.00	5.51	100.00	3	11	27.27	100.00	2.06	25.88	7.97	100.00	32.82	22.70			
				106					114.00					11					25.88					22.70



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.08	0.08	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.73	0.81	1.41	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	3.57	4.38	6.86	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	2.19	6.57	4.22	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	3.25	9.82	6.26	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	8.38	18.20	16.12	35.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	13.24	31.45	25.49	60.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	20.51	51.96	39.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				51.96				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2788 MIXED

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	1.45	1.45	5.57	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	2.50	3.95	9.62	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	1.50	5.45	5.77	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	4.12	9.57	15.86	36.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	0.03	9.60	0.13	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	0.03	9.63	0.13	37.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	3.22	12.85	12.37	49.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	5.79	18.64	22.27	71.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	6.43	25.07	24.74	96.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	0.46	25.53	1.77	98.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	0.46	25.99	1.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					25.99					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.02	0.02	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	0.03	0.04	0.41	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	0.05	0.09	0.75	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	0.05	0.14	0.75	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	0.13	0.27	1.90	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	0.13	0.40	1.98	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	0.17	0.57	2.47	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	0.24	0.80	3.54	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	0.25	1.06	3.77	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.17	41.67	0.28	1.34	4.18	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.17	45.83	0.41	1.75	6.20	26.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.17	50.00	0.49	2.24	7.31	33.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.17	54.17	0.64	2.88	9.51	43.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.17	58.33	0.07	2.94	1.01	44.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.17	62.50	0.01	2.96	0.20	44.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.17	66.67	0.00	2.96	0.00	44.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	20	16.67	83.33	0.27	3.23	4.03	48.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	22	8.33	91.67	3.06	6.28	45.71	93.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	24	8.33	100.00	0.40	6.69	6.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					6.69					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2790

TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	280	280	9.19	9.19	49.74	49.74	1.07	1.07	3	3	18.75	18.75	168.63	168.63	24.35	24.35	339.00	339.00			
2	50	100	75	46	326	1.51	10.70	1.24	50.98	0.03	1.09	0	3	0.00	18.75	0.00	168.63	0.00	24.35	0.00	330.79	330.79		
3	100	200	150	73	399	2.40	13.09	21.52	72.50	0.46	1.56	0	3	0.00	18.75	0.00	168.63	0.00	24.35	0.00	232.59	232.59		
4	200	300	250	67	466	2.20	15.29	2.82	75.32	0.06	1.62	0	3	0.00	18.75	0.00	168.63	0.00	24.35	0.00	223.87	223.87		
5	300	500	400	64	530	2.10	17.39	7.53	82.85	0.16	1.78	0	3	0.00	18.75	0.00	168.63	0.00	24.35	0.00	203.54	203.54		
6	500	750	625	96	626	3.15	20.54	13.53	96.38	0.29	2.07	0	3	0.00	18.75	0.00	168.63	0.00	24.35	0.00	174.96	174.96		
7	750	1,000	875	60	686	1.97	22.51	21.93	118.31	0.47	2.54	0	3	0.00	18.75	0.00	168.63	0.00	24.35	0.00	142.54	142.54		
8	1,000	1,500	1,250	130	816	4.27	26.77	47.94	166.24	1.03	3.57	0	3	0.00	18.75	0.00	168.63	0.00	24.35	0.00	101.44	101.44		
9	1,500	2,000	1,750	84	900	2.76	29.53	92.07	258.31	1.98	5.55	0	3	0.00	18.75	0.00	168.63	0.00	24.35	0.00	65.28	65.28		
10	2,000	2,500	2,250	49	949	1.61	31.14	36.47	294.79	0.78	6.33	1	4	6.25	25.00	0.20	168.83	0.03	24.38	0.55	57.27	57.27		
11	2,500	3,000	2,750	38	987	1.25	32.38	50.13	344.91	1.08	7.40	0	4	0.00	25.00	0.00	168.83	0.00	24.38	0.00	48.95	48.95		
12	3,000	4,000	3,500	157	1,144	5.15	37.53	149.78	494.70	3.22	10.62	0	4	0.00	25.00	0.00	168.83	0.00	24.38	0.00	34.13	34.13		
13	4,000	5,000	4,500	107	1,251	3.51	41.04	130.58	625.28	2.80	13.42	0	4	0.00	25.00	0.00	168.83	0.00	24.38	0.00	27.00	27.00		
14	5,000	7,500	6,250	254	1,505	8.33	49.38	285.31	910.58	6.12	19.55	2	6	12.50	37.50	28.73	197.56	4.15	28.53	10.07	21.70	21.70		
15	7,500	10,000	8,750	123	1,628	4.04	53.41	247.38	1,157.96	5.31	24.86	1	7	6.25	43.75	18.24	215.80	2.63	31.16	7.37	18.64	18.64		
16	10,000	20,000	15,000	361	1,989	11.84	65.26	784.89	1,942.85	16.85	41.71	0	7	0.00	43.75	0.00	215.80	0.00	31.16	0.00	11.11	11.11		
17	20,000	50,000	35,000	361	2,350	11.84	77.10	795.04	2,737.89	17.07	58.77	2	9	12.50	56.25	25.29	241.09	3.65	34.82	3.18	8.81	8.81		
18	50,000	100,000	75,000	203	2,553	6.66	83.76	676.60	3,414.48	14.52	73.30	2	11	12.50	68.75	18.24	259.33	2.63	37.45	2.70	7.60	7.60		
19	100,000	500,000	300,000	322	2,875	10.56	94.32	932.42	4,346.90	20.02	93.31	3	14	18.75	87.50	24.93	284.27	3.60	41.05	2.67	6.54	6.54		
20	500,000	UP		173	3,048	5.68	100.00	311.47	4,658.37	6.69	100.00	2	16	12.50	100.00	408.19	692.46	58.95	100.00	131.06	14.86	14.86		
				3,048					4,658.37					16					692.46					14.86



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	15.52	15.52	31.04	31.04	5.90	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	45	63	38.79	54.31	208.06	239.10	39.57	45.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	72	7.76	62.07	29.66	268.76	5.64	51.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	73	0.86	62.93	1.19	269.95	0.23	51.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	79	5.17	68.10	1.64	271.59	0.31	51.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	81	1.72	69.83	1.12	272.71	0.21	51.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	83	1.72	71.55	3.84	276.55	0.73	52.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	86	2.59	74.14	13.73	290.27	2.61	55.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	87	0.86	75.00	1.90	292.18	0.36	55.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	89	1.72	76.72	2.02	294.20	0.38	55.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	90	0.86	77.59	0.86	295.07	0.16	56.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	94	3.45	81.03	3.25	298.32	0.62	56.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	95	0.86	81.90	3.53	301.85	0.67	57.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	98	2.59	84.48	14.67	316.51	2.79	60.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	104	5.17	89.66	20.35	336.86	3.87	64.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	109	4.31	93.97	65.98	402.84	12.55	76.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	112	2.59	96.55	34.81	437.65	6.62	83.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	115	2.59	99.14	68.97	506.62	13.12	96.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	116	0.86	100.00	19.19	525.81	3.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	116	0.00	100.00	0.00	525.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				116					525.81					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2792 OVEN

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	7.14	7.14	0.27	0.27	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	10	10.71	17.86	0.51	0.78	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	1.79	19.64	0.21	0.99	0.04	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	5.36	25.00	1.09	2.08	0.20	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	3.57	28.57	0.71	2.79	0.13	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	18	3.57	32.14	0.78	3.57	0.14	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	1.79	33.93	3.21	6.78	0.58	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	27	14.29	48.21	34.52	41.31	6.19	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	28	1.79	50.00	5.29	46.60	0.95	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	32	7.14	57.14	77.15	123.74	13.84	22.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	35	5.36	62.50	2.25	126.00	0.40	22.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	37	3.57	66.07	112.14	238.14	20.12	42.72	15	15	93.75	93.75	126.92	126.92	94.96	94.96	113.18	53.30
13	4,000	5,000	4,500	2	39	3.57	69.64	0.50	238.64	0.09	42.81	0	15	0.00	93.75	0.00	126.92	0.00	94.96	0.00	53.18
14	5,000	7,500	6,250	3	42	5.36	75.00	7.47	246.10	1.34	44.15	0	15	0.00	93.75	0.00	126.92	0.00	94.96	0.00	51.57
15	7,500	10,000	8,750	7	49	12.50	87.50	271.42	517.52	48.69	92.85	1	16	6.25	100.00	6.74	133.66	5.04	100.00	2.48	25.83
16	10,000	20,000	15,000	4	53	7.14	94.64	28.04	545.56	5.03	97.88	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	24.50
17	20,000	50,000	35,000	3	56	5.36	100.00	11.82	557.38	2.12	100.00	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	23.98
18	50,000	100,000	75,000	0	56	0.00	100.00	0.00	557.38	0.00	100.00	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	23.98
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	557.38	0.00	100.00	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	23.98
20	500,000	UP		0	56	0.00	100.00	0.00	557.38	0.00	100.00	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	23.98
				56				557.38				16				133.66				23.98	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2793 TOBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.44	1.44	0.11	0.11	0.01	0.01	1	1	16.67	16.67	9.90	9.90	16.22	16.22	8971.63	8971.63
2	50	100	75	1	6	0.29	1.73	0.16	0.27	0.01	0.01	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	3629.18
3	100	200	150	10	16	2.88	4.61	2.14	2.41	0.12	0.13	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	410.65
4	200	300	250	13	29	3.75	8.36	3.71	6.12	0.20	0.33	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	161.77
5	300	500	400	10	39	2.88	11.24	3.66	9.78	0.20	0.53	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	101.18
6	500	750	625	28	67	8.07	19.31	17.58	27.36	0.96	1.50	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	36.17
7	750	1,000	875	21	88	6.05	25.36	18.62	45.98	1.02	2.51	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	21.52
8	1,000	1,500	1,250	33	121	9.51	34.87	60.05	106.04	3.28	5.80	1	2	16.67	33.33	25.55	35.45	41.88	58.10	42.54	33.43
9	1,500	2,000	1,750	21	142	6.05	40.92	48.76	154.80	2.66	8.46	0	2	0.00	33.33	0.00	35.45	0.00	58.10	0.00	22.90
10	2,000	2,500	2,250	13	155	3.75	44.67	43.65	198.44	2.39	10.85	1	3	16.67	50.00	4.90	40.35	8.03	66.13	11.22	20.33
11	2,500	3,000	2,750	18	173	5.19	49.86	51.54	249.98	2.82	13.66	1	4	16.67	66.67	0.14	40.49	0.23	66.36	0.28	16.20
12	3,000	4,000	3,500	19	192	5.48	55.33	78.87	328.85	4.31	17.97	0	4	0.00	66.67	0.00	40.49	0.00	66.36	0.00	12.31
13	4,000	5,000	4,500	11	203	3.17	58.50	68.34	397.19	3.74	21.71	1	5	16.67	83.33	16.16	56.64	26.48	92.84	23.64	14.26
14	5,000	7,500	6,250	46	249	13.26	71.76	308.73	705.92	16.87	38.58	1	6	16.67	100.00	4.37	61.01	7.16	100.00	1.41	8.64
15	7,500	10,000	8,750	22	271	6.34	78.10	227.24	933.16	12.42	51.00	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	6.54
16	10,000	20,000	15,000	32	303	9.22	87.32	313.38	1,246.54	17.13	68.13	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	4.89
17	20,000	50,000	35,000	34	337	9.80	97.12	509.59	1,756.14	27.85	95.98	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	3.47
18	50,000	100,000	75,000	5	342	1.44	98.56	72.62	1,828.76	3.97	99.95	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	3.34
19	100,000	500,000	300,000	2	344	0.58	99.14	0.03	1,828.79	0.00	99.95	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	3.34
20	500,000	UP		3	347	0.86	100.00	0.95	1,829.74	0.05	100.00	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	3.33
				347				1,829.74		6						61.01					3.33



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	18.09	18.09	2.46	2.46	0.16	0.16	1	1	33.33	33.33	678.45	678.45	49.04	49.04	27622.23	27622.23			
2	50	100	75	8	25	8.51	26.60	0.49	2.95	0.03	0.20	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	23035.70			
3	100	200	150	7	32	7.45	34.04	0.89	3.83	0.06	0.26	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	17710.00			
4	200	300	250	1	33	1.06	35.11	0.06	3.89	0.00	0.26	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	17432.77			
5	300	500	400	1	34	1.06	36.17	0.06	3.95	0.00	0.26	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	17164.09			
6	500	750	625	1	35	1.06	37.23	0.67	4.62	0.04	0.31	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	14686.83			
7	750	1,000	875	1	36	1.06	38.30	0.90	5.52	0.06	0.37	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	12282.05			
8	1,000	1,500	1,250	1	37	1.06	39.36	0.63	6.16	0.04	0.41	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	11021.98			
9	1,500	2,000	1,750	1	38	1.06	40.43	1.18	7.34	0.08	0.49	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	9244.77			
10	2,000	2,500	2,250	1	39	1.06	41.49	3.48	10.82	0.23	0.72	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	6270.49			
11	2,500	3,000	2,750	1	40	1.06	42.55	4.71	15.53	0.32	1.04	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	4367.64			
12	3,000	4,000	3,500	1	41	1.06	43.62	2.36	17.89	0.16	1.20	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	3791.98			
13	4,000	5,000	4,500	1	42	1.06	44.68	2.33	20.22	0.16	1.35	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	3355.79			
14	5,000	7,500	6,250	1	43	1.06	45.74	24.52	44.74	1.64	3.00	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	1516.39			
15	7,500	10,000	8,750	1	44	1.06	46.81	28.60	73.34	1.92	4.91	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	925.06			
16	10,000	20,000	15,000	8	52	8.51	55.32	105.43	178.77	7.06	11.97	0	1	0.00	33.33	0.00	678.45	0.00	49.04	0.00	379.51			
17	20,000	50,000	35,000	9	61	9.57	64.89	187.48	366.24	12.55	24.53	1	2	33.33	66.67	26.95	705.41	1.95	50.98	14.38	192.61			
18	50,000	100,000	75,000	10	71	10.64	75.53	280.90	647.15	18.81	43.34	0	2	0.00	66.67	0.00	705.41	0.00	50.98	0.00	109.00			
19	100,000	500,000	300,000	10	81	10.64	86.17	96.27	743.42	6.45	49.78	1	3	33.33	100.00	678.16	1,383.57	49.02	100.00	704.46	186.11			
20	500,000	UP		13	94	13.83	100.00	749.87	1,493.28	50.22	100.00	0	3	0.00	100.00	0.00	1,383.57	0.00	100.00	0.00	92.65			
				94					1,493.28					3					1,383.57					92.65



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 280 HYDRO ELECTRIC POWER STATIONS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	5.19	5.19	20.03	20.03	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	19	0.29	5.48	0.50	20.53	0.03	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	22	0.86	6.34	0.50	21.03	0.03	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	25	0.86	7.20	0.55	21.58	0.04	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	26	0.29	7.49	0.13	21.70	0.01	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	36	2.88	10.37	1.74	23.44	0.11	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	46	2.88	13.26	3.15	26.59	0.21	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	54	2.31	15.56	4.09	30.67	0.27	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	55	0.29	15.85	2.97	33.65	0.20	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	59	1.15	17.00	2.40	36.05	0.16	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	63	1.15	18.16	8.85	44.91	0.58	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	64	0.29	18.44	1.16	46.07	0.08	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	65	0.29	18.73	7.23	53.30	0.47	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	70	1.44	20.17	25.81	79.11	1.69	5.19	2	2	8.00	8.00	739.43	739.43	2.92	2.92	2864.69	934.69			
15	7,500	10,000	8,750	8	78	2.31	22.48	29.37	108.48	1.93	7.12	0	2	0.00	8.00	0.00	739.43	0.00	2.92	0.00	681.63			
16	10,000	20,000	15,000	13	91	3.75	26.22	94.70	203.18	6.22	13.34	0	2	0.00	8.00	0.00	739.43	0.00	2.92	0.00	363.93			
17	20,000	50,000	35,000	61	152	17.58	43.80	232.23	435.41	15.25	28.59	2	4	8.00	16.00	85.13	824.56	0.34	3.26	36.66	189.37			
18	50,000	100,000	75,000	51	203	14.70	58.50	286.17	721.58	18.79	47.38	5	9	20.00	36.00	6,048.23	6,872.79	23.88	27.14	2113.52	952.46			
19	100,000	500,000	300,000	109	312	31.41	89.91	643.34	1,364.92	42.24	89.62	13	22	52.00	88.00	7,464.04	14,336.84	29.48	56.62	1160.20	1050.38			
20	500,000	UP		35	347	10.09	100.00	158.03	1,522.95	10.38	100.00	3	25	12.00	100.00	10,985.86	25,322.69	43.38	100.00	6951.91	1662.74			
				347					1,522.95					25					25,322.69					1662.74



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	16.67	16.67	1.41	1.41	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	5.56	22.22	2.82	4.24	3.53	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	5.56	27.78	2.82	7.06	3.53	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	5.56	33.33	2.82	9.88	3.53	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	5.56	38.89	0.37	10.25	0.46	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	5.56	44.44	7.33	17.58	9.17	21.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	5.56	50.00	0.34	17.92	0.42	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	5.56	55.56	6.82	24.74	8.53	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	5.56	61.11	22.40	47.14	28.00	58.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	5.56	66.67	1.11	48.25	1.39	60.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	5.56	72.22	24.07	72.32	30.10	90.42	1	1	50.00	50.00	113.00	113.00	62.54	62.54	469.39	156.24	
12	3,000	4,000	3,500	1	14	5.56	77.78	1.20	73.52	1.49	91.92	0	1	0.00	50.00	0.00	113.00	0.00	62.54	0.00	153.70	
13	4,000	5,000	4,500	1	15	5.56	83.33	0.91	74.43	1.14	93.05	0	1	0.00	50.00	0.00	113.00	0.00	62.54	0.00	151.83	
14	5,000	7,500	6,250	1	16	5.56	88.89	0.91	75.34	1.14	94.19	1	2	50.00	100.00	67.68	180.68	37.46	100.00	7451.63	239.83	
15	7,500	10,000	8,750	1	17	5.56	94.44	2.41	77.74	3.01	97.20	0	2	0.00	100.00	0.00	180.68	0.00	100.00	0.00	232.41	
16	10,000	20,000	15,000	1	18	5.56	100.00	2.24	79.98	2.80	100.00	0	2	0.00	100.00	0.00	180.68	0.00	100.00	0.00	225.90	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	79.98	0.00	100.00	0	2	0.00	100.00	0.00	180.68	0.00	100.00	0.00	225.90	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	79.98	0.00	100.00	0	2	0.00	100.00	0.00	180.68	0.00	100.00	0.00	225.90	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	79.98	0.00	100.00	0	2	0.00	100.00	0.00	180.68	0.00	100.00	0.00	225.90	
20	500,000	UP		0	18	0.00	100.00	0.00	79.98	0.00	100.00	0	2	0.00	100.00	0.00	180.68	0.00	100.00	0.00	225.90	
				18					79.98					2					180.68			225.90



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	7.63	7.63	3.56	3.56	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	0.40	8.03	0.05	3.61	0.01	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	21	0.40	8.43	0.05	3.66	0.01	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	22	0.40	8.84	0.07	3.58	0.01	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	25	1.20	10.04	0.19	3.77	0.03	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	27	0.80	10.84	1.65	5.42	0.22	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	28	0.40	11.24	7.62	13.04	1.03	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	29	0.40	11.65	12.19	25.23	1.66	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	35	2.41	14.06	12.77	38.00	1.73	5.16	1	1	3.57	3.57	27.00	27.00	0.29	0.29	211.43	71.05
10	2,000	2,500	2,250	1	36	0.40	14.46	2.70	40.70	0.37	5.53	0	1	0.00	3.57	0.00	27.00	0.00	0.29	0.00	66.34
11	2,500	3,000	2,750	1	37	0.40	14.86	6.10	46.80	0.83	6.36	0	1	0.00	3.57	0.00	27.00	0.00	0.29	0.00	57.70
12	3,000	4,000	3,500	1	38	0.40	15.26	3.81	50.61	0.52	6.87	1	2	3.57	7.14	0.00	27.00	0.00	0.29	0.00	53.35
13	4,000	5,000	4,500	3	41	1.20	16.47	16.39	66.99	2.23	9.10	0	2	0.00	7.14	0.00	27.00	0.00	0.29	0.00	40.30
14	5,000	7,500	6,250	1	42	0.40	16.87	4.84	71.84	0.66	9.76	0	2	0.00	7.14	0.00	27.00	0.00	0.29	0.00	37.58
15	7,500	10,000	8,750	1	43	0.40	17.27	2.28	74.12	0.31	10.07	0	2	0.00	7.14	0.00	27.00	0.00	0.29	0.00	36.43
16	10,000	20,000	15,000	8	51	3.21	20.48	1.68	75.80	0.23	10.29	1	3	3.57	10.71	0.00	27.00	0.00	0.29	0.00	35.62
17	20,000	50,000	35,000	66	117	26.51	46.99	284.68	360.48	38.66	48.95	5	8	17.86	28.57	55.38	82.38	0.60	0.89	19.45	22.85
18	50,000	100,000	75,000	38	155	15.26	62.25	107.56	468.03	14.61	63.56	11	19	39.29	67.86	94.17	176.55	1.01	1.90	87.55	37.72
19	100,000	500,000	300,000	88	243	35.34	97.59	255.79	723.82	34.74	98.30	7	26	25.00	92.86	9,097.79	9,274.34	97.96	99.86	3556.81	1281.31
20	500,000	UP		6	249	2.41	100.00	12.54	736.35	1.70	100.00	2	28	7.14	100.00	13.36	9,287.70	0.14	100.00	106.58	1261.31
				249				736.35				28				9,287.70					1261.31



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	131	131	8.97	8.97	30.72	30.72	0.39	0.39	3	3	6.52	6.52	196.75	196.75	0.02	0.02	640.38	640.38			
2	50	100	75	22	153	1.51	10.48	58.93	89.66	0.74	1.13	2	5	4.35	10.87	957,745.69	957,942.44	93.23	93.25	1625118.07	1068437.18			
3	100	200	150	13	166	0.89	11.37	14.54	104.20	0.18	1.31	0	5	0.00	10.87	0.00	957,942.44	0.00	93.25	0.00	919307.79			
4	200	300	250	27	193	1.85	13.22	3.23	107.43	0.04	1.35	0	5	0.00	10.87	0.00	957,942.44	0.00	93.25	0.00	891679.11			
5	300	500	400	28	221	1.92	15.14	5.42	112.85	0.07	1.42	1	6	2.17	13.04	110.00	958,052.44	0.01	93.26	2029.47	848950.28			
6	500	750	625	18	239	1.23	16.37	11.50	124.36	0.14	1.56	0	6	0.00	13.04	0.00	958,052.44	0.00	93.26	0.00	770417.05			
7	750	1,000	875	32	271	2.19	18.56	27.74	152.10	0.35	1.91	1	7	2.17	15.22	327.49	958,379.92	0.03	93.29	1180.44	630108.23			
8	1,000	1,500	1,250	49	320	3.36	21.92	73.69	225.79	0.93	2.84	0	7	0.00	15.22	0.00	958,379.92	0.00	93.29	0.00	424457.79			
9	1,500	2,000	1,750	25	345	1.71	23.63	63.48	289.27	0.80	3.64	0	7	0.00	15.22	0.00	958,379.92	0.00	93.29	0.00	331307.30			
10	2,000	2,500	2,250	19	364	1.30	24.93	25.15	314.42	0.32	3.95	0	7	0.00	15.22	0.00	958,379.92	0.00	93.29	0.00	304809.55			
11	2,500	3,000	2,750	26	390	1.78	26.71	75.83	390.25	0.95	4.90	0	7	0.00	15.22	0.00	958,379.92	0.00	93.29	0.00	245581.52			
12	3,000	4,000	3,500	31	421	2.12	28.84	85.52	475.77	1.07	5.98	1	8	2.17	17.39	29.89	958,409.82	0.00	93.30	34.95	201442.32			
13	4,000	5,000	4,500	18	439	1.23	30.07	262.33	213.44	3.30	2.68	1	9	2.17	19.57	0.98	958,410.80	0.00	93.30	0.37	449030.19			
14	5,000	7,500	6,250	31	470	2.12	32.19	104.98	318.42	1.32	4.00	1	10	2.17	21.74	117.20	958,528.00	0.01	93.31	111.64	301029.30			
15	7,500	10,000	8,750	50	520	3.42	35.62	389.75	708.17	4.90	8.90	0	10	0.00	21.74	0.00	958,528.00	0.00	93.31	0.00	135352.49			
16	10,000	20,000	15,000	144	664	9.86	45.48	1,164.38	1,872.55	14.63	23.53	8	18	17.39	39.13	9,453.74	967,981.74	0.92	94.23	811.92	51693.32			
17	20,000	50,000	35,000	168	832	11.51	56.99	2,044.56	3,917.10	25.69	49.23	3	21	6.52	45.65	9,649.92	977,631.66	0.94	95.17	471.98	24958.02			
18	50,000	100,000	75,000	118	950	8.08	65.07	925.52	4,842.62	11.63	60.86	5	26	10.87	56.52	1,286.57	978,918.23	0.13	95.29	139.01	20214.63			
19	100,000	500,000	300,000	289	1,239	19.79	84.86	1,915.96	6,758.59	24.08	84.93	13	39	28.26	84.78	40,856.35	1,019,774.58	3.98	99.27	2132.42	15088.58			
20	500,000	UP		221	1,460	15.14	100.00	1,198.96	7,957.54	15.07	100.00	7	46	15.22	100.00	7,504.13	1,027,278.71	0.73	100.00	625.89	12909.49			
				1,460					7,957.54					46					1,027,278.71					12909.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2811 PLTU

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	6.45	6.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.61	8.06	32.67	32.67	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.61	9.68	32.97	65.64	0.70	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.61	11.29	0.00	65.64	0.00	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.61	12.90	9.65	75.29	0.20	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.61	14.52	60.87	136.16	1.29	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.61	16.13	60.89	197.05	1.29	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	1.61	17.74	0.83	197.88	0.02	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	1.61	19.35	0.30	198.19	0.01	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	1.61	20.97	11.48	209.66	0.24	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	1.61	22.58	0.00	209.66	0.00	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	1.61	24.19	20.76	230.43	0.44	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	1.61	25.81	13.42	243.85	0.28	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	1.61	27.42	94.60	338.44	2.00	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	1.61	29.03	95.58	434.02	2.02	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	1.61	30.65	0.00	434.02	0.00	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	24	8.06	38.71	271.95	705.97	5.75	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	33	14.52	53.23	267.95	973.92	5.67	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	20	53	32.26	85.48	2,319.32	3,293.24	49.05	69.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	62	14.52	100.00	1,435.27	4,728.51	30.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				62					4,728.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	4.93	4.93	44.35	44.35	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.45	5.38	0.02	44.37	0.00	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	15	1.35	6.73	0.14	44.51	0.01	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	0.45	7.17	0.15	44.36	0.01	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	19	1.35	8.52	0.27	44.09	0.01	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	0.45	8.97	0.03	44.06	0.00	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	23	1.35	10.31	0.05	44.11	0.00	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	30	3.14	13.45	0.53	44.64	0.03	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	31	0.45	13.90	2.76	47.40	0.15	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	32	0.45	14.35	0.60	48.00	0.03	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	33	0.45	14.80	9.15	57.15	0.49	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	34	0.45	15.25	2.46	59.61	0.13	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	35	0.45	15.70	4.23	63.84	0.22	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	38	1.35	17.04	0.16	64.00	0.01	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	40	0.90	17.94	0.00	64.00	0.00	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	55	6.73	24.66	74.14	138.14	3.93	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	80	11.21	35.87	69.00	207.15	3.66	10.99	2	2	22.22	22.22	4.42	4.42	0.10	0.10	6.41	2.13			
18	50,000	100,000	75,000	23	103	10.31	46.19	90.04	297.18	4.78	15.77	1	3	11.11	33.33	0.00	4.42	0.00	0.10	0.00	1.49			
19	100,000	500,000	300,000	47	150	21.08	67.26	223.45	520.63	11.86	27.63	1	4	11.11	44.44	13.85	18.27	0.31	0.41	6.20	3.51			
20	500,000	UP		73	223	32.74	100.00	1,363.73	1,884.36	72.37	100.00	5	9	55.56	100.00	4,488.99	4,507.26	99.59	100.00	329.17	239.19			
				223					1,884.36					9					4,507.26					239.19



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	60.00	60.00	0.01	0.01	7.40	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	20.00	80.00	0.03	0.04	28.64	36.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	20.00	100.00	0.07	0.11	63.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				0.11				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2812 PLTG

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	13	13	6.84	6.84	14.34	14.34	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	14	0.53	7.37	0.18	14.16	0.00	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	15	0.53	7.89	0.22	14.38	0.01	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	16	0.53	8.42	1.36	15.74	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	17	0.53	8.95	0.78	16.52	0.02	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	18	0.53	9.47	0.01	16.52	0.00	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	19	0.53	10.00	0.48	17.01	0.01	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	20	0.53	10.53	5.44	22.44	0.13	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	21	0.53	11.05	1.11	23.55	0.03	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	22	0.53	11.58	0.90	24.45	0.02	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	23	0.53	12.11	15.44	39.89	0.36	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	24	0.53	12.63	34.54	74.43	0.80	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	25	0.53	13.16	0.25	74.68	0.01	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	29	2.11	15.26	24.68	99.36	0.57	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	30	0.53	15.79	25.31	124.67	0.59	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	38	4.21	20.00	301.04	425.71	7.00	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	21	59	11.05	31.05	396.56	822.27	9.22	19.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	21	80	11.05	42.11	2,606.06	3,428.32	60.61	79.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	84	164	44.21	86.32	723.28	4,151.61	16.82	96.56	1	1	100.00	100.00	6.79	6.79	100.00	100.00	0.94	0.16	
20	500,000	UP		26	190	13.68	100.00	147.83	4,299.44	3.44	100.00	0	0	0.00	100.00	0.00	6.79	0.00	100.00	0.00	0.16	
				190					4,299.44					1					6.79			0.16



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	18.18	18.18	2.62	2.62	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	2.27	20.45	17.30	19.92	0.71	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	2.27	22.73	32.06	51.97	1.32	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	2.27	25.00	0.34	52.32	0.01	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	2.27	27.27	0.38	52.69	0.02	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	2.27	29.55	1.08	53.77	0.04	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	2.27	31.82	1.19	54.96	0.05	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	2.27	34.09	17.60	72.56	0.73	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	2.27	36.36	15.92	88.49	0.66	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	2.27	38.64	30.15	118.64	1.24	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	2.27	40.91	23.65	142.29	0.98	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	2.27	43.18	23.65	165.95	0.98	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	2.27	45.45	4.90	170.85	0.20	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	2.27	47.73	2.00	172.85	0.08	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	2.27	50.00	5.79	178.64	0.24	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	2.27	52.27	2.00	180.64	0.08	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	24	2.27	54.55	27.51	208.15	1.14	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	2.27	56.82	9.50	217.65	0.39	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	32	15.91	72.73	1,661.48	1,879.13	68.60	77.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		12	44	27.27	100.00	542.75	2,421.89	22.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				44				2,421.89		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	10.75	10.75	43.64	43.64	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	59	1.22	11.97	0.93	44.57	0.02	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	66	1.42	13.39	2.19	46.76	0.05	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	74	1.62	15.01	4.11	50.87	0.09	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	88	2.84	17.85	8.24	59.11	0.18	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	99	2.23	20.08	18.87	77.98	0.41	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	105	1.22	21.30	5.53	83.51	0.12	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	115	2.03	23.33	23.38	106.89	0.51	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	126	2.23	25.56	24.13	131.03	0.53	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	132	1.22	26.77	21.90	152.93	0.48	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	133	0.20	26.98	0.59	153.52	0.01	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	139	1.22	28.19	16.09	169.62	0.35	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	149	2.03	30.22	31.91	201.52	0.70	4.43	1	1	12.50	12.50	0.98	0.98	0.08	0.08	3.08	0.49			
14	5,000	7,500	6,250	7	156	1.42	31.64	47.99	249.51	1.05	5.48	0	1	0.00	12.50	0.00	0.98	0.00	0.08	0.00	0.39			
15	7,500	10,000	8,750	27	183	5.48	37.12	108.14	357.66	2.38	7.86	0	1	0.00	12.50	0.00	0.98	0.00	0.08	0.00	0.27			
16	10,000	20,000	15,000	65	248	13.18	50.30	892.43	1,250.08	19.62	27.48	1	2	12.50	25.00	0.00	0.98	0.00	0.08	0.00	0.08			
17	20,000	50,000	35,000	91	339	18.46	68.76	1,158.67	2,408.76	25.47	52.95	1	3	12.50	37.50	301.64	302.62	24.50	24.58	26.03	12.56			
18	50,000	100,000	75,000	37	376	7.51	76.27	1,431.71	3,840.47	31.47	84.42	1	4	12.50	50.00	49.86	352.48	4.05	28.63	3.48	9.18			
19	100,000	500,000	300,000	96	472	19.47	95.74	666.88	4,507.35	14.66	99.08	4	8	50.00	100.00	878.50	1,230.98	71.37	100.00	131.73	27.31			
20	500,000	UP		21	493	4.26	100.00	41.75	4,549.11	0.92	100.00	0	8	0.00	100.00	0.00	1,230.98	0.00	100.00	0.00	27.06			
				493					4,549.11					8					1,230.98					27.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2815 OTHER

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	9.09	9.09	5.79	5.79	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.91	10.00	0.04	5.83	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	0.91	10.91	0.09	5.92	0.01	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.91	11.82	0.38	6.30	0.04	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	36	20.91	32.73	25.78	32.09	2.53	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	37	0.91	33.64	0.79	32.88	0.08	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	42	4.55	38.18	11.18	44.06	1.10	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	46	3.64	41.82	11.58	55.63	1.14	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	47	0.91	42.73	0.00	55.63	0.00	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	48	0.91	43.64	1.46	57.09	0.14	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	49	0.91	44.55	1.46	58.55	0.14	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	50	0.91	45.45	17.22	75.76	1.69	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	51	0.91	46.36	4.54	80.30	0.45	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	54	2.73	49.09	5.39	85.70	0.53	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	55	0.91	50.00	0.00	85.70	0.00	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	75	18.18	68.18	180.43	266.13	17.73	26.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	88	11.82	80.00	190.30	456.43	18.70	44.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	98	9.09	89.09	280.88	737.31	27.60	72.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	109	10.00	99.09	279.06	1,016.37	27.43	99.89	2	2	100.00	100.00	196.75	196.75	100.00	100.00	70.50	19.36			
20	500,000	UP		1	110	0.91	100.00	1.14	1,017.51	0.11	100.00	0	2	0.00	100.00	0.00	196.75	0.00	100.00	0.00	19.34			
				110					1,017.51					2					196.75					19.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 282 NUCLEAR POWER STATIONS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.93	0.93	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	3.34	4.27	4.01	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	59.72	63.99	71.70	76.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	19.30	83.28	23.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4				83.28						0				0.00						0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	66	66	2.06	2.06	0.51	0.51	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	96	0.94	3.00	0.60	1.11	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	494	590	15.42	18.42	20.55	21.66	2.69	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	362	952	11.30	29.72	21.53	43.19	2.82	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	372	1,324	11.61	41.34	40.07	83.26	5.24	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	551	1,875	17.20	58.54	100.61	183.87	13.16	24.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	869	2,744	27.13	85.67	204.61	388.48	26.77	50.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	341	3,085	10.65	96.32	131.70	520.18	17.23	68.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	3,124	1.22	97.53	4.98	515.21	0.65	67.40	1	1	7.14	7.14	100.00	100.00	87.09	87.09	2009.65	19.41			
10	2,000	2,500	2,250	7	3,131	0.22	97.75	32.74	547.95	4.28	71.69	0	1	0.00	7.14	0.00	100.00	0.00	87.09	0.00	18.25			
11	2,500	3,000	2,750	4	3,135	0.12	97.88	14.96	562.91	1.96	73.65	0	1	0.00	7.14	0.00	100.00	0.00	87.09	0.00	17.76			
12	3,000	4,000	3,500	3	3,138	0.09	97.97	7.65	570.55	1.00	74.65	0	1	0.00	7.14	0.00	100.00	0.00	87.09	0.00	17.53			
13	4,000	5,000	4,500	4	3,142	0.12	98.10	0.77	571.33	0.10	74.75	0	1	0.00	7.14	0.00	100.00	0.00	87.09	0.00	17.50			
14	5,000	7,500	6,250	4	3,146	0.12	98.22	0.00	571.33	0.00	74.75	0	1	0.00	7.14	0.00	100.00	0.00	87.09	0.00	17.50			
15	7,500	10,000	8,750	1	3,147	0.03	98.25	22.29	593.62	2.92	77.66	0	1	0.00	7.14	0.00	100.00	0.00	87.09	0.00	16.85			
16	10,000	20,000	15,000	10	3,157	0.31	98.56	0.01	593.62	0.00	77.66	1	2	7.14	14.29	0.00	100.00	0.00	87.09	0.00	16.85			
17	20,000	50,000	35,000	19	3,176	0.59	99.16	31.77	625.39	4.16	81.82	3	5	21.43	35.71	1.12	101.12	0.97	88.06	3.52	16.17			
18	50,000	100,000	75,000	9	3,185	0.28	99.44	63.54	688.93	8.31	90.13	2	7	14.29	50.00	5.32	106.44	4.64	92.70	8.38	15.45			
19	100,000	500,000	300,000	14	3,199	0.44	99.88	75.23	764.16	9.84	99.98	6	13	42.86	92.86	6.97	113.41	6.07	98.77	9.27	14.84			
20	500,000	UP		4	3,203	0.12	100.00	0.19	764.35	0.02	100.00	1	14	7.14	100.00	1.41	114.83	1.23	100.00	764.30	15.02			
				3,203					764.35					14					114.83					15.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.89	1.89	1.44	1.44	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	3.77	5.66	1.17	2.61	0.56	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	7	7.55	13.21	0.62	3.23	0.30	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.89	15.09	0.20	3.44	0.10	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	10	3.77	18.87	1.07	2.37	0.51	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	19	16.98	35.85	6.11	8.48	2.92	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	20	1.89	37.74	0.61	9.09	0.29	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	25	9.43	47.17	6.37	15.46	3.05	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	28	5.66	52.83	1.07	16.53	0.51	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	29	1.89	54.72	3.36	19.89	1.61	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	30	1.89	56.60	7.34	27.22	3.51	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	34	7.55	64.15	7.68	34.90	3.67	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	38	7.55	71.70	43.38	78.28	20.76	37.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	39	1.89	73.58	16.89	95.17	8.08	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	40	1.89	75.47	28.95	124.12	13.85	59.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	43	5.66	81.13	44.10	168.22	21.10	80.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	45	3.77	84.91	1.21	169.43	0.58	81.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	47	3.77	88.68	6.38	175.80	3.05	84.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	51	7.55	96.23	24.16	199.96	11.56	95.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	53	3.77	100.00	9.04	209.01	4.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				53					209.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	10.53	10.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.63	13.16	0.65	0.65	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.63	15.79	2.68	2.03	1.39	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.63	18.42	0.12	2.15	0.06	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.63	21.05	1.71	3.86	0.88	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	2.63	23.68	2.68	6.54	1.39	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.63	26.32	2.68	3.86	1.39	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	2.63	28.95	2.68	1.17	1.39	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.63	31.58	0.65	1.83	0.34	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.63	34.21	0.65	2.48	0.34	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.63	36.84	0.65	1.83	0.34	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	2.63	39.47	11.04	12.87	5.72	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.63	42.11	2.21	15.08	1.14	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	2.63	44.74	1.68	16.76	0.87	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	2.63	47.37	5.48	22.24	2.84	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	2.63	50.00	5.37	27.61	2.78	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	31	31.58	81.58	72.09	99.70	37.35	51.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	35	10.53	92.11	71.28	170.99	36.93	88.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	37	5.26	97.37	2.22	173.21	1.15	89.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	38	2.63	100.00	19.82	193.02	10.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				38				193.02				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 286 GASWORKS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.96	6.96	12.62	12.62	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	13	1.27	8.23	6.95	19.56	0.68	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	15	1.27	9.49	5.05	24.61	0.49	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	17	1.27	10.76	0.94	25.55	0.09	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	18	0.63	11.39	1.52	27.07	0.15	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	20	1.27	12.66	3.56	30.63	0.35	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	22	1.27	13.92	0.53	31.16	0.05	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	27	3.16	17.09	8.53	39.69	0.83	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	28	0.63	17.72	4.12	43.81	0.40	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	29	0.63	18.35	6.72	50.53	0.66	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	30	0.63	18.99	7.73	58.26	0.76	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	33	1.90	20.89	27.12	85.38	2.66	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	34	0.63	21.52	11.12	96.50	1.09	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	35	0.63	22.15	0.26	96.76	0.03	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	41	3.80	25.95	45.51	142.27	4.46	13.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	60	12.03	37.97	176.15	318.42	17.25	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	80	12.66	50.63	152.28	470.71	14.91	46.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	92	7.59	58.23	16.53	487.23	1.62	47.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	46	138	29.11	87.34	455.08	942.32	44.56	92.27	2	2	100.00	100.00	206.41	206.41	100.00	100.00	45.36	21.90			
20	500,000	UP		20	158	12.66	100.00	78.89	1,021.21	7.73	100.00	0	0	0.00	100.00	0.00	206.41	0.00	100.00	0.00	20.21			
				158					1,021.21					2					206.41					20.21



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2862

LIQUEFIED GAS INSTALLATIONS GAS DECOMPOSITION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	1.96	1.96	0.14	0.14	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	14	7.19	9.15	1.26	1.40	0.23	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	42	56	27.45	36.60	10.07	11.47	1.82	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	66	6.54	43.14	4.28	15.75	0.77	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	45	111	29.41	72.55	28.90	44.65	5.23	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	14	125	9.15	81.70	11.60	56.25	2.10	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	128	1.96	83.66	4.18	60.44	0.76	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	129	0.65	84.31	1.72	62.15	0.31	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	130	0.65	84.97	2.55	64.70	0.46	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	131	0.65	85.62	7.01	71.71	1.27	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	132	0.65	86.27	4.18	75.89	0.76	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	133	0.65	86.93	7.01	82.90	1.27	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	136	1.96	88.89	15.37	98.26	2.78	17.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	142	3.92	92.81	43.07	141.33	7.80	25.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	143	0.65	93.46	13.36	154.69	2.42	28.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	144	0.65	94.12	40.93	195.62	7.41	35.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	148	2.61	96.73	110.13	305.75	19.95	55.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	152	2.61	99.35	231.93	537.68	42.01	97.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	153	0.65	100.00	14.39	552.07	2.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	153	0.00	100.00	0.00	552.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				153				552.07		0				0.00				0.00				0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 2868 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.39	1.39	3.92	3.92	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.39	2.78	2.55	6.47	0.24	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.39	4.17	2.66	9.13	0.25	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.39	5.56	3.43	12.56	0.33	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.39	6.94	3.43	15.99	0.33	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.39	8.33	2.66	18.65	0.25	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.39	9.72	3.56	22.21	0.34	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.39	11.11	2.76	24.97	0.26	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.39	12.50	3.94	28.91	0.38	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.39	13.89	5.09	34.00	0.49	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	1.39	15.28	7.25	41.25	0.69	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	1.39	16.67	10.52	51.78	1.01	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	1.39	18.06	8.27	60.05	0.79	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	1.39	19.44	6.40	66.45	0.61	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	24	13.89	33.33	129.83	196.29	12.43	18.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	22	46	30.56	63.89	354.36	550.65	33.93	52.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	10	56	13.89	77.78	198.10	748.75	18.97	71.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	66	13.89	91.67	173.29	922.04	16.59	88.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	72	8.33	100.00	122.29	1,044.33	11.71	100.00	1	1	100.00	100.00	96.06	96.06	100.00	100.00	78.55	78.55	9.20	9.20	
				72					1,044.33					1					96.06					9.20



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	4.61	4.61	22.21	22.21	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	52	1.24	5.84	4.45	26.66	0.13	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	84	3.60	9.44	0.87	27.53	0.02	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	103	2.13	11.57	6.99	34.52	0.20	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	130	3.03	14.61	9.09	43.60	0.26	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	148	2.02	16.63	10.24	53.85	0.29	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	173	2.81	19.44	1.61	52.23	0.05	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	96	269	10.79	30.22	40.03	92.26	1.13	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	38	307	4.27	34.49	30.71	122.97	0.86	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	42	349	4.72	39.21	21.84	144.81	0.61	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	362	1.46	40.67	22.85	167.66	0.64	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	49	411	5.51	46.18	79.58	247.24	2.24	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	24	435	2.70	48.88	63.90	311.14	1.80	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	52	487	5.84	54.72	82.54	393.68	2.32	11.07	1	1	6.67	6.67	1,310.32	1,310.32	19.31	19.31	1587.53	332.84			
15	7,500	10,000	8,750	33	520	3.71	58.43	113.84	507.52	3.20	14.28	0	1	0.00	6.67	0.00	1,310.32	0.00	19.31	0.00	258.18			
16	10,000	20,000	15,000	88	608	9.89	68.31	418.58	926.10	11.77	26.05	4	5	26.67	33.33	1,598.14	2,908.45	23.55	42.85	381.80	314.05			
17	20,000	50,000	35,000	99	707	11.12	79.44	724.49	1,650.60	20.38	46.43	5	10	33.33	66.67	3,802.22	6,710.67	56.02	98.88	524.81	406.56			
18	50,000	100,000	75,000	49	756	5.51	84.94	165.02	1,815.62	4.64	51.07	0	10	0.00	66.67	0.00	6,710.67	0.00	98.88	0.00	369.61			
19	100,000	500,000	300,000	78	834	8.76	93.71	1,551.89	3,367.51	43.65	94.73	0	10	0.00	66.67	0.00	6,710.67	0.00	98.88	0.00	199.28			
20	500,000	UP		56	890	6.29	100.00	187.51	3,555.02	5.27	100.00	5	15	33.33	100.00	76.26	6,786.93	1.12	100.00	40.67	190.91			
				890					3,555.02					15					6,786.93					190.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	18.75	18.75	0.09	0.09	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.25	25.00	0.07	0.16	0.17	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.25	31.25	0.32	0.48	0.73	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.25	37.50	0.45	0.93	1.05	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	9	18.75	56.25	1.53	2.46	3.54	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	6.25	62.50	0.78	3.23	1.80	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	6.25	68.75	1.81	5.04	4.21	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	6.25	75.00	9.06	14.10	21.02	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	6.25	81.25	14.30	28.40	33.18	65.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	6.25	87.50	14.30	42.70	33.18	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	6.25	93.75	21.00	21.70	48.72	50.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	6.25	100.00	21.40	43.10	49.65	100.00	2	2	100.00	100.00	71.97	71.97	100.00	100.00	336.30	166.96	
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	71.97	0.00	100.00	0.00	166.96	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	71.97	0.00	100.00	0.00	166.96	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	71.97	0.00	100.00	0.00	166.96	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	71.97	0.00	100.00	0.00	166.96	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	71.97	0.00	100.00	0.00	166.96	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	71.97	0.00	100.00	0.00	166.96	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	71.97	0.00	100.00	0.00	166.96	
20	500,000	UP		0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	71.97	0.00	100.00	0.00	166.96	
				16					43.10					2					71.97			166.96



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	6.25	6.25	2.48	2.48	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	8	3.75	10.00	0.35	2.84	0.21	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	12	5.00	15.00	0.31	3.15	0.18	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	14	2.50	17.50	1.28	4.43	0.75	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	22	10.00	27.50	4.76	9.19	2.80	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	29	8.75	36.25	5.02	14.21	2.95	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	37	10.00	46.25	14.08	28.29	8.28	16.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	38	1.25	47.50	1.58	29.87	0.93	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	42	5.00	52.50	8.17	38.04	4.81	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	46	5.00	57.50	9.09	47.13	5.35	27.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	50	5.00	62.50	12.12	59.25	7.13	34.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	53	3.75	66.25	7.81	67.06	4.59	39.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	56	3.75	70.00	21.04	88.10	12.38	51.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	63	8.75	78.75	69.38	157.49	40.80	92.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	68	6.25	85.00	13.42	144.07	7.89	84.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	70	2.50	87.50	5.84	149.91	3.44	88.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	75	6.25	93.75	17.22	167.13	10.13	98.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	77	2.50	96.25	0.82	167.95	0.48	98.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	79	2.50	98.75	0.26	168.22	0.16	98.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	80	1.25	100.00	1.83	170.04	1.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				80					170.04					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	35	35	22.15	22.15	1.32	1.32	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	45	6.33	28.48	0.72	2.04	0.50	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	58	103	36.71	65.19	9.19	11.23	6.42	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	41	144	25.95	91.14	8.78	20.01	6.13	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	145	0.63	91.77	4.43	24.44	3.09	17.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	146	0.63	92.41	3.69	28.13	2.57	19.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	147	0.63	93.04	10.08	38.21	7.04	26.68	2	2	33.33	33.33	10.08	10.08	23.02	23.02	100.00	26.38	
8	1,000	1,500	1,250	1	148	0.63	93.67	20.02	58.23	13.98	40.66	0	2	0.00	33.33	0.00	10.08	0.00	23.02	0.00	17.31	
9	1,500	2,000	1,750	1	149	0.63	94.30	4.32	62.55	3.02	43.68	1	3	16.67	50.00	0.42	10.50	0.96	23.98	9.72	16.79	
10	2,000	2,500	2,250	1	150	0.63	94.94	8.58	71.13	5.99	49.67	0	3	0.00	50.00	0.00	10.50	0.00	23.98	0.00	14.76	
11	2,500	3,000	2,750	1	151	0.63	95.57	20.90	92.03	14.60	64.27	0	3	0.00	50.00	0.00	10.50	0.00	23.98	0.00	11.41	
12	3,000	4,000	3,500	1	152	0.63	96.20	1.67	93.70	1.17	65.44	1	4	16.67	66.67	14.27	24.77	32.58	56.56	852.91	26.43	
13	4,000	5,000	4,500	1	153	0.63	96.84	3.41	97.11	2.38	67.82	1	5	16.67	83.33	19.03	43.79	43.44	100.00	557.92	45.10	
14	5,000	7,500	6,250	1	154	0.63	97.47	1.10	98.21	0.77	68.59	0	5	0.00	83.33	0.00	43.79	0.00	100.00	0.00	44.59	
15	7,500	10,000	8,750	1	155	0.63	98.10	21.43	119.65	14.97	83.55	0	5	0.00	83.33	0.00	43.79	0.00	100.00	0.00	36.60	
16	10,000	20,000	15,000	1	156	0.63	98.73	3.49	123.14	2.44	86.00	0	5	0.00	83.33	0.00	43.79	0.00	100.00	0.00	35.56	
17	20,000	50,000	35,000	1	157	0.63	99.37	12.09	135.23	8.44	94.44	1	6	16.67	100.00	0.00	43.79	0.00	100.00	0.00	32.38	
18	50,000	100,000	75,000	1	158	0.63	100.00	7.96	143.20	5.56	100.00	0	6	0.00	100.00	0.00	43.79	0.00	100.00	0.00	30.58	
19	100,000	500,000	300,000	0	158	0.00	100.00	0.00	143.20	0.00	100.00	0	6	0.00	100.00	0.00	43.79	0.00	100.00	0.00	30.58	
20	500,000	UP		0	158	0.00	100.00	0.00	143.20	0.00	100.00	0	6	0.00	100.00	0.00	43.79	0.00	100.00	0.00	30.58	
				158					143.20					6					43.79			30.58



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	6.40	6.40	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	48	0.58	6.98	0.00	0.09	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	83	5.09	12.06	2.36	2.45	0.51	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	90	1.02	13.08	1.06	3.50	0.23	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	44	134	6.40	19.48	3.86	7.36	0.84	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	145	1.60	21.08	1.59	8.94	0.35	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	173	4.07	25.15	4.25	13.20	0.93	2.88	1	1	7.69	7.69	22.15	22.15	0.42	0.42	520.84	167.84			
8	1,000	1,500	1,250	66	239	9.59	34.74	13.98	27.18	3.05	5.94	0	1	0.00	7.69	0.00	22.15	0.00	0.42	0.00	81.51			
9	1,500	2,000	1,750	57	296	8.28	43.02	10.51	37.68	2.29	8.23	0	1	0.00	7.69	0.00	22.15	0.00	0.42	0.00	58.78			
10	2,000	2,500	2,250	32	328	4.65	47.67	20.24	57.92	4.42	12.65	2	3	15.38	23.08	69.45	91.60	1.31	1.73	343.22	158.16			
11	2,500	3,000	2,750	31	359	4.51	52.18	6.82	64.74	1.49	14.14	0	3	0.00	23.08	0.00	91.60	0.00	1.73	0.00	141.49			
12	3,000	4,000	3,500	39	398	5.67	57.85	10.77	75.51	2.35	16.49	0	3	0.00	23.08	0.00	91.60	0.00	1.73	0.00	121.31			
13	4,000	5,000	4,500	52	450	7.56	65.41	26.20	101.71	5.72	22.22	0	3	0.00	23.08	0.00	91.60	0.00	1.73	0.00	90.07			
14	5,000	7,500	6,250	40	490	5.81	71.22	24.86	126.56	5.43	27.64	0	3	0.00	23.08	0.00	91.60	0.00	1.73	0.00	72.38			
15	7,500	10,000	8,750	46	536	6.69	77.91	71.18	197.75	15.55	43.19	3	6	23.08	46.15	61.16	152.76	1.15	2.88	85.92	77.25			
16	10,000	20,000	15,000	76	612	11.05	88.95	130.77	328.52	28.56	71.76	0	6	0.00	46.15	0.00	152.76	0.00	2.88	0.00	46.50			
17	20,000	50,000	35,000	28	640	4.07	93.02	50.91	379.42	11.12	82.88	0	6	0.00	46.15	0.00	152.76	0.00	2.88	0.00	40.26			
18	50,000	100,000	75,000	20	660	2.91	95.93	21.75	401.18	4.75	87.63	0	6	0.00	46.15	0.00	152.76	0.00	2.88	0.00	38.08			
19	100,000	500,000	300,000	24	684	3.49	99.42	43.34	444.51	9.47	97.09	6	12	46.15	92.31	4,690.08	4,842.85	88.32	91.20	10822.73	1089.47			
20	500,000	UP		4	688	0.58	100.00	13.30	457.81	2.91	100.00	1	13	7.69	100.00	467.50	5,310.35	8.80	100.00	3514.99	1159.93			
				688					457.81					13					5,310.35					1159.93



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	9.08	9.08	20.58	20.58	1.65	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	62	1.54	10.62	0.32	20.90	0.03	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	76	2.40	13.01	1.04	21.94	0.08	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	90	2.40	15.41	1.74	23.69	0.14	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	109	3.25	18.66	8.68	32.37	0.70	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	131	3.77	22.43	12.25	44.62	0.98	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	134	0.51	22.95	1.21	45.82	0.10	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	154	3.42	26.37	8.71	54.53	0.70	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	25	179	4.28	30.65	23.80	78.33	1.91	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	190	1.88	32.53	6.14	84.47	0.49	6.77	2	2	12.50	12.50	40.05	40.05	5.15	5.15	652.51	47.42			
11	2,500	3,000	2,750	6	196	1.03	33.56	8.66	93.12	0.69	7.46	2	4	12.50	25.00	24.24	64.29	3.12	8.27	279.97	69.04			
12	3,000	4,000	3,500	14	210	2.40	35.96	23.52	116.65	1.89	9.35	0	4	0.00	25.00	0.00	64.29	0.00	8.27	0.00	55.12			
13	4,000	5,000	4,500	13	223	2.23	38.18	24.36	141.00	1.95	11.30	0	4	0.00	25.00	0.00	64.29	0.00	8.27	0.00	45.60			
14	5,000	7,500	6,250	35	258	5.99	44.18	36.66	177.66	2.94	14.24	0	4	0.00	25.00	0.00	64.29	0.00	8.27	0.00	36.19			
15	7,500	10,000	8,750	14	272	2.40	46.58	30.08	207.75	2.41	16.65	0	4	0.00	25.00	0.00	64.29	0.00	8.27	0.00	30.95			
16	10,000	20,000	15,000	83	355	14.21	60.79	154.16	361.90	12.36	29.01	5	9	31.25	56.25	162.50	226.80	20.90	29.17	105.42	62.67			
17	20,000	50,000	35,000	85	440	14.55	75.34	349.75	711.65	28.03	57.04	1	10	6.25	62.50	24.45	251.25	3.14	32.31	6.99	35.31			
18	50,000	100,000	75,000	30	470	5.14	80.48	87.03	798.69	6.98	64.02	0	10	0.00	62.50	0.00	251.25	0.00	32.31	0.00	31.46			
19	100,000	500,000	300,000	75	545	12.84	93.32	296.03	1,094.71	23.73	87.75	0	10	0.00	62.50	0.00	251.25	0.00	32.31	0.00	22.95			
20	500,000	UP		39	584	6.68	100.00	152.87	1,247.59	12.25	100.00	6	16	37.50	100.00	526.36	777.61	67.69	100.00	344.32	62.33			
				584					1,247.59					16					777.61					62.33



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2904

AERIAL RAILWAYS/ROPEWAYS/FUNICULAR RAILWAYS/CHAIRLIFTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	0.47	0.47	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	0.90	1.37	1.61	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	0.95	2.33	1.71	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	1.55	3.87	2.77	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	10	33.33	55.56	4.30	8.17	7.70	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	12	11.11	66.67	1.62	9.80	2.91	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	14	11.11	77.78	2.32	12.12	4.16	21.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	5.56	83.33	1.81	13.93	3.25	24.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	5.56	88.89	3.62	17.55	6.48	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	5.56	94.44	25.52	43.07	45.69	77.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	5.56	100.00	12.78	55.85	22.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					55.85					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2905 AIRPORT : HANGARS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	31.51	31.51	0.42	0.42	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	24	1.37	32.88	2.08	1.66	0.47	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	25	1.37	34.25	0.12	1.54	0.03	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	26	1.37	35.62	1.92	3.47	0.43	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	29	4.11	39.73	0.69	2.77	0.16	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	33	5.48	45.21	0.66	3.44	0.15	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	35	2.74	47.95	0.67	4.11	0.15	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	36	1.37	49.32	1.94	2.17	0.44	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	40	5.48	54.79	5.12	2.95	1.16	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	42	2.74	57.53	4.08	7.03	0.92	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	43	1.37	58.90	2.85	9.88	0.64	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	44	1.37	60.27	0.82	10.70	0.18	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	47	4.11	64.38	2.27	12.96	0.51	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	48	1.37	65.75	5.04	18.00	1.14	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	51	4.11	69.86	30.49	48.50	6.88	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	56	6.85	76.71	111.95	160.45	25.25	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	57	1.37	78.08	24.29	184.74	5.48	41.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	60	4.11	82.19	27.53	212.27	6.21	47.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	69	12.33	94.52	160.51	372.78	36.20	84.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	73	5.48	100.00	70.67	443.45	15.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				73					443.45					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2906

AIRPORT : WORKSHOPSPARE PARTS DEPOTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	11.59	11.59	20.72	20.72	3.94	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	11	4.35	15.94	1.75	18.96	0.33	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	15	5.80	21.74	2.93	16.04	0.56	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	18	4.35	26.09	1.07	14.96	0.20	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	23	7.25	33.33	2.27	12.69	0.43	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	25	2.90	36.23	1.59	11.10	0.30	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	26	1.45	37.68	2.22	8.87	0.42	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	29	4.35	42.03	4.42	4.46	0.84	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	32	4.35	46.38	6.46	2.00	1.23	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	33	1.45	47.83	2.88	4.89	0.55	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	39	8.70	56.52	17.78	22.66	3.38	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	42	4.35	60.87	14.23	36.90	2.71	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	47	7.25	68.12	31.93	68.83	6.07	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	49	2.90	71.01	17.26	86.08	3.28	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	50	1.45	72.46	40.91	127.00	7.78	24.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	52	2.90	75.36	25.34	152.33	4.82	28.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	59	10.14	85.51	177.61	329.94	33.77	62.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	64	7.25	92.75	80.91	410.86	15.38	78.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	66	2.90	95.65	57.93	468.79	11.01	89.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	69	4.35	100.00	57.20	525.99	10.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				69					525.99					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2907 AIRPORT : AIRCRAFTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	50.00	50.00	0.04	0.04	3.21	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	50.00	100.00	1.24	1.28	96.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					1.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2908

AIRPORT : GENERAL AIRPORT SERVICES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	67	67	19.25	19.25	13.86	13.86	4.28	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	82	4.31	23.56	1.06	14.93	0.33	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	104	6.32	29.89	3.51	18.43	1.08	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	117	3.74	33.62	5.01	23.45	1.55	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	145	8.05	41.67	3.57	27.01	1.10	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	157	3.45	45.11	3.53	30.54	1.09	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	159	0.57	45.69	2.55	33.09	0.79	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	177	5.17	50.86	8.04	41.13	2.48	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	193	4.60	55.46	13.30	54.43	4.11	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	200	2.01	57.47	6.16	60.59	1.90	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	208	2.30	59.77	13.81	74.40	4.26	22.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	218	2.87	62.64	1.79	76.19	0.55	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	223	1.44	64.08	1.82	74.37	0.56	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	232	2.59	66.67	40.77	115.13	12.59	35.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	235	0.86	67.53	1.55	116.69	0.48	36.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	250	4.31	71.84	54.16	170.85	16.72	52.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	289	11.21	83.05	42.41	213.26	13.09	65.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	312	6.61	89.66	25.88	239.14	7.99	73.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	331	5.46	95.11	10.66	249.79	3.29	77.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		17	348	4.89	100.00	74.13	323.92	22.88	100.00	1	1	100.00	100.00	90.00	90.00	100.00	100.00	121.42	27.78			
				348					323.92					1					90.00					27.78



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2909 AIRPORT : OTHERS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.53	3.53	0.21	0.21	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	24	10.59	14.12	1.74	1.96	0.22	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	44	11.76	25.88	3.23	5.18	0.40	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	58	8.24	34.12	3.57	8.75	0.44	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	76	10.59	44.71	7.13	15.88	0.88	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	88	7.06	51.76	6.34	22.22	0.78	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	95	4.12	55.88	7.53	29.75	0.93	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	106	6.47	62.35	12.17	41.93	1.50	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	107	0.59	62.94	1.31	43.24	0.16	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	111	2.35	65.29	7.85	51.09	0.97	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	119	4.71	70.00	4.53	55.62	0.56	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	127	4.71	74.71	15.61	71.23	1.93	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	130	1.76	76.47	7.64	78.87	0.94	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	136	3.53	80.00	26.48	105.35	3.27	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	137	0.59	80.59	24.46	129.81	3.02	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	140	1.76	82.35	92.46	222.27	11.43	27.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	142	1.18	83.53	55.88	278.15	6.91	34.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	143	0.59	84.12	20.44	298.58	2.53	36.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	167	14.12	98.24	491.66	790.24	60.77	97.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	170	1.76	100.00	18.81	809.05	2.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				170					809.05					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.94	8.82	0.20	0.20	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.94	11.76	0.46	0.67	0.39	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	5.88	17.65	1.19	1.86	1.00	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	8.82	26.47	2.85	4.71	2.38	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	11	5.88	32.35	2.88	7.60	2.41	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	15	11.76	44.12	6.84	14.43	5.71	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	20	14.71	58.82	9.54	23.97	7.97	20.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	2.94	61.76	4.05	28.03	3.39	23.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	24	8.82	70.59	10.60	38.63	8.86	32.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	26	5.88	76.47	6.32	44.95	5.28	37.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	28	5.88	82.35	15.30	60.25	12.79	50.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	30	5.88	88.24	20.61	80.85	17.22	67.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	31	2.94	91.18	16.44	97.29	13.74	81.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	2.94	94.12	8.66	105.95	7.24	88.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	33	2.94	97.06	11.31	117.26	9.45	98.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	34	2.94	100.00	2.38	119.64	1.99	100.00	7	7	100.00	100.00	25.41	25.41	100.00	100.00	1068.39	21.24
18	50,000	100,000	75,000	0	34	0.00	100.00	0.00	119.64	0.00	100.00	0	7	0.00	100.00	0.00	25.41	0.00	100.00	0.00	21.24
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	119.64	0.00	100.00	0	7	0.00	100.00	0.00	25.41	0.00	100.00	0.00	21.24
20	500,000	UP		0	34	0.00	100.00	0.00	119.64	0.00	100.00	0	7	0.00	100.00	0.00	25.41	0.00	100.00	0.00	21.24
				34				119.64		7						25.41					21.24



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2911

CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	9.02	9.02	12.40	12.40	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.75	9.77	0.13	12.53	0.02	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	19	4.51	14.29	1.21	13.74	0.18	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	27	6.02	20.30	6.13	19.87	0.92	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	34	5.26	25.56	5.04	24.91	0.76	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	44	7.52	33.08	7.95	32.86	1.19	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	54	7.52	40.60	12.02	44.88	1.81	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	67	9.77	50.38	22.19	67.06	3.33	10.07	1	1	33.33	33.33	23.78	23.78	6.27	6.27	107.16	35.45			
9	1,500	2,000	1,750	9	76	6.77	57.14	18.41	85.47	2.77	12.84	0	1	0.00	33.33	0.00	23.78	0.00	6.27	0.00	27.82			
10	2,000	2,500	2,250	6	82	4.51	61.65	16.11	101.58	2.42	15.26	0	1	0.00	33.33	0.00	23.78	0.00	6.27	0.00	23.40			
11	2,500	3,000	2,750	5	87	3.76	65.41	18.14	119.73	2.73	17.99	0	1	0.00	33.33	0.00	23.78	0.00	6.27	0.00	19.86			
12	3,000	4,000	3,500	10	97	7.52	72.93	84.23	203.96	12.65	30.64	0	1	0.00	33.33	0.00	23.78	0.00	6.27	0.00	11.66			
13	4,000	5,000	4,500	4	101	3.01	75.94	16.23	220.19	2.44	33.08	0	1	0.00	33.33	0.00	23.78	0.00	6.27	0.00	10.80			
14	5,000	7,500	6,250	10	111	7.52	83.46	57.98	278.17	8.71	41.79	0	1	0.00	33.33	0.00	23.78	0.00	6.27	0.00	8.55			
15	7,500	10,000	8,750	7	118	5.26	88.72	54.92	333.09	8.25	50.04	0	1	0.00	33.33	0.00	23.78	0.00	6.27	0.00	7.14			
16	10,000	20,000	15,000	5	123	3.76	92.48	33.59	366.68	5.05	55.09	0	1	0.00	33.33	0.00	23.78	0.00	6.27	0.00	6.48			
17	20,000	50,000	35,000	5	128	3.76	96.24	118.61	485.29	17.82	72.91	0	1	0.00	33.33	0.00	23.78	0.00	6.27	0.00	4.90			
18	50,000	100,000	75,000	2	130	1.50	97.74	92.60	577.89	13.91	86.82	0	1	0.00	33.33	0.00	23.78	0.00	6.27	0.00	4.11			
19	100,000	500,000	300,000	1	131	0.75	98.50	22.40	600.29	3.37	90.18	0	1	0.00	33.33	0.00	23.78	0.00	6.27	0.00	3.96			
20	500,000	UP		2	133	1.50	100.00	65.35	665.64	9.82	100.00	2	3	66.67	100.00	355.48	379.26	93.73	100.00	543.95	56.98			
				133					665.64					3					379.26					56.98



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.57	3.57	0.20	0.20	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.57	7.14	0.24	0.44	0.17	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.57	10.71	0.35	0.79	0.25	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	6	10.71	21.43	1.27	2.05	0.89	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	9	10.71	32.14	2.12	4.17	1.49	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	3.57	35.71	1.15	5.33	0.81	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	3.57	39.29	2.79	8.11	1.96	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	13	7.14	46.43	6.22	14.33	4.37	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	3.57	50.00	4.49	18.82	3.16	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	3.57	53.57	3.43	22.25	2.41	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	3.57	57.14	5.89	28.14	4.15	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	3.57	60.71	5.68	33.82	4.00	23.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	3.57	64.29	5.76	39.58	4.06	27.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	19	3.57	67.86	11.73	51.31	8.25	36.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	24	17.86	85.71	90.78	142.09	63.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	25	3.57	89.29	15.20	157.29	10.70	110.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	28	10.71	100.00	15.20	142.09	10.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	142.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	28	0.00	100.00	0.00	142.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				28					142.09					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	8.00	8.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	4.00	12.00	0.89	0.89	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	4.00	16.00	0.64	1.53	1.21	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	4.00	20.00	0.94	2.48	1.78	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	4.00	24.00	0.68	3.16	1.29	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	4.00	28.00	1.16	2.01	2.18	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	4.00	32.00	1.60	0.41	3.00	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	16	32.00	64.00	17.77	18.18	33.44	34.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	17	4.00	68.00	2.88	15.30	5.41	28.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	18	4.00	72.00	3.97	11.33	7.47	21.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	20	8.00	80.00	8.36	19.69	15.74	37.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	23	12.00	92.00	4.87	24.56	9.16	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	24	4.00	96.00	6.06	30.61	11.40	57.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	25	4.00	100.00	22.51	53.13	42.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					53.13					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2914 OTHERS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.08	4.08	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.04	6.12	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	4.08	10.20	0.77	0.77	0.28	0.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	4.08	14.29	1.15	1.92	0.42	0.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	6.12	20.41	6.91	8.83	2.52	3.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	19	18.37	38.78	14.52	23.35	5.29	8.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	2.04	40.82	1.93	25.28	0.70	9.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	24	8.16	48.98	11.12	36.40	4.05	13.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	35	22.45	71.43	35.38	71.78	12.89	26.15	1	1	100.00	100.00	1,818.65	1,818.65	100.00	100.00	5139.62	2533.57
10	2,000	2,500	2,250	2	37	4.08	75.51	10.11	81.89	3.68	29.84	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	2220.76
11	2,500	3,000	2,750	1	38	2.04	77.55	6.05	87.94	2.20	32.04	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	2067.95
12	3,000	4,000	3,500	5	43	10.20	87.76	21.95	109.89	8.00	40.04	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	1654.95
13	4,000	5,000	4,500	1	44	2.04	89.80	40.00	149.90	14.57	54.61	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	1213.28
14	5,000	7,500	6,250	1	45	2.04	91.84	0.00	149.90	0.00	54.61	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	1213.28
15	7,500	10,000	8,750	1	46	2.04	93.88	77.11	227.01	28.09	82.70	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	801.14
16	10,000	20,000	15,000	2	48	4.08	97.96	31.58	258.59	11.50	94.21	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	703.31
17	20,000	50,000	35,000	1	49	2.04	100.00	15.90	274.48	5.79	100.00	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58
18	50,000	100,000	75,000	0	49	0.00	100.00	0.00	274.48	0.00	100.00	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	274.48	0.00	100.00	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58
20	500,000	UP		0	49	0.00	100.00	0.00	274.48	0.00	100.00	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58
				49				274.48				1				1,818.65					662.58



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	245	245	11.13	11.13	42.45	42.45	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	202	447	9.17	20.30	62.65	105.09	0.95	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	254	701	11.53	31.83	159.21	264.31	2.41	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	192	893	8.72	40.55	147.66	411.97	2.23	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	271	1,164	12.31	52.86	327.16	739.12	4.95	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	182	1,346	8.27	61.13	294.33	1,033.45	4.45	15.64	1	1	100.00	100.00	160.28	160.28	100.00	100.00	54.46	15.51	
7	750	1,000	875	193	1,539	8.76	69.89	344.68	1,378.13	5.22	20.85	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	11.63	
8	1,000	1,500	1,250	159	1,698	7.22	77.11	420.73	1,798.86	6.37	27.22	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	8.91	
9	1,500	2,000	1,750	112	1,810	5.09	82.20	492.61	2,291.47	7.45	34.67	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	6.99	
10	2,000	2,500	2,250	65	1,875	2.95	85.15	357.75	2,649.22	5.41	40.09	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	6.05	
11	2,500	3,000	2,750	63	1,938	2.86	88.01	353.92	3,003.14	5.36	45.44	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	5.34	
12	3,000	4,000	3,500	67	2,005	3.04	91.05	490.63	3,493.78	7.42	52.87	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	4.59	
13	4,000	5,000	4,500	40	2,045	1.82	92.87	419.10	3,912.88	6.34	59.21	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	4.10	
14	5,000	7,500	6,250	53	2,098	2.41	95.28	703.66	4,616.54	10.65	69.86	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	3.47	
15	7,500	10,000	8,750	42	2,140	1.91	97.18	575.47	5,192.01	8.71	78.57	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	3.09	
16	10,000	20,000	15,000	33	2,173	1.50	98.68	696.67	5,888.68	10.54	89.11	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	2.72	
17	20,000	50,000	35,000	19	2,192	0.86	99.55	470.54	6,359.23	7.12	96.23	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	2.52	
18	50,000	100,000	75,000	3	2,195	0.14	99.68	138.12	6,497.34	2.09	98.32	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	2.47	
19	100,000	500,000	300,000	5	2,200	0.23	99.91	109.84	6,607.19	1.66	99.98	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	2.43	
20	500,000	UP		2	2,202	0.09	100.00	1.32	6,608.51	0.02	100.00	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	2.43	
				2,202					6,608.51					1					160.28			2.43



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29151 ELECTRICAL (DIESEL GENERATED AND/OR PLN) WELDING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	6.25	6.25	1.72	1.72	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	17	7.03	13.28	4.14	5.87	0.83	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	29	9.38	22.66	10.35	16.21	2.07	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	36	5.47	28.13	3.65	19.87	0.73	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	51	11.72	39.84	17.32	37.19	3.47	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	65	10.94	50.78	19.73	56.92	3.95	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	78	10.16	60.94	30.11	87.02	6.03	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	92	10.94	71.88	44.73	131.75	8.96	26.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	98	4.69	76.56	14.90	146.64	2.98	29.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	102	3.13	79.69	27.00	173.65	5.41	34.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	104	1.56	81.25	9.65	183.30	1.93	36.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	106	1.56	82.81	21.22	204.52	4.25	40.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	109	2.34	85.16	30.80	235.32	6.17	47.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	116	5.47	90.63	97.09	332.41	19.44	66.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	120	3.13	93.75	84.18	416.59	16.86	83.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	123	2.34	96.09	46.19	462.78	9.25	92.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	126	2.34	98.44	11.90	474.68	2.38	95.05	2	2	100.00	100.00	185.90	185.90	100.00	100.00	1561.73	39.16			
18	50,000	100,000	75,000	1	127	0.78	99.22	1.05	475.73	0.21	95.26	0	2	0.00	100.00	0.00	185.90	0.00	100.00	0.00	39.08			
19	100,000	500,000	300,000	1	128	0.78	100.00	23.65	499.39	4.74	100.00	0	2	0.00	100.00	0.00	185.90	0.00	100.00	0.00	37.23			
20	500,000	UP		0	128	0.00	100.00	0.00	499.39	0.00	100.00	0	2	0.00	100.00	0.00	185.90	0.00	100.00	0.00	37.23			
				128					499.39					2					185.90					37.23



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	18.18	27.27	0.61	0.61	3.96	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	6	27.27	54.55	1.52	2.13	9.83	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	9.09	63.64	1.84	3.97	11.93	25.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	9.09	72.73	2.69	6.66	17.46	43.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	9.09	81.82	3.45	10.11	22.38	65.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	9.09	90.91	2.26	12.37	14.68	80.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	9.09	100.00	3.05	15.42	19.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					15.42					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	980	980	58.23	58.23	187.04	187.04	40.28	40.28	1	1	0.69	0.69	0.63	0.63	0.00	0.00	0.34	0.34			
2	50	100	75	141	1,121	8.38	66.61	2.70	184.34	0.58	39.70	1	2	0.69	1.38	3.09	3.72	0.02	0.02	114.25	2.02			
3	100	200	150	96	1,217	5.70	72.31	3.65	180.69	0.79	38.92	0	2	0.00	1.38	0.00	3.72	0.00	0.02	0.00	2.06			
4	200	300	250	66	1,283	3.92	76.23	3.07	177.62	0.66	38.26	0	2	0.00	1.38	0.00	3.72	0.00	0.02	0.00	2.09			
5	300	500	400	90	1,373	5.35	81.58	8.78	168.84	1.89	36.36	0	2	0.00	1.38	0.00	3.72	0.00	0.02	0.00	2.20			
6	500	750	625	40	1,413	2.38	83.96	4.48	164.36	0.97	35.40	0	2	0.00	1.38	0.00	3.72	0.00	0.02	0.00	2.26			
7	750	1,000	875	28	1,441	1.66	85.62	8.67	155.69	1.87	33.53	0	2	0.00	1.38	0.00	3.72	0.00	0.02	0.00	2.39			
8	1,000	1,500	1,250	59	1,500	3.51	89.13	28.84	126.85	6.21	27.32	0	2	0.00	1.38	0.00	3.72	0.00	0.02	0.00	2.93			
9	1,500	2,000	1,750	37	1,537	2.20	91.33	13.33	113.52	2.87	24.45	0	2	0.00	1.38	0.00	3.72	0.00	0.02	0.00	3.27			
10	2,000	2,500	2,250	23	1,560	1.37	92.69	10.75	102.77	2.32	22.13	1	3	0.69	2.07	0.94	4.65	0.00	0.02	8.71	4.53			
11	2,500	3,000	2,750	13	1,573	0.77	93.46	4.59	98.18	0.99	21.14	0	3	0.00	2.07	0.00	4.65	0.00	0.02	0.00	4.74			
12	3,000	4,000	3,500	10	1,583	0.59	94.06	4.00	94.17	0.86	20.28	1	4	0.69	2.76	3.18	7.83	0.02	0.04	79.34	8.32			
13	4,000	5,000	4,500	9	1,592	0.53	94.59	5.10	89.07	1.10	19.18	0	4	0.00	2.76	0.00	7.83	0.00	0.04	0.00	8.79			
14	5,000	7,500	6,250	18	1,610	1.07	95.66	12.28	76.79	2.64	16.54	0	4	0.00	2.76	0.00	7.83	0.00	0.04	0.00	10.20			
15	7,500	10,000	8,750	9	1,619	0.53	96.20	8.59	68.19	1.85	14.69	0	4	0.00	2.76	0.00	7.83	0.00	0.04	0.00	11.48			
16	10,000	20,000	15,000	28	1,647	1.66	97.86	95.90	27.71	20.66	5.97	0	4	0.00	2.76	0.00	7.83	0.00	0.04	0.00	28.26			
17	20,000	50,000	35,000	19	1,666	1.13	98.99	70.82	98.53	15.25	21.22	1	5	0.69	3.45	64.80	72.63	0.32	0.36	91.50	73.72			
18	50,000	100,000	75,000	6	1,672	0.36	99.35	325.06	423.59	70.01	91.23	81	86	55.86	59.31	1,271.21	1,343.84	6.32	6.68	391.07	317.25			
19	100,000	500,000	300,000	5	1,677	0.30	99.64	6.72	430.31	1.45	92.68	0	86	0.00	59.31	0.00	1,343.84	0.00	6.68	0.00	312.30			
20	500,000	UP		6	1,683	0.36	100.00	34.00	464.31	7.32	100.00	59	145	40.69	100.00	18,772.63	20,116.46	93.32	100.00	55208.77	4332.55			
				1,683					464.31					145					20,116.46					4332.55



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	11.70	11.70	7.73	7.73	2.52	2.52	1	1	33.33	33.33	7.89	7.89	20.79	20.79	102.13	102.13			
2	50	100	75	28	59	10.57	22.26	2.75	10.48	0.90	3.41	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	75.33	75.33		
3	100	200	150	40	99	15.09	37.36	9.42	19.90	3.07	6.48	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	39.67	39.67		
4	200	300	250	28	127	10.57	47.92	8.20	28.10	2.67	9.15	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	28.10	28.10		
5	300	500	400	26	153	9.81	57.74	11.89	39.99	3.87	13.02	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	19.74	19.74		
6	500	750	625	19	172	7.17	64.91	14.04	54.03	4.57	17.59	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	14.61	14.61		
7	750	1,000	875	28	200	10.57	75.47	30.04	84.07	9.78	27.38	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	9.39	9.39		
8	1,000	1,500	1,250	19	219	7.17	82.64	29.22	113.29	9.51	36.89	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	6.97	6.97		
9	1,500	2,000	1,750	6	225	2.26	84.91	11.01	124.29	3.58	40.48	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	6.35	6.35		
10	2,000	2,500	2,250	6	231	2.26	87.17	16.77	141.07	5.46	45.94	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	5.60	5.60		
11	2,500	3,000	2,750	10	241	3.77	90.94	35.74	176.80	11.64	57.58	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	4.47	4.47		
12	3,000	4,000	3,500	12	253	4.53	95.47	55.23	232.03	17.99	75.56	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	3.40	3.40		
13	4,000	5,000	4,500	1	254	0.38	95.85	7.33	239.36	2.39	77.95	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	3.30	3.30		
14	5,000	7,500	6,250	3	257	1.13	96.98	14.15	253.52	4.61	82.56	1	2	33.33	66.67	28.33	36.22	74.60	95.39	200.12	14.29	14.29	14.29	
15	7,500	10,000	8,750	4	261	1.51	98.49	50.47	303.99	16.44	99.00	1	3	33.33	100.00	1.75	37.97	4.61	100.00	3.47	12.49	12.49		
16	10,000	20,000	15,000	2	263	0.75	99.25	3.08	307.08	1.00	100.00	0	3	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.37	12.37		
17	20,000	50,000	35,000	2	265	0.75	100.00	0.00	307.08	0.00	100.00	0	3	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.37	12.37		
18	50,000	100,000	75,000	0	265	0.00	100.00	0.00	307.08	0.00	100.00	0	3	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.37	12.37		
19	100,000	500,000	300,000	0	265	0.00	100.00	0.00	307.08	0.00	100.00	0	3	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.37	12.37		
20	500,000	UP		0	265	0.00	100.00	0.00	307.08	0.00	100.00	0	3	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.37	12.37		
				265					307.08					3					37.97					12.37



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	37	3.57	3.57	11.49	11.49	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	37	1.51	5.08	7.06	18.56	0.34	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	66	3.98	9.07	14.53	33.08	0.70	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	90	3.30	12.36	22.16	55.25	1.07	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	56	146	7.69	20.05	43.01	98.26	2.07	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	61	207	8.38	28.43	48.67	146.93	2.34	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	62	269	8.52	36.95	70.06	216.99	3.37	10.44	1	1	50.00	50.00	7.95	7.95	13.34	13.34	11.35	3.66			
8	1,000	1,500	1,250	60	329	8.24	45.19	74.65	291.64	3.59	14.03	0	1	0.00	50.00	0.00	7.95	0.00	13.34	0.00	2.73			
9	1,500	2,000	1,750	38	367	5.22	50.41	62.20	353.84	2.99	17.03	0	1	0.00	50.00	0.00	7.95	0.00	13.34	0.00	2.25			
10	2,000	2,500	2,250	38	405	5.22	55.63	59.66	413.50	2.87	19.90	0	1	0.00	50.00	0.00	7.95	0.00	13.34	0.00	1.92			
11	2,500	3,000	2,750	31	436	4.26	59.89	59.76	473.27	2.88	22.77	1	2	50.00	100.00	51.63	59.58	86.66	100.00	86.39	12.59			
12	3,000	4,000	3,500	30	466	4.12	64.01	71.07	544.34	3.42	26.19	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	10.94			
13	4,000	5,000	4,500	28	494	3.85	67.86	57.24	601.58	2.75	28.95	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	9.90			
14	5,000	7,500	6,250	36	530	4.95	72.80	107.86	709.44	5.19	34.14	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	8.40			
15	7,500	10,000	8,750	27	557	3.71	76.51	83.59	793.03	4.02	38.16	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	7.51			
16	10,000	20,000	15,000	96	653	13.19	89.70	473.15	1,266.18	22.77	60.93	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	4.71			
17	20,000	50,000	35,000	70	723	9.62	99.31	740.28	2,006.45	35.62	96.55	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	2.97			
18	50,000	100,000	75,000	4	727	0.55	99.86	71.34	2,077.79	3.43	99.99	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	2.87			
19	100,000	500,000	300,000	1	728	0.14	100.00	0.31	2,078.10	0.01	100.00	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	2.87			
20	500,000	UP		0	728	0.00	100.00	0.00	2,078.10	0.00	100.00	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	2.87			
				728					2,078.10					2					59.58					2.87



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2923

CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	15	15	1.85	1.85	0.60	0.60	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	14	29	1.73	3.58	1.23	1.83	0.07	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	30	0.12	3.70	0.35	2.18	0.02	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	36	0.74	4.44	1.60	3.77	0.09	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	40	0.49	4.94	0.87	4.64	0.05	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	44	0.49	5.43	2.51	7.15	0.14	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	50	0.74	6.17	1.54	8.68	0.09	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	23	73	2.84	9.01	22.83	31.51	1.27	1.76	1	1	16.67	16.67	167.27	167.27	30.18	30.18	732.82	530.85	
9	1,500	2,000	1,750	34	107	4.20	13.21	6.30	37.81	0.35	2.11	0	1	0.00	16.67	0.00	167.27	0.00	30.18	0.00	442.36	
10	2,000	2,500	2,250	41	148	5.06	18.27	19.18	57.00	1.07	3.18	0	1	0.00	16.67	0.00	167.27	0.00	30.18	0.00	293.48	
11	2,500	3,000	2,750	35	183	4.32	22.59	14.14	71.14	0.79	3.97	0	1	0.00	16.67	0.00	167.27	0.00	30.18	0.00	235.14	
12	3,000	4,000	3,500	43	226	5.31	27.90	39.59	110.73	2.21	6.18	0	1	0.00	16.67	0.00	167.27	0.00	30.18	0.00	151.06	
13	4,000	5,000	4,500	50	276	6.17	34.07	40.58	151.31	2.26	8.44	0	1	0.00	16.67	0.00	167.27	0.00	30.18	0.00	110.55	
14	5,000	7,500	6,250	53	329	6.54	40.62	36.27	187.58	2.02	10.46	2	3	33.33	50.00	65.10	232.37	11.75	41.93	179.49	123.88	
15	7,500	10,000	8,750	58	387	7.16	47.78	192.76	380.34	10.75	21.22	0	3	0.00	50.00	0.00	232.37	0.00	41.93	0.00	61.10	
16	10,000	20,000	15,000	209	596	25.80	73.58	624.50	1,004.84	34.84	56.05	1	4	16.67	66.67	10.78	243.15	1.94	43.87	1.73	24.20	
17	20,000	50,000	35,000	168	764	20.74	94.32	549.44	1,554.28	30.65	86.70	2	6	33.33	100.00	311.06	554.21	56.13	100.00	56.61	35.66	
18	50,000	100,000	75,000	37	801	4.57	98.89	162.59	1,716.87	9.07	95.77	0	6	0.00	100.00	0.00	554.21	0.00	100.00	0.00	32.28	
19	100,000	500,000	300,000	9	810	1.11	100.00	75.75	1,792.62	4.23	100.00	0	6	0.00	100.00	0.00	554.21	0.00	100.00	0.00	30.92	
20	500,000	UP		0	810	0.00	100.00	0.00	1,792.62	0.00	100.00	0	6	0.00	100.00	0.00	554.21	0.00	100.00	0.00	30.92	
				810					1,792.62					6					554.21			30.92



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2924

THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	67	67	46.21	46.21	1.24	1.24	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	78	7.59	53.79	0.18	1.42	0.16	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	97	13.10	66.90	1.62	3.04	1.42	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	109	8.28	75.17	4.03	7.07	3.52	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	119	6.90	82.07	1.69	8.76	1.48	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	122	2.07	84.14	0.87	7.88	0.76	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	123	0.69	84.83	2.59	10.47	2.26	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	124	0.69	85.52	0.00	10.47	0.00	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	126	1.38	86.90	5.20	15.67	4.54	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	127	0.69	87.59	6.89	22.56	6.02	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	128	0.69	88.28	0.00	22.56	0.00	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	129	0.69	88.97	0.00	22.56	0.00	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	130	0.69	89.66	10.63	33.19	9.28	28.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	132	1.38	91.03	5.49	27.70	4.80	24.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	134	1.38	92.41	19.94	47.64	17.41	41.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	136	1.38	93.79	47.80	95.44	41.75	83.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	145	6.21	100.00	19.07	114.51	16.66	100.00	2	2	100.00	100.00	96.60	96.60	100.00	100.00	506.50	84.36			
18	50,000	100,000	75,000	0	145	0.00	100.00	0.00	114.51	0.00	100.00	0	2	0.00	100.00	0.00	96.60	0.00	100.00	0.00	84.36			
19	100,000	500,000	300,000	0	145	0.00	100.00	0.00	114.51	0.00	100.00	0	2	0.00	100.00	0.00	96.60	0.00	100.00	0.00	84.36			
20	500,000	UP		0	145	0.00	100.00	0.00	114.51	0.00	100.00	0	2	0.00	100.00	0.00	96.60	0.00	100.00	0.00	84.36			
				145					114.51					2					96.60					84.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2925

CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.50	0.50	11.54	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	3.36	3.86	77.53	89.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.42	4.28	9.58	98.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.06	4.33	1.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					4.33					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2926 OTHERS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	363	363	14.86	14.86	28.97	28.97	3.47	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	545	908	22.32	37.18	19.53	48.50	2.34	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	565	1,473	23.14	60.32	36.71	85.21	4.40	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	222	1,695	9.09	69.41	65.44	150.65	7.84	18.05	2	2	50.00	50.00	10.90	10.90	12.84	12.84	16.65	7.23			
5	300	500	400	242	1,937	9.91	79.32	122.35	273.00	14.66	32.70	1	3	25.00	75.00	46.77	57.67	55.11	67.95	38.23	21.12			
6	500	750	625	235	2,172	9.62	88.94	191.49	464.49	22.94	55.64	0	3	0.00	75.00	0.00	57.67	0.00	67.95	0.00	12.42			
7	750	1,000	875	142	2,314	5.81	94.76	158.18	622.67	18.95	74.59	0	3	0.00	75.00	0.00	57.67	0.00	67.95	0.00	9.26			
8	1,000	1,500	1,250	56	2,370	2.29	97.05	42.52	665.19	5.09	79.68	0	3	0.00	75.00	0.00	57.67	0.00	67.95	0.00	8.67			
9	1,500	2,000	1,750	31	2,401	1.27	98.32	51.89	717.07	6.22	85.90	1	4	25.00	100.00	27.20	84.87	32.05	100.00	52.42	11.84			
10	2,000	2,500	2,250	9	2,410	0.37	98.69	14.81	731.89	1.77	87.67	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	11.60			
11	2,500	3,000	2,750	10	2,420	0.41	99.10	31.19	763.08	3.74	91.41	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	11.12			
12	3,000	4,000	3,500	8	2,428	0.33	99.43	1.85	764.93	0.22	91.63	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	11.09			
13	4,000	5,000	4,500	2	2,430	0.08	99.51	8.63	773.55	1.03	92.66	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.97			
14	5,000	7,500	6,250	6	2,436	0.25	99.75	23.61	797.16	2.83	95.49	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.65			
15	7,500	10,000	8,750	1	2,437	0.04	99.80	22.71	819.88	2.72	98.21	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.35			
16	10,000	20,000	15,000	4	2,441	0.16	99.96	1.47	821.35	0.18	98.39	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.33			
17	20,000	50,000	35,000	1	2,442	0.04	100.00	13.46	834.81	1.61	100.00	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.17			
18	50,000	100,000	75,000	0	2,442	0.00	100.00	0.00	834.81	0.00	100.00	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.17			
19	100,000	500,000	300,000	0	2,442	0.00	100.00	0.00	834.81	0.00	100.00	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.17			
20	500,000	UP		0	2,442	0.00	100.00	0.00	834.81	0.00	100.00	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.17			
				2,442					834.81					4					84.87					10.17



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2927

RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23,471	23,471	15.03	15.03	222.24	222.24	1.20	1.20	15	15	2.20	2.20	97.58	97.58	2.00	2.00	43.91	43.91			
2	50	100	75	6,413	29,884	4.11	19.13	515.00	737.23	2.79	4.00	10	25	1.47	3.67	158.24	255.82	3.24	5.24	30.73	34.70			
3	100	200	150	30,138	60,022	19.29	38.43	2,954.12	3,691.35	16.01	20.01	307	332	45.01	48.68	1,870.87	2,126.69	38.30	43.54	63.33	57.61			
4	200	300	250	30,060	90,082	19.24	57.67	1,670.73	5,362.08	9.06	29.06	115	447	16.86	65.54	877.05	3,003.74	17.96	61.49	52.50	56.02			
5	300	500	400	38,062	128,144	24.37	82.04	3,721.47	9,083.55	20.17	49.24	103	550	15.10	80.65	766.86	3,770.60	15.70	77.19	20.61	41.51			
6	500	750	625	14,455	142,599	9.25	91.29	2,978.82	12,062.37	16.15	65.38	26	576	3.81	84.46	235.76	4,006.35	4.83	82.02	7.91	33.21			
7	750	1,000	875	5,962	148,561	3.82	95.11	1,393.62	13,455.99	7.55	72.94	7	583	1.03	85.48	215.60	4,221.95	4.41	86.43	15.47	31.38			
8	1,000	1,500	1,250	3,670	152,231	2.35	97.46	1,419.45	14,875.44	7.69	80.63	5	588	0.73	86.22	67.59	4,289.54	1.38	87.82	4.76	28.84			
9	1,500	2,000	1,750	1,564	153,795	1.00	98.46	906.30	15,781.74	4.91	85.54	3	591	0.44	86.66	49.05	4,338.59	1.00	88.82	5.41	27.49			
10	2,000	2,500	2,250	573	154,368	0.37	98.83	341.98	16,123.72	1.85	87.40	1	592	0.15	86.80	8.43	4,347.03	0.17	88.99	2.47	26.96			
11	2,500	3,000	2,750	246	154,614	0.16	98.98	236.36	16,360.08	1.28	88.68	0	592	0.00	86.80	0.00	4,347.03	0.00	88.99	0.00	26.57			
12	3,000	4,000	3,500	350	154,964	0.22	99.21	319.00	16,679.09	1.73	90.41	7	599	1.03	87.83	95.85	4,442.88	1.96	90.96	30.05	26.64			
13	4,000	5,000	4,500	210	155,174	0.13	99.34	236.99	16,916.08	1.28	91.69	1	600	0.15	87.98	36.35	4,479.23	0.74	91.70	15.34	26.48			
14	5,000	7,500	6,250	235	155,409	0.15	99.49	533.03	17,449.12	2.89	94.58	4	604	0.59	88.56	91.38	4,570.61	1.87	93.57	17.14	26.19			
15	7,500	10,000	8,750	113	155,522	0.07	99.57	236.41	17,685.53	1.28	95.86	2	606	0.29	88.86	5.90	4,576.51	0.12	93.69	2.50	25.88			
16	10,000	20,000	15,000	219	155,741	0.14	99.71	483.24	18,168.77	2.62	98.48	1	607	0.15	89.00	3.57	4,580.08	0.07	93.77	0.74	25.21			
17	20,000	50,000	35,000	150	155,891	0.10	99.80	499.42	18,668.19	2.71	101.19	6	613	0.88	89.88	23.88	4,603.96	0.49	94.25	4.78	24.66			
18	50,000	100,000	75,000	73	155,964	0.05	99.85	278.69	18,946.88	1.51	102.70	5	618	0.73	90.62	2.32	4,606.28	0.05	94.30	0.83	24.31			
19	100,000	500,000	300,000	71	156,035	0.05	99.89	374.92	19,321.80	2.03	104.73	1	619	0.15	90.76	0.23	4,606.51	0.00	94.31	0.06	23.84			
20	500,000	UP		165	156,200	0.11	100.00	872.90	18,448.90	4.73	100.00	63	682	9.24	100.00	278.10	4,884.61	5.69	100.00	31.86	26.48			
				156,200					18,448.90					682					4,884.61					26.48



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2928

KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	83	83	11.99	11.99	6.36	6.36	1.74	1.74	1	1	0.78	0.78	2,463.43	2,463.43	9.29	9.29	38721.71	38721.71			
2	50	100	75	62	145	8.96	20.95	8.68	15.04	2.37	4.11	0	1	0.00	0.78	0.00	2,463.43	0.00	9.29	0.00	16377.81			
3	100	200	150	104	249	15.03	35.98	29.56	44.60	8.07	12.18	0	1	0.00	0.78	0.00	2,463.43	0.00	9.29	0.00	5523.19			
4	200	300	250	96	345	13.87	49.86	30.85	75.46	8.43	20.61	0	1	0.00	0.78	0.00	2,463.43	0.00	9.29	0.00	3264.73			
5	300	500	400	129	474	18.64	68.50	56.66	132.12	15.48	36.09	0	1	0.00	0.78	0.00	2,463.43	0.00	9.29	0.00	1864.56			
6	500	750	625	76	550	10.98	79.48	57.25	189.37	15.64	51.73	0	1	0.00	0.78	0.00	2,463.43	0.00	9.29	0.00	1300.84			
7	750	1,000	875	67	617	9.68	89.16	64.82	254.19	17.71	69.44	1	2	0.78	1.55	36.43	2,499.85	0.14	9.43	56.20	983.46			
8	1,000	1,500	1,250	33	650	4.77	93.93	48.91	303.09	13.36	82.79	0	2	0.00	1.55	0.00	2,499.85	0.00	9.43	0.00	824.78			
9	1,500	2,000	1,750	9	659	1.30	95.23	11.16	314.25	3.05	85.84	0	2	0.00	1.55	0.00	2,499.85	0.00	9.43	0.00	795.50			
10	2,000	2,500	2,250	5	664	0.72	95.95	1.93	316.18	0.53	86.37	0	2	0.00	1.55	0.00	2,499.85	0.00	9.43	0.00	790.65			
11	2,500	3,000	2,750	4	668	0.58	96.53	4.21	320.39	1.15	87.52	0	2	0.00	1.55	0.00	2,499.85	0.00	9.43	0.00	780.25			
12	3,000	4,000	3,500	6	674	0.87	97.40	30.52	350.91	8.34	95.86	0	2	0.00	1.55	0.00	2,499.85	0.00	9.43	0.00	712.39			
13	4,000	5,000	4,500	1	675	0.14	97.54	3.23	354.13	0.88	96.74	0	2	0.00	1.55	0.00	2,499.85	0.00	9.43	0.00	705.91			
14	5,000	7,500	6,250	3	678	0.43	97.98	5.33	359.47	1.46	98.19	0	2	0.00	1.55	0.00	2,499.85	0.00	9.43	0.00	695.43			
15	7,500	10,000	8,750	1	679	0.14	98.12	0.16	359.63	0.04	98.24	0	2	0.00	1.55	0.00	2,499.85	0.00	9.43	0.00	695.12			
16	10,000	20,000	15,000	1	680	0.14	98.27	3.31	362.94	0.90	99.14	0	2	0.00	1.55	0.00	2,499.85	0.00	9.43	0.00	688.78			
17	20,000	50,000	35,000	1	681	0.14	98.41	3.22	366.16	0.88	100.02	9	11	6.98	8.53	9,742.14	12,241.99	36.74	46.16	302550.89	3343.36			
18	50,000	100,000	75,000	1	682	0.14	98.55	3.22	362.94	0.88	99.14	0	11	0.00	8.53	0.00	12,241.99	0.00	46.16	0.00	3373.02			
19	100,000	500,000	300,000	1	683	0.14	98.70	4.47	367.41	1.22	100.36	0	11	0.00	8.53	0.00	12,241.99	0.00	46.16	0.00	3331.97			
20	500,000	UP		9	692	1.30	100.00	1.33	366.08	0.36	100.00	118	129	91.47	100.00	14,277.50	26,519.49	53.84	100.00	1072584.71	7244.19			
				692					366.08					129					26,519.49					7244.19



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.65	2.65	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	14	4.76	7.41	0.49	0.56	0.08	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	31	8.99	16.40	5.94	6.50	0.92	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	42	5.82	22.22	4.63	11.13	0.72	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	58	8.47	30.69	28.49	39.62	4.42	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	67	4.76	35.45	6.67	46.29	1.04	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	79	6.35	41.80	12.68	58.96	1.97	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	112	17.46	59.26	46.81	105.77	7.27	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	130	9.52	68.78	40.79	146.56	6.33	22.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	143	6.88	75.66	26.94	173.50	4.18	26.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	145	1.06	76.72	5.05	178.55	0.78	27.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	150	2.65	79.37	21.90	200.45	3.40	31.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	153	1.59	80.95	16.61	217.06	2.58	33.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	159	3.17	84.13	58.78	275.84	9.13	42.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	176	8.99	93.12	232.96	508.81	36.17	78.99	1	1	50.00	50.00	6,711.48	6,711.48	99.48	99.48	2880.90	1319.07
16	10,000	20,000	15,000	7	183	3.70	96.83	86.30	595.11	13.40	92.39	0	1	0.00	50.00	0.00	6,711.48	0.00	99.48	0.00	1127.77
17	20,000	50,000	35,000	6	189	3.17	100.00	49.01	644.12	7.61	100.00	1	2	50.00	100.00	35.26	6,746.73	0.52	100.00	71.93	1047.43
18	50,000	100,000	75,000	0	189	0.00	100.00	0.00	644.12	0.00	100.00	0	2	0.00	100.00	0.00	6,746.73	0.00	100.00	0.00	1047.43
19	100,000	500,000	300,000	0	189	0.00	100.00	0.00	644.12	0.00	100.00	0	2	0.00	100.00	0.00	6,746.73	0.00	100.00	0.00	1047.43
20	500,000	UP		0	189	0.00	100.00	0.00	644.12	0.00	100.00	0	2	0.00	100.00	0.00	6,746.73	0.00	100.00	0.00	1047.43
				189				644.12				2				6,746.73				1047.43	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,366	3,366	37.99	37.99	88.55	88.55	2.26	2.26	4	4	28.57	28.57	17.88	17.88	3.27	3.27	20.19	20.19			
2	50	100	75	1,008	4,374	11.38	49.36	74.59	163.14	1.90	4.16	1	5	7.14	35.71	49.73	67.61	9.10	12.37	66.68	41.44			
3	100	200	150	1,177	5,551	13.28	62.65	130.30	293.44	3.32	7.48	2	7	14.29	50.00	35.43	103.04	6.48	18.85	27.19	35.12			
4	200	300	250	544	6,095	6.14	68.78	65.73	359.17	1.68	9.15	2	9	14.29	64.29	31.74	134.78	5.81	24.65	48.29	37.53			
5	300	500	400	727	6,822	8.20	76.99	200.26	559.44	5.10	14.26	0	9	0.00	64.29	0.00	134.78	0.00	24.65	0.00	24.09			
6	500	750	625	547	7,369	6.17	83.16	283.92	843.36	7.24	21.49	1	10	7.14	71.43	290.72	425.50	53.18	77.83	102.39	50.45			
7	750	1,000	875	440	7,809	4.97	88.13	395.64	1,239.01	10.08	31.58	2	12	14.29	85.71	17.05	442.55	3.12	80.95	4.31	35.72			
8	1,000	1,500	1,250	395	8,204	4.46	92.59	625.48	1,864.49	15.94	47.52	0	12	0.00	85.71	0.00	442.55	0.00	80.95	0.00	23.74			
9	1,500	2,000	1,750	196	8,400	2.21	94.80	403.17	2,267.65	10.27	57.79	0	12	0.00	85.71	0.00	442.55	0.00	80.95	0.00	19.52			
10	2,000	2,500	2,250	107	8,507	1.21	96.00	304.69	2,572.35	7.77	65.56	0	12	0.00	85.71	0.00	442.55	0.00	80.95	0.00	17.20			
11	2,500	3,000	2,750	83	8,590	0.94	96.94	238.90	2,811.24	6.09	71.65	1	13	7.14	92.86	73.86	516.41	13.51	94.46	30.92	18.37			
12	3,000	4,000	3,500	71	8,661	0.80	97.74	246.37	3,057.61	6.28	77.93	0	13	0.00	92.86	0.00	516.41	0.00	94.46	0.00	16.89			
13	4,000	5,000	4,500	42	8,703	0.47	98.22	209.29	3,266.90	5.33	83.26	1	14	7.14	100.00	30.30	546.71	5.54	100.00	14.48	16.73			
14	5,000	7,500	6,250	42	8,745	0.47	98.69	235.23	3,502.13	6.00	89.25	0	14	0.00	100.00	0.00	546.71	0.00	100.00	0.00	15.61			
15	7,500	10,000	8,750	12	8,757	0.14	98.83	93.88	3,596.01	2.39	91.65	0	14	0.00	100.00	0.00	546.71	0.00	100.00	0.00	15.20			
16	10,000	20,000	15,000	22	8,779	0.25	99.07	215.21	3,811.21	5.48	97.13	0	14	0.00	100.00	0.00	546.71	0.00	100.00	0.00	14.34			
17	20,000	50,000	35,000	69	8,848	0.78	99.85	53.97	3,865.18	1.38	98.51	0	14	0.00	100.00	0.00	546.71	0.00	100.00	0.00	14.14			
18	50,000	100,000	75,000	8	8,856	0.09	99.94	34.10	3,899.28	0.87	99.38	0	14	0.00	100.00	0.00	546.71	0.00	100.00	0.00	14.02			
19	100,000	500,000	300,000	5	8,861	0.06	100.00	24.48	3,923.76	0.62	100.00	0	14	0.00	100.00	0.00	546.71	0.00	100.00	0.00	13.93			
20	500,000	UP		0	8,861	0.00	100.00	0.00	3,923.76	0.00	100.00	0	14	0.00	100.00	0.00	546.71	0.00	100.00	0.00	13.93			
				8,861					3,923.76					14					546.71					13.93



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2931

DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,744	2,744	9.72	9.72	213.92	213.92	0.43	0.43	7	3.29	3.29	73.78	73.78	0.06	0.06	34.49	34.49				
2	50	100	75	2,523	5,267	8.93	18.65	335.48	549.40	0.67	1.10	6	13	2.82	6.10	102.83	176.61	0.08	0.14	30.65	32.15			
3	100	200	150	3,599	8,866	12.74	31.40	836.47	1,385.87	1.68	2.78	10	23	4.69	10.80	379.01	555.62	0.31	0.45	45.31	40.09			
4	200	300	250	2,275	11,141	8.06	39.45	807.42	2,193.28	1.62	4.41	4	27	1.88	12.68	153.20	708.82	0.12	0.57	18.97	32.32			
5	300	500	400	2,399	13,540	8.50	47.95	1,361.93	3,555.22	2.74	7.14	7	34	3.29	15.96	477.29	1,186.11	0.38	0.96	35.05	33.36			
6	500	750	625	1,810	15,350	6.41	54.36	1,161.32	4,716.54	2.33	9.47	3	37	1.41	17.37	23.98	1,210.09	0.02	0.98	2.06	25.66			
7	750	1,000	875	1,497	16,847	5.30	59.66	1,451.62	6,168.16	2.92	12.39	2	39	0.94	18.31	3.40	1,213.49	0.00	0.98	0.23	19.67			
8	1,000	1,500	1,250	2,148	18,995	7.61	67.27	1,587.19	7,755.35	3.19	15.58	0	39	0.00	18.31	0.00	1,213.49	0.00	0.98	0.00	15.65			
9	1,500	2,000	1,750	1,684	20,679	5.96	73.23	1,308.65	9,064.00	2.63	18.21	5	44	2.35	20.66	635.94	1,849.43	0.51	1.49	48.59	20.40			
10	2,000	2,500	2,250	1,051	21,730	3.72	76.95	896.52	9,960.52	1.80	20.01	4	48	1.88	22.54	51.01	1,900.44	0.04	1.53	5.69	19.08			
11	2,500	3,000	2,750	669	22,399	2.37	79.32	972.30	10,932.82	1.95	21.96	2	50	0.94	23.47	938.74	2,839.18	0.76	2.29	96.55	25.97			
12	3,000	4,000	3,500	735	23,134	2.60	81.92	1,146.00	12,078.82	2.30	24.26	2	52	0.94	24.41	28.05	2,867.23	0.02	2.31	2.45	23.74			
13	4,000	5,000	4,500	510	23,644	1.81	83.73	1,498.95	13,577.77	3.01	27.27	2	54	0.94	25.35	34.72	2,901.95	0.03	2.34	2.32	21.37			
14	5,000	7,500	6,250	939	24,583	3.33	87.05	2,682.79	16,260.55	5.39	32.66	7	61	3.29	28.64	320.09	3,222.04	0.26	2.60	11.93	19.82			
15	7,500	10,000	8,750	577	25,160	2.04	89.10	2,231.49	18,492.05	4.48	37.14	4	65	1.88	30.52	6,042.66	9,264.70	4.87	7.47	270.79	50.10			
16	10,000	20,000	15,000	798	25,958	2.83	91.92	5,842.07	24,334.11	11.73	48.88	8	73	3.76	34.27	2,678.16	11,942.86	2.16	9.63	45.84	49.08			
17	20,000	50,000	35,000	712	26,670	2.52	94.44	8,915.57	33,249.68	17.91	66.78	21	94	9.86	44.13	6,676.33	18,619.19	5.38	15.02	74.88	56.00			
18	50,000	100,000	75,000	613	27,283	2.17	96.61	8,537.20	41,786.88	17.15	83.93	20	114	9.39	53.52	88,626.51	107,245.70	71.48	86.50	1038.12	256.65			
19	100,000	500,000	300,000	691	27,974	2.45	99.06	6,870.94	48,657.83	13.80	97.73	51	165	23.94	77.46	13,204.66	120,450.36	10.65	97.15	192.18	247.55			
20	500,000	UP		265	28,239	0.94	100.00	1,128.62	49,786.45	2.27	100.00	48	213	22.54	100.00	3,536.13	123,986.49	2.85	100.00	313.31	249.04			
				28,239					49,786.45					213					123,986.49					249.04



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	483	483	10.79	10.79	23.32	23.32	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	438	921	9.79	20.58	43.07	66.39	0.60	0.93	2	2	2.17	2.17	4.22	4.22	0.01	0.01	9.81	6.36			
3	100	200	150	457	1,378	10.21	30.79	65.25	131.63	0.91	1.84	3	5	3.26	5.43	231.07	235.29	0.67	0.68	354.16	178.75			
4	200	300	250	155	1,533	3.46	34.25	28.34	159.97	0.40	2.24	1	6	1.09	6.52	1.40	236.69	0.00	0.68	4.94	147.96			
5	300	500	400	358	1,891	8.00	42.25	101.09	261.06	1.42	3.66	2	8	2.17	8.70	193.67	430.36	0.56	1.25	191.58	164.85			
6	500	750	625	278	2,169	6.21	48.46	74.01	335.07	1.04	4.69	0	8	0.00	8.70	0.00	430.36	0.00	1.25	0.00	128.44			
7	750	1,000	875	243	2,412	5.43	53.89	106.80	441.87	1.50	6.19	0	8	0.00	8.70	0.00	430.36	0.00	1.25	0.00	97.40			
8	1,000	1,500	1,250	236	2,648	5.27	59.16	199.28	641.15	2.79	8.98	2	10	2.17	10.87	16.29	446.65	0.05	1.29	8.18	69.67			
9	1,500	2,000	1,750	212	2,860	4.74	63.90	333.54	974.69	4.67	13.65	0	10	0.00	10.87	0.00	446.65	0.00	1.29	0.00	45.83			
10	2,000	2,500	2,250	95	2,955	2.12	66.02	128.90	1,103.58	1.80	15.45	1	11	1.09	11.96	24.46	471.11	0.07	1.36	18.97	42.69			
11	2,500	3,000	2,750	79	3,034	1.76	67.78	118.45	1,222.03	1.66	17.11	0	11	0.00	11.96	0.00	471.11	0.00	1.36	0.00	38.55			
12	3,000	4,000	3,500	99	3,133	2.21	70.00	211.75	1,433.78	2.96	20.08	2	13	2.17	14.13	37.65	508.76	0.11	1.47	17.78	35.48			
13	4,000	5,000	4,500	77	3,210	1.72	71.72	179.88	1,613.66	2.52	22.59	2	15	2.17	16.30	4.62	513.38	0.01	1.49	2.57	31.81			
14	5,000	7,500	6,250	200	3,410	4.47	76.18	646.20	2,259.86	9.05	31.64	3	18	3.26	19.57	30.37	543.74	0.09	1.57	4.70	24.06			
15	7,500	10,000	8,750	192	3,602	4.29	80.47	651.92	2,911.78	9.13	40.77	1	19	1.09	20.65	718.10	1,261.84	2.08	3.65	110.15	43.34			
16	10,000	20,000	15,000	259	3,861	5.79	86.26	1,279.75	4,191.53	17.92	58.69	5	24	5.43	26.09	152.03	1,413.87	0.44	4.09	11.88	33.73			
17	20,000	50,000	35,000	170	4,031	3.80	90.06	1,130.30	5,321.83	15.83	74.51	15	39	16.30	42.39	90.81	1,504.68	0.26	4.35	8.03	28.27			
18	50,000	100,000	75,000	133	4,164	2.97	93.03	683.32	6,005.14	9.57	84.08	7	46	7.61	50.00	31,958.85	33,463.53	92.47	96.83	4677.03	557.25			
19	100,000	500,000	300,000	174	4,338	3.89	96.92	885.23	6,890.37	12.39	96.48	15	61	16.30	66.30	560.11	34,023.64	1.62	98.45	63.27	493.79			
20	500,000	UP		138	4,476	3.08	100.00	251.72	7,142.09	3.52	100.00	31	92	33.70	100.00	536.92	34,560.56	1.55	100.00	213.30	483.90			
				4,476					7,142.09					92					34,560.56					483.90



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	630	630	17.51	17.51	10.95	10.95	0.16	0.16	1	1	1.54	1.54	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	673	1,303	18.71	36.22	114.95	104.00	1.71	1.55	3	4	4.62	6.15	119.49	119.49	6.59	6.59	103.96	114.90			
3	100	200	150	297	1,600	8.26	44.48	49.07	153.07	0.73	2.28	0	4	0.00	6.15	0.00	119.49	0.00	6.59	0.00	78.07			
4	200	300	250	196	1,796	5.45	49.93	63.43	216.50	0.95	3.23	2	6	3.08	9.23	134.47	253.96	7.41	14.00	211.98	117.30			
5	300	500	400	268	2,064	7.45	57.38	156.71	373.21	2.34	5.57	0	6	0.00	9.23	0.00	253.96	0.00	14.00	0.00	68.05			
6	500	750	625	185	2,249	5.14	62.52	125.86	499.07	1.88	7.44	3	9	4.62	13.85	65.08	319.04	3.59	17.59	51.71	63.93			
7	750	1,000	875	180	2,429	5.00	67.53	292.59	791.66	4.36	11.81	2	11	3.08	16.92	672.35	991.39	37.07	54.67	229.79	125.23			
8	1,000	1,500	1,250	182	2,611	5.06	72.59	304.91	1,096.57	4.55	16.35	1	12	1.54	18.46	138.01	1,129.40	7.61	62.27	45.26	102.99			
9	1,500	2,000	1,750	121	2,732	3.36	75.95	252.11	1,348.68	3.76	20.11	0	12	0.00	18.46	0.00	1,129.40	0.00	62.27	0.00	83.74			
10	2,000	2,500	2,250	79	2,811	2.20	78.15	301.07	1,649.75	4.49	24.60	3	15	4.62	23.08	147.62	1,277.02	8.14	70.41	49.03	77.41			
11	2,500	3,000	2,750	43	2,854	1.20	79.34	139.55	1,789.30	2.08	26.68	0	15	0.00	23.08	0.00	1,277.02	0.00	70.41	0.00	71.37			
12	3,000	4,000	3,500	89	2,943	2.47	81.82	397.84	2,187.14	5.93	32.62	0	15	0.00	23.08	0.00	1,277.02	0.00	70.41	0.00	58.39			
13	4,000	5,000	4,500	74	3,017	2.06	83.88	254.26	2,441.40	3.79	36.41	0	15	0.00	23.08	0.00	1,277.02	0.00	70.41	0.00	52.31			
14	5,000	7,500	6,250	82	3,099	2.28	86.16	752.10	3,193.50	11.22	47.63	3	18	4.62	27.69	30.27	1,307.29	1.67	72.08	4.02	40.94			
15	7,500	10,000	8,750	60	3,159	1.67	87.82	445.70	3,639.20	6.65	54.27	5	23	7.69	35.38	105.60	1,412.89	5.82	77.91	23.69	38.82			
16	10,000	20,000	15,000	91	3,250	2.53	90.35	943.26	4,582.46	14.07	68.34	7	30	10.77	46.15	63.17	1,476.06	3.48	81.39	6.70	32.21			
17	20,000	50,000	35,000	131	3,381	3.64	93.99	1,309.31	5,891.77	19.53	87.87	8	38	12.31	58.46	173.52	1,649.59	9.57	90.96	13.25	28.00			
18	50,000	100,000	75,000	95	3,476	2.64	96.64	512.77	6,404.54	7.65	95.52	19	57	29.23	87.69	72.87	1,722.45	4.02	94.98	14.21	26.89			
19	100,000	500,000	300,000	106	3,582	2.95	99.58	309.53	6,714.07	4.62	100.13	2	59	3.08	90.77	136.39	1,858.84	7.52	102.50	44.06	27.69			
20	500,000	UP		15	3,597	0.42	100.00	8.81	6,705.26	0.13	100.00	6	65	9.23	100.00	45.26	1,813.58	2.50	100.00	513.70	27.05			
				3,597					6,705.26					65					1,813.58					27.05



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,406	7,406	17.94	17.94	705.98	705.98	1.52	1.52	15	15	5.28	5.28	409.65	409.65	0.66	0.66	58.03	58.03			
2	50	100	75	3,329	10,735	8.07	26.01	411.90	1,117.87	0.89	2.41	10	25	3.52	8.80	310.57	720.22	0.50	1.16	75.40	64.43			
3	100	200	150	6,257	16,992	15.16	41.17	1,088.98	2,206.85	2.35	4.76	18	43	6.34	15.14	1,339.51	2,059.73	2.15	3.31	123.01	93.33			
4	200	300	250	3,475	20,467	8.42	49.58	950.46	3,157.32	2.05	6.80	4	47	1.41	16.55	333.86	2,393.59	0.54	3.85	35.13	75.81			
5	300	500	400	4,790	25,257	11.60	61.19	51.52	3,105.80	0.11	6.69	16	63	5.63	22.18	1,154.46	3,548.05	1.86	5.71	2240.80	114.24			
6	500	750	625	3,261	28,518	7.90	69.09	1,787.72	4,893.51	3.85	10.54	10	73	3.52	25.70	926.27	4,474.32	1.49	7.20	51.81	91.43			
7	750	1,000	875	2,272	30,790	5.50	74.59	1,894.18	6,787.70	4.08	14.63	8	81	2.82	28.52	1,664.98	6,139.30	2.68	9.88	87.90	90.45			
8	1,000	1,500	1,250	2,095	32,885	5.08	79.67	1,764.28	8,551.97	3.80	18.43	7	88	2.46	30.99	793.73	6,933.03	1.28	11.15	44.99	81.07			
9	1,500	2,000	1,750	1,391	34,276	3.37	83.04	1,653.11	10,205.08	3.56	21.99	4	92	1.41	32.39	1,667.82	8,600.85	2.68	13.84	100.89	84.28			
10	2,000	2,500	2,250	755	35,031	1.83	84.87	1,407.49	11,612.57	3.03	25.02	5	97	1.76	34.15	325.00	8,925.86	0.52	14.36	23.09	76.86			
11	2,500	3,000	2,750	692	35,723	1.68	86.54	1,455.19	13,067.76	3.14	28.16	2	99	0.70	34.86	196.93	9,122.78	0.32	14.68	13.53	69.81			
12	3,000	4,000	3,500	734	36,457	1.78	88.32	1,575.34	14,643.11	3.39	31.55	3	102	1.06	35.92	15.03	9,137.82	0.02	14.70	0.95	62.40			
13	4,000	5,000	4,500	451	36,908	1.09	89.42	1,314.92	15,958.02	2.83	34.39	5	107	1.76	37.68	277.48	9,415.30	0.45	15.15	21.10	59.00			
14	5,000	7,500	6,250	624	37,532	1.51	90.93	2,530.49	18,488.51	5.45	39.84	3	110	1.06	38.73	46.29	9,461.59	0.07	15.22	1.83	51.18			
15	7,500	10,000	8,750	471	38,003	1.14	92.07	3,040.54	21,529.05	6.55	46.39	5	115	1.76	40.49	20,639.11	30,100.70	33.20	48.42	678.80	139.81			
16	10,000	20,000	15,000	807	38,810	1.96	94.02	6,393.17	27,922.22	13.78	60.17	5	120	1.76	42.25	73.86	30,174.56	0.12	48.54	1.16	108.07			
17	20,000	50,000	35,000	794	39,604	1.92	95.95	8,174.47	36,096.69	17.61	77.78	20	140	7.04	49.30	5,440.88	35,615.44	8.75	57.29	66.56	98.67			
18	50,000	100,000	75,000	618	40,222	1.50	97.44	4,569.71	40,666.40	9.85	87.63	13	153	4.58	53.87	4,279.25	39,894.68	6.88	64.18	93.64	98.10			
19	100,000	500,000	300,000	736	40,958	1.78	99.23	4,732.01	45,398.41	10.20	97.82	75	228	26.41	80.28	21,185.41	61,080.10	34.08	98.26	447.70	134.54			
20	500,000	UP		319	41,277	0.77	100.00	1,010.57	46,408.99	2.18	100.00	56	284	19.72	100.00	1,082.25	62,162.35	1.74	100.00	107.09	133.94			
				41,277					46,408.99					284					62,162.35					133.94



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	68	68	17.66	17.66	2.44	2.44	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	84	4.16	21.82	0.93	3.36	0.34	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	108	6.23	28.05	3.39	6.76	1.23	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	36	144	9.35	37.40	12.80	19.56	4.65	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	54	198	14.03	51.43	26.91	46.47	9.78	16.88	1	1	33.33	33.33	121.45	121.45	43.29	43.29	451.34	261.34			
6	500	750	625	79	277	20.52	71.95	41.59	88.06	15.11	31.99	1	2	33.33	66.67	144.62	266.07	51.55	94.84	347.71	302.13			
7	750	1,000	875	30	307	7.79	79.74	29.43	117.49	10.69	42.69	1	3	33.33	100.00	14.48	280.55	5.16	100.00	49.19	238.78			
8	1,000	1,500	1,250	27	334	7.01	86.75	35.05	152.54	12.73	55.42	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	183.91			
9	1,500	2,000	1,750	24	358	6.23	92.99	33.04	185.58	12.00	67.42	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	151.17			
10	2,000	2,500	2,250	2	360	0.52	93.51	1.33	186.92	0.48	67.91	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	150.09			
11	2,500	3,000	2,750	13	373	3.38	96.88	23.37	210.29	8.49	76.40	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	133.41			
12	3,000	4,000	3,500	3	376	0.78	97.66	7.15	217.44	2.60	79.00	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	129.02			
13	4,000	5,000	4,500	1	377	0.26	97.92	28.88	188.57	10.49	68.51	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	148.78			
14	5,000	7,500	6,250	5	382	1.30	99.22	52.71	241.28	19.15	87.66	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	116.28			
15	7,500	10,000	8,750	3	385	0.78	100.00	33.97	275.25	12.34	100.00	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	101.93			
16	10,000	20,000	15,000	0	385	0.00	100.00	0.00	275.25	0.00	100.00	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	101.93			
17	20,000	50,000	35,000	0	385	0.00	100.00	0.00	275.25	0.00	100.00	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	101.93			
18	50,000	100,000	75,000	0	385	0.00	100.00	0.00	275.25	0.00	100.00	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	101.93			
19	100,000	500,000	300,000	0	385	0.00	100.00	0.00	275.25	0.00	100.00	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	101.93			
20	500,000	UP		0	385	0.00	100.00	0.00	275.25	0.00	100.00	0	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	101.93			
				385					275.25					3					280.55					101.93



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2932 MAIL ORDER HOUSES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	4.88	4.88	0.21	0.21	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	6	2.44	7.32	0.31	0.52	0.25	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	9	3.66	10.98	0.94	1.46	0.75	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	13	4.88	15.85	2.36	3.82	1.87	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	12	25	14.63	30.49	9.78	13.60	7.76	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	28	3.66	34.15	3.04	16.64	2.41	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	35	8.54	42.68	10.12	26.76	8.02	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	43	9.76	52.44	12.99	39.75	10.30	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	51	9.76	62.20	13.19	52.94	10.45	41.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	58	8.54	70.73	11.79	64.73	9.35	51.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	62	4.88	75.61	12.83	77.57	10.18	61.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	68	7.32	82.93	19.90	97.47	15.78	77.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	72	4.88	87.80	1.46	98.93	1.16	78.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	74	2.44	90.24	16.75	115.68	13.28	91.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	75	1.22	91.46	1.34	117.02	1.06	92.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	77	2.44	93.90	4.68	121.70	3.71	96.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	80	3.66	97.56	4.06	125.76	3.22	99.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	81	1.22	98.78	0.21	125.97	0.17	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	82	1.22	100.00	0.16	126.13	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	82	0.00	100.00	0.00	126.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				82					126.13					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	574	574	8.73	8.73	90.75	90.75	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	452	1,026	6.87	15.60	198.60	289.35	1.68	2.45	1	1	3.57	3.57	60.00	60.00	1.73	1.73	30.21	20.74			
3	100	200	150	1,167	2,193	17.74	33.34	968.97	1,258.32	8.19	10.64	4	5	14.29	17.86	399.20	459.20	11.51	13.24	41.20	36.49			
4	200	300	250	899	3,092	13.67	47.01	1,082.52	2,340.84	9.15	19.79	1	6	3.57	21.43	140.76	599.96	4.06	17.30	13.00	25.63			
5	300	500	400	1,148	4,240	17.45	64.47	1,666.01	4,006.85	14.08	33.87	6	12	21.43	42.86	645.02	1,244.98	18.60	35.89	38.72	31.07			
6	500	750	625	711	4,951	10.81	75.28	1,384.52	5,391.36	11.70	45.57	6	18	21.43	64.29	1,744.37	2,989.35	50.29	86.18	125.99	55.45			
7	750	1,000	875	530	5,481	8.06	83.34	1,385.17	6,776.53	11.71	57.28	2	20	7.14	71.43	316.54	3,305.89	9.13	95.30	22.85	48.78			
8	1,000	1,500	1,250	344	5,825	5.23	88.57	1,116.99	7,893.52	9.44	66.72	0	20	0.00	71.43	0.00	3,305.89	0.00	95.30	0.00	41.88			
9	1,500	2,000	1,750	191	6,016	2.90	91.47	855.85	8,749.37	7.23	73.95	0	20	0.00	71.43	0.00	3,305.89	0.00	95.30	0.00	37.78			
10	2,000	2,500	2,250	94	6,110	1.43	92.90	436.03	9,185.40	3.69	77.64	6	26	21.43	92.86	153.42	3,459.32	4.42	99.73	35.19	37.66			
11	2,500	3,000	2,750	65	6,175	0.99	93.89	416.47	9,601.87	3.52	81.16	1	27	3.57	96.43	2.36	3,461.67	0.07	99.80	0.57	36.05			
12	3,000	4,000	3,500	55	6,230	0.84	94.72	415.79	10,017.66	3.51	84.67	0	27	0.00	96.43	0.00	3,461.67	0.00	99.80	0.00	34.56			
13	4,000	5,000	4,500	35	6,265	0.53	95.26	354.74	10,372.40	3.00	87.67	0	27	0.00	96.43	0.00	3,461.67	0.00	99.80	0.00	33.37			
14	5,000	7,500	6,250	47	6,312	0.71	95.97	633.39	11,005.79	5.35	93.02	1	28	3.57	100.00	7.10	3,468.77	0.20	100.00	1.12	31.52			
15	7,500	10,000	8,750	14	6,326	0.21	96.18	200.20	11,205.99	1.69	94.72	0	28	0.00	100.00	0.00	3,468.77	0.00	100.00	0.00	30.95			
16	10,000	20,000	15,000	25	6,351	0.38	96.56	282.70	11,488.70	2.39	97.11	0	28	0.00	100.00	0.00	3,468.77	0.00	100.00	0.00	30.19			
17	20,000	50,000	35,000	181	6,532	2.75	99.32	219.55	11,708.25	1.86	98.96	0	28	0.00	100.00	0.00	3,468.77	0.00	100.00	0.00	29.63			
18	50,000	100,000	75,000	7	6,539	0.11	99.42	35.99	11,744.24	0.30	99.27	0	28	0.00	100.00	0.00	3,468.77	0.00	100.00	0.00	29.54			
19	100,000	500,000	300,000	35	6,574	0.53	99.95	74.31	11,818.55	0.63	99.89	0	28	0.00	100.00	0.00	3,468.77	0.00	100.00	0.00	29.35			
20	500,000	UP		3	6,577	0.05	100.00	12.56	11,831.12	0.11	100.00	0	28	0.00	100.00	0.00	3,468.77	0.00	100.00	0.00	29.32			
				6,577					11,831.12					28					3,468.77					29.32



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2934 SHOPS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49,025	49,025	13.15	13.15	5,559.25	5,559.25	1.15	1.15	20	20	0.99	0.99	885.72	885.72	0.63	0.63	15.93	15.93
2	50	100	75	25,983	75,008	6.97	20.13	5,300.68	10,859.93	1.10	2.25	25	45	1.24	2.24	1,423.60	2,309.32	1.01	1.64	26.86	21.26
3	100	200	150	38,221	113,229	10.26	30.38	14,163.13	25,023.06	2.94	5.19	57	102	2.83	5.07	3,953.16	6,262.47	2.80	4.44	27.91	25.03
4	200	300	250	31,192	144,421	8.37	38.75	18,902.41	43,925.47	3.92	9.12	55	157	2.73	7.80	6,557.65	12,820.12	4.65	9.09	34.69	29.19
5	300	500	400	54,717	199,138	14.68	53.43	48,035.28	91,960.75	9.97	19.09	115	272	5.71	13.51	14,696.46	27,516.59	10.42	19.51	30.60	29.92
6	500	750	625	46,421	245,559	12.46	65.89	45,873.63	137,834.38	9.52	28.61	410	682	20.37	33.88	14,225.98	41,742.56	10.09	29.59	31.01	30.28
7	750	1,000	875	44,037	289,596	11.82	77.70	53,826.29	191,660.68	11.17	39.79	683	1,365	33.93	67.81	22,987.84	64,730.41	16.30	45.89	42.71	33.77
8	1,000	1,500	1,250	34,043	323,639	9.13	86.84	57,149.66	248,810.33	11.86	51.65	358	1,723	17.78	85.59	14,388.68	79,119.09	10.20	56.09	25.18	31.80
9	1,500	2,000	1,750	16,107	339,746	4.32	91.16	43,792.64	292,602.97	9.09	60.74	92	1,815	4.57	90.16	22,276.04	101,395.13	15.79	71.89	50.87	34.65
10	2,000	2,500	2,250	8,910	348,656	2.39	93.55	26,440.80	319,043.77	5.49	66.23	40	1,855	1.99	92.15	6,518.70	107,913.82	4.62	76.51	24.65	33.82
11	2,500	3,000	2,750	5,997	354,653	1.61	95.16	24,659.84	343,703.60	5.12	71.35	29	1,884	1.44	93.59	2,986.08	110,899.91	2.12	78.62	12.11	32.27
12	3,000	4,000	3,500	5,973	360,626	1.60	96.76	29,238.30	372,941.91	6.07	77.42	16	1,900	0.79	94.39	8,961.32	119,861.23	6.35	84.98	30.65	32.14
13	4,000	5,000	4,500	3,440	364,066	0.92	97.68	21,656.31	394,598.21	4.50	81.91	16	1,916	0.79	95.18	722.57	120,583.80	0.51	85.49	3.34	30.56
14	5,000	7,500	6,250	3,698	367,764	0.99	98.68	28,905.71	423,503.93	6.00	87.91	17	1,933	0.84	96.03	5,765.81	126,349.61	4.09	89.58	19.95	29.83
15	7,500	10,000	8,750	1,821	369,585	0.49	99.16	22,052.12	445,556.05	4.58	92.49	18	1,951	0.89	96.92	913.03	127,262.64	0.65	90.23	4.14	28.56
16	10,000	20,000	15,000	1,825	371,410	0.49	99.65	26,233.88	471,789.93	5.45	97.94	25	1,976	1.24	98.16	13,290.29	140,552.93	9.42	99.65	50.66	29.79
17	20,000	50,000	35,000	737	372,147	0.20	99.85	10,306.92	482,096.85	2.14	100.08	21	1,997	1.04	99.21	383.84	140,936.77	0.27	99.92	3.72	29.23
18	50,000	100,000	75,000	259	372,406	0.07	99.92	1,754.02	483,850.87	0.36	100.44	1	1,998	0.05	99.25	1.94	140,938.71	0.00	99.92	0.11	29.13
19	100,000	500,000	300,000	224	372,630	0.06	99.98	1,835.66	485,686.52	0.38	100.82	7	2,005	0.35	99.60	68.73	141,007.44	0.05	99.97	3.74	29.03
20	500,000	UP		68	372,698	0.02	100.00	3,953.02	481,733.51	0.82	100.00	8	2,013	0.40	100.00	42.05	141,049.49	0.03	100.00	1.06	29.28
				372,698				481,733.51				2,013			141,049.49					29.28	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29341 SHOPS :SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4,830	4,830	11.67	11.67	2,836.56	2,836.56	4.06	4.06	3	2.11	2.11	71.51	71.51	0.46	0.46	2.52	2.52		
2	50	100	75	2,980	7,810	7.20	18.87	1,626.19	4,462.75	2.33	6.39	4	2.82	4.93	301.50	373.01	1.96	2.42	18.54	8.36		
3	100	200	150	5,307	13,117	12.82	31.69	2,694.02	7,156.77	3.86	10.25	9	6.34	11.27	916.53	1,289.54	5.95	8.37	34.02	18.02		
4	200	300	250	4,298	17,415	10.38	42.07	2,799.92	9,956.69	4.01	14.26	4	2.82	14.08	788.01	2,077.56	5.12	13.49	28.14	20.87		
5	300	500	400	6,640	24,055	16.04	58.12	6,175.84	16,132.53	8.85	23.11	16	11.27	25.35	2,105.48	4,183.04	13.67	27.16	34.09	25.93		
6	500	750	625	4,405	28,460	10.64	68.76	5,657.26	21,789.79	8.10	31.22	9	6.34	31.69	2,063.91	6,246.95	13.40	40.56	36.48	28.67		
7	750	1,000	875	3,750	32,210	9.06	77.82	6,637.83	28,427.62	9.51	40.72	14	9.86	41.55	3,262.58	9,509.53	21.18	61.74	49.15	33.45		
8	1,000	1,500	1,250	3,095	35,305	7.48	85.29	7,523.98	35,951.60	10.78	51.50	9	6.34	47.89	1,744.69	11,254.22	11.33	73.06	23.19	31.30		
9	1,500	2,000	1,750	1,841	37,146	4.45	89.74	6,221.61	42,173.21	8.91	60.42	11	7.75	55.63	798.78	12,053.00	5.19	78.25	12.84	28.58		
10	2,000	2,500	2,250	970	38,116	2.34	92.09	4,149.59	46,322.79	5.94	66.36	5	3.52	59.15	90.57	12,143.58	0.59	78.84	2.18	26.22		
11	2,500	3,000	2,750	719	38,835	1.74	93.82	3,388.02	49,710.81	4.85	71.21	4	2.82	61.97	109.50	12,253.08	0.71	79.55	3.23	24.65		
12	3,000	4,000	3,500	796	39,631	1.92	95.75	4,170.61	53,881.42	5.97	77.19	7	4.93	66.90	436.42	12,689.50	2.83	82.38	10.46	23.55		
13	4,000	5,000	4,500	546	40,177	1.32	97.06	3,677.30	57,558.72	5.27	82.46	5	3.52	70.42	297.37	12,986.88	1.93	84.31	8.09	22.56		
14	5,000	7,500	6,250	503	40,680	1.22	98.28	4,218.00	61,776.72	6.04	88.50	4	2.82	73.24	1,760.27	14,747.15	11.43	95.74	41.73	23.87		
15	7,500	10,000	8,750	229	40,909	0.55	98.83	2,426.03	64,202.74	3.48	91.98	2	1.41	74.65	31.83	14,778.98	0.21	95.95	1.31	23.02		
16	10,000	20,000	15,000	227	41,136	0.55	99.38	3,506.47	67,709.21	5.02	97.00	5	3.52	78.17	15.60	14,794.58	0.10	96.05	0.44	21.85		
17	20,000	50,000	35,000	106	41,242	0.26	99.64	1,736.74	69,445.96	2.49	99.49	3	2.11	80.28	12.85	14,807.42	0.08	96.13	0.74	21.32		
18	50,000	100,000	75,000	23	41,265	0.06	99.69	231.78	69,677.74	0.33	99.82	2	1.41	81.69	39.02	14,846.44	0.25	96.38	16.83	21.31		
19	100,000	500,000	300,000	66	41,331	0.16	99.85	72.86	69,750.59	0.10	99.92	1	0.70	82.39	5.39	14,851.83	0.04	96.42	7.40	21.29		
20	500,000	UP		61	41,392	0.15	100.00	53.80	69,804.39	0.08	100.00	25	17.61	100.00	551.63	15,403.46	3.58	100.00	1025.35	22.07		
				41,392					69,804.39					142					15,403.46			22.07



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 29342 SHOPS :SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	78	78	7.44	7.44	25.31	25.31	1.11	1.11	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	42	120	4.00	11.44	26.47	51.78	1.16	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	94	214	8.96	20.40	51.86	103.64	2.27	4.53	1	1	20.00	20.00	42.50	42.50	7.10	7.10	81.96	41.01			
4	200	300	250	86	300	8.20	28.60	69.10	172.74	3.02	7.55	1	2	20.00	40.00	100.69	143.19	16.82	23.92	145.73	82.90			
5	300	500	400	138	438	13.16	41.75	138.13	310.87	6.04	13.58	1	3	20.00	60.00	439.38	582.57	73.40	97.32	318.09	187.40			
6	500	750	625	129	567	12.30	54.05	170.86	481.73	7.47	21.05	0	3	0.00	60.00	0.00	582.57	0.00	97.32	0.00	120.93			
7	750	1,000	875	132	699	12.58	66.63	264.01	745.74	11.53	32.58	0	3	0.00	60.00	0.00	582.57	0.00	97.32	0.00	78.12			
8	1,000	1,500	1,250	106	805	10.10	76.74	259.72	1,005.47	11.35	43.93	0	3	0.00	60.00	0.00	582.57	0.00	97.32	0.00	57.94			
9	1,500	2,000	1,750	80	885	7.63	84.37	222.25	1,227.72	9.71	53.64	0	3	0.00	60.00	0.00	582.57	0.00	97.32	0.00	47.45			
10	2,000	2,500	2,250	40	925	3.81	88.18	175.01	1,402.73	7.65	61.29	0	3	0.00	60.00	0.00	582.57	0.00	97.32	0.00	41.53			
11	2,500	3,000	2,750	36	961	3.43	91.61	174.92	1,577.65	7.64	68.93	0	3	0.00	60.00	0.00	582.57	0.00	97.32	0.00	36.93			
12	3,000	4,000	3,500	36	997	3.43	95.04	208.35	1,785.99	9.10	78.03	1	4	20.00	80.00	16.01	598.58	2.68	99.99	7.69	33.52			
13	4,000	5,000	4,500	18	1,015	1.72	96.76	127.77	1,913.77	5.58	83.61	0	4	0.00	80.00	0.00	598.58	0.00	99.99	0.00	31.28			
14	5,000	7,500	6,250	18	1,033	1.72	98.47	158.70	2,072.47	6.93	90.55	0	4	0.00	80.00	0.00	598.58	0.00	99.99	0.00	28.88			
15	7,500	10,000	8,750	6	1,039	0.57	99.05	72.33	2,144.80	3.16	93.71	0	4	0.00	80.00	0.00	598.58	0.00	99.99	0.00	27.91			
16	10,000	20,000	15,000	7	1,046	0.67	99.71	141.45	2,286.25	6.18	99.89	0	4	0.00	80.00	0.00	598.58	0.00	99.99	0.00	26.18			
17	20,000	50,000	35,000	1	1,047	0.10	99.81	2.56	2,288.81	0.11	100.00	1	5	20.00	100.00	0.05	598.64	0.01	100.00	2.07	26.15			
18	50,000	100,000	75,000	1	1,048	0.10	99.90	0.00	2,288.81	0.00	100.00	0	5	0.00	100.00	0.00	598.64	0.00	100.00	0.00	26.15			
19	100,000	500,000	300,000	1	1,049	0.10	100.00	0.01	2,288.80	0.00	100.00	0	5	0.00	100.00	0.00	598.64	0.00	100.00	0.00	26.15			
20	500,000	UP		0	1,049	0.00	100.00	0.00	2,288.80	0.00	100.00	0	5	0.00	100.00	0.00	598.64	0.00	100.00	0.00	26.15			
				1,049					2,288.80					5					598.64					26.15



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29343 SHOPS :SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	65	11.33	11.33	38.45	38.45	3.89	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	65	2.83	14.16	9.28	47.73	0.94	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	85	4.36	18.52	11.61	59.34	1.17	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	38	123	8.28	26.80	28.39	87.73	2.87	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	70	193	15.25	42.05	86.89	174.62	8.79	17.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	50	243	10.89	52.94	68.63	243.25	6.94	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	57	300	12.42	65.36	67.33	310.58	6.81	31.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	64	364	13.94	79.30	205.67	516.25	20.80	52.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	38	402	8.28	87.58	122.85	639.11	12.42	64.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	416	3.05	90.63	70.24	709.35	7.10	71.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	425	1.96	92.59	55.66	765.00	5.63	77.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	438	2.83	95.42	78.89	843.89	7.98	85.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	442	0.87	96.30	44.31	888.21	4.48	89.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	448	1.31	97.60	13.91	902.12	1.41	91.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	449	0.22	97.82	18.00	920.12	1.82	93.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	455	1.31	99.13	22.56	942.68	2.28	95.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	457	0.44	99.56	30.91	973.59	3.13	98.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	459	0.44	100.00	15.39	988.98	1.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	459	0.00	100.00	0.00	988.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	459	0.00	100.00	0.00	988.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				459					988.98					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 29344 SHOPS :TOTALLY DETACHED AND SUBJECT TO WARRANTY A

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.85	3.85	0.06	0.06	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.85	7.69	0.17	0.23	0.39	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	7	19.23	26.92	1.59	1.82	3.69	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	12	19.23	46.15	2.44	4.26	5.67	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	18	23.08	69.23	7.02	11.28	16.28	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	21	11.54	80.77	1.42	12.70	3.29	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	3.85	84.62	0.00	12.70	0.00	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	23	3.85	88.46	3.80	16.50	8.81	38.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	3.85	92.31	8.31	24.82	19.28	57.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	25	3.85	96.15	7.96	32.78	18.46	76.02	1	1	100.00	100.00	13.44	13.44	100.00	100.00	168.83	41.01			
11	2,500	3,000	2,750	1	26	3.85	100.00	10.34	43.12	23.98	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
12	3,000	4,000	3,500	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
20	500,000	UP		0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
				26					43.12					1					13.44					31.17



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2935 PASAR RISK

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	24.42	24.42	1.47	1.47	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	25	4.65	29.07	0.57	2.04	0.42	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	40	65	46.51	75.58	3.80	5.83	2.76	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	75	11.63	87.21	0.00	5.83	0.00	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	78	3.49	90.70	6.41	0.58	4.67	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	79	1.16	91.86	0.60	0.02	0.44	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	80	1.16	93.02	31.12	31.10	22.65	22.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	81	1.16	94.19	1.71	29.39	1.24	21.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	82	1.16	95.35	0.00	29.39	0.00	21.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	83	1.16	96.51	0.00	29.39	0.00	21.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	84	1.16	97.67	108.00	137.39	78.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	85	1.16	98.84	0.00	137.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	86	1.16	100.00	0.00	137.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	86	0.00	100.00	0.00	137.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	86	0.00	100.00	0.00	137.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	86	0.00	100.00	0.00	137.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	86	0.00	100.00	0.00	137.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	86	0.00	100.00	0.00	137.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	86	0.00	100.00	0.00	137.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	86	0.00	100.00	0.00	137.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				86					137.39					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2936 OTHERS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	22.37	22.37	1.62	1.62	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	27	13.16	35.53	2.88	4.50	2.22	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	32	6.58	42.11	7.02	11.52	5.41	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	40	10.53	52.63	7.81	19.33	6.01	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	48	10.53	63.16	1.43	20.76	1.10	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	53	6.58	69.74	6.32	27.08	4.87	20.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	55	2.63	72.37	14.71	41.79	11.33	32.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	57	2.63	75.00	12.44	54.23	9.58	41.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	58	1.32	76.32	5.08	59.31	3.92	45.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	61	3.95	80.26	3.02	62.33	2.33	48.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	63	2.63	82.89	9.27	71.60	7.14	55.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	64	1.32	84.21	13.83	85.43	10.65	65.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	65	1.32	85.53	4.16	89.59	3.20	69.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	69	5.26	90.79	5.67	95.26	4.37	73.38	2	2	100.00	100.00	0.93	0.93	100.00	100.00	16.38	0.97			
15	7,500	10,000	8,750	2	71	2.63	93.42	10.31	105.56	7.94	81.32	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0.00	0.88			
16	10,000	20,000	15,000	1	72	1.32	94.74	5.16	110.72	3.98	85.29	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0.00	0.84			
17	20,000	50,000	35,000	1	73	1.32	96.05	1.38	112.11	1.07	86.36	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0.00	0.83			
18	50,000	100,000	75,000	1	74	1.32	97.37	5.40	117.51	4.16	90.52	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0.00	0.79			
19	100,000	500,000	300,000	2	76	2.63	100.00	12.31	129.82	9.48	100.00	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0.00	0.72			
20	500,000	UP		0	76	0.00	100.00	0.00	129.82	0.00	100.00	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0.00	0.72			
				76					129.82					2					0.93					0.72



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2,061	2,061	12.38	12.38	81.04	81.04	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	937	2,998	5.63	18.01	117.47	198.52	0.33	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1,199	4,197	7.20	25.21	325.43	523.95	0.91	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	918	5,115	5.52	30.73	349.89	873.84	0.98	2.45	2	2	3.17	3.17	186.26	186.26	0.40	0.40	53.23	21.32	
5	300	500	400	1,556	6,671	9.35	40.08	847.89	1,721.73	2.38	4.83	1	3	1.59	4.76	15.97	202.23	0.03	0.44	1.88	11.75	
6	500	750	625	1,310	7,981	7.87	47.95	985.20	2,706.93	2.76	7.60	3	6	4.76	9.52	78.54	280.78	0.17	0.61	7.97	10.37	
7	750	1,000	875	1,437	9,418	8.63	56.58	1,572.82	4,279.75	4.41	12.01	3	9	4.76	14.29	270.52	551.30	0.59	1.19	17.20	12.88	
8	1,000	1,500	1,250	1,387	10,805	8.33	64.91	2,085.38	6,365.13	5.85	17.86	2	11	3.17	17.46	792.70	1,344.00	1.72	2.91	38.01	21.11	
9	1,500	2,000	1,750	1,012	11,817	6.08	70.99	2,041.74	8,406.87	5.73	23.59	0	11	0.00	17.46	0.00	1,344.00	0.00	2.91	0.00	15.99	
10	2,000	2,500	2,250	659	12,476	3.96	74.95	1,577.05	9,983.92	4.43	28.02	4	15	6.35	23.81	1,017.94	2,361.93	2.20	5.11	64.55	23.66	
11	2,500	3,000	2,750	600	13,076	3.60	78.56	1,938.01	11,921.92	5.44	33.46	5	20	7.94	31.75	703.72	3,065.65	1.52	6.64	36.31	25.71	
12	3,000	4,000	3,500	631	13,707	3.79	82.35	2,398.53	14,320.45	6.73	40.19	7	27	11.11	42.86	636.12	3,701.77	1.38	8.01	26.52	25.85	
13	4,000	5,000	4,500	529	14,236	3.18	85.53	2,291.10	16,611.55	6.43	46.62	4	31	6.35	49.21	156.80	3,858.57	0.34	8.35	6.84	23.23	
14	5,000	7,500	6,250	668	14,904	4.01	89.54	3,879.49	20,491.03	10.89	57.51	6	37	9.52	58.73	4,400.57	8,259.13	9.53	17.88	113.43	40.31	
15	7,500	10,000	8,750	439	15,343	2.64	92.18	3,153.50	23,644.53	8.85	66.36	7	44	11.11	69.84	276.37	8,535.50	0.60	18.48	8.76	36.10	
16	10,000	20,000	15,000	637	15,980	3.83	96.00	5,895.15	29,539.68	16.54	82.90	6	50	9.52	79.37	180.39	8,715.89	0.39	18.87	3.06	29.51	
17	20,000	50,000	35,000	409	16,389	2.46	98.46	3,984.23	33,523.92	11.18	94.08	7	57	11.11	90.48	37,337.16	46,053.05	80.83	99.70	937.12	137.37	
18	50,000	100,000	75,000	110	16,499	0.66	99.12	807.17	34,331.08	2.27	96.35	1	58	1.59	92.06	16.90	46,069.95	0.04	99.73	2.09	134.19	
19	100,000	500,000	300,000	102	16,601	0.61	99.74	1,236.68	35,567.76	3.47	99.82	4	62	6.35	98.41	123.29	46,193.24	0.27	100.00	9.97	129.87	
20	500,000	UP		44	16,645	0.26	100.00	65.59	35,633.35	0.18	100.00	1	63	1.59	100.00	0.00	46,193.24	0.00	100.00	0.00	129.63	
				16,645					35,633.35					63					46,193.24			129.63



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29371 SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16,492	16,492	8.71	8.71	3,472.12	3,472.12	0.82	0.82	24	24	2.61	2.61	2,725.87	2,725.87	1.63	1.63	78.51	78.51			
2	50	100	75	7,843	24,335	4.14	12.85	1,360.85	4,832.97	0.32	1.14	11	35	1.20	3.81	256.04	2,981.91	0.15	1.78	18.81	61.70			
3	100	200	150	11,267	35,602	5.95	18.81	2,926.65	7,759.62	0.69	1.83	12	47	1.31	5.12	267.73	3,249.64	0.16	1.94	9.15	41.88			
4	200	300	250	8,981	44,583	4.74	23.55	3,233.01	10,992.63	0.76	2.60	16	63	1.74	6.86	867.79	4,117.44	0.52	2.46	26.84	37.46			
5	300	500	400	15,768	60,351	8.33	31.88	8,472.50	19,465.13	2.00	4.60	26	89	2.83	9.69	1,851.84	5,969.27	1.11	3.56	21.86	30.67			
6	500	750	625	15,243	75,594	8.05	39.93	10,356.28	29,821.41	2.45	7.05	45	134	4.90	14.60	3,718.95	9,688.23	2.22	5.78	35.91	32.49			
7	750	1,000	875	15,440	91,034	8.16	48.09	15,012.17	44,833.58	3.55	10.60	74	208	8.06	22.66	7,452.71	17,140.94	4.45	10.23	49.64	38.23			
8	1,000	1,500	1,250	16,666	107,700	8.80	56.89	21,270.92	66,104.50	5.03	15.63	59	267	6.43	29.08	6,231.45	23,372.39	3.72	13.95	29.30	35.36			
9	1,500	2,000	1,750	12,231	119,931	6.46	63.35	21,209.40	87,313.90	5.01	20.64	50	317	5.45	34.53	8,812.00	32,184.39	5.26	19.21	41.55	36.86			
10	2,000	2,500	2,250	7,906	127,837	4.18	67.53	16,460.15	103,774.05	3.89	24.54	36	353	3.92	38.45	8,046.92	40,231.32	4.80	24.01	48.89	38.77			
11	2,500	3,000	2,750	7,161	134,998	3.78	71.31	18,275.60	122,049.65	4.32	28.86	33	386	3.59	42.05	5,321.33	45,552.64	3.18	27.19	29.12	37.32			
12	3,000	4,000	3,500	8,899	143,897	4.70	76.01	27,492.07	149,541.72	6.50	35.36	46	432	5.01	47.06	5,318.65	50,871.30	3.17	30.36	19.35	34.02			
13	4,000	5,000	4,500	7,055	150,952	3.73	79.74	26,491.85	176,033.57	6.26	41.62	35	467	3.81	50.87	9,724.64	60,595.93	5.80	36.17	36.71	34.42			
14	5,000	7,500	6,250	9,799	160,751	5.18	84.92	45,604.49	221,638.06	10.78	52.40	84	551	9.15	60.02	4,049.86	64,645.79	2.42	38.59	8.88	29.17			
15	7,500	10,000	8,750	6,737	167,488	3.56	88.47	40,869.47	262,507.53	9.66	62.07	73	624	7.95	67.97	19,135.06	83,780.85	11.42	50.01	46.82	31.92			
16	10,000	20,000	15,000	9,870	177,358	5.21	93.69	76,276.00	338,783.53	18.03	80.10	97	721	10.57	78.54	28,707.10	112,487.96	17.14	67.14	37.64	33.20			
17	20,000	50,000	35,000	7,010	184,368	3.70	97.39	58,090.39	396,873.92	13.73	93.84	97	818	10.57	89.11	16,858.02	129,345.98	10.06	77.21	29.02	32.59			
18	50,000	100,000	75,000	2,555	186,923	1.35	98.74	16,205.41	413,079.33	3.83	97.67	33	851	3.59	92.70	1,682.47	131,028.45	1.00	78.21	10.38	31.72			
19	100,000	500,000	300,000	1,808	188,731	0.96	99.70	8,015.49	421,094.82	1.90	99.56	48	899	5.23	97.93	26,633.83	157,662.28	15.90	94.11	332.28	37.44			
20	500,000	UP		576	189,307	0.30	100.00	1,849.80	422,944.62	0.44	100.00	19	918	2.07	100.00	9,871.84	167,534.12	5.89	100.00	533.67	39.61			
				189,307					422,944.62					918					167,534.12					39.61



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	78	78	3.96	3.96	3.79	3.79	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	58	136	2.94	6.90	22.36	26.14	0.58	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	63	199	3.20	10.10	29.41	55.55	0.77	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	120	319	6.09	16.18	29.28	84.83	0.76	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	161	480	8.17	24.35	53.50	138.33	1.40	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	128	608	6.49	30.85	77.68	216.02	2.03	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	118	726	5.99	36.83	108.10	324.12	2.82	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	136	862	6.90	43.73	133.69	457.80	3.49	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	88	950	4.46	48.20	126.30	584.11	3.29	15.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	69	1,019	3.50	51.70	171.07	755.18	4.46	19.70	1	1	8.33	8.33	67.50	67.50	5.75	5.75	39.46	8.94			
11	2,500	3,000	2,750	83	1,102	4.21	55.91	167.84	923.02	4.38	24.07	1	2	8.33	16.67	419.98	487.48	35.75	41.49	250.23	52.81			
12	3,000	4,000	3,500	94	1,196	4.77	60.68	293.83	1,216.85	7.66	31.74	1	3	8.33	25.00	363.39	850.87	30.93	72.42	123.67	69.92			
13	4,000	5,000	4,500	87	1,283	4.41	65.09	347.34	1,564.18	9.06	40.80	0	3	0.00	25.00	0.00	850.87	0.00	72.42	0.00	54.40			
14	5,000	7,500	6,250	140	1,423	7.10	72.20	387.45	1,951.63	10.11	50.90	1	4	8.33	33.33	247.50	1,098.37	21.07	93.49	63.88	56.28			
15	7,500	10,000	8,750	98	1,521	4.97	77.17	398.24	2,349.87	10.39	61.29	1	5	8.33	41.67	14.17	1,112.55	1.21	94.70	3.56	47.35			
16	10,000	20,000	15,000	198	1,719	10.05	87.21	613.50	2,963.37	16.00	77.29	2	7	16.67	58.33	3.22	1,115.77	0.27	94.97	0.53	37.65			
17	20,000	50,000	35,000	146	1,865	7.41	94.62	557.53	3,520.90	14.54	91.83	1	8	8.33	66.67	12.96	1,128.73	1.10	96.07	2.32	32.06			
18	50,000	100,000	75,000	58	1,923	2.94	97.56	91.18	3,612.08	2.38	94.21	2	10	16.67	83.33	40.72	1,169.44	3.47	99.54	44.65	32.38			
19	100,000	500,000	300,000	39	1,962	1.98	99.54	218.62	3,830.69	5.70	99.92	2	12	16.67	100.00	5.41	1,174.86	0.46	100.00	2.48	30.67			
20	500,000	UP		9	1,971	0.46	100.00	3.25	3,833.94	0.08	100.00	0	12	0.00	100.00	0.00	1,174.86	0.00	100.00	0.00	30.64			
				1,971					3,833.94					12					1,174.86					30.64



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29372 SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	2.08	2.08	16.12	16.12	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	38	79	1.93	4.01	24.74	40.86	0.43	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	61	140	3.10	7.11	18.33	59.19	0.32	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	87	227	4.42	11.53	30.49	89.68	0.53	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	169	396	8.59	20.12	108.13	197.81	1.89	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	158	554	8.03	28.15	145.97	343.78	2.55	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	182	736	9.25	37.40	193.71	537.49	3.39	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	208	944	10.57	47.97	270.05	807.54	4.72	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	165	1,109	8.38	56.35	363.07	1,170.60	6.35	20.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	119	1,228	6.05	62.40	268.72	1,439.32	4.70	25.17	1	1	10.00	10.00	4.78	4.78	0.08	0.08	1.78	0.33
11	2,500	3,000	2,750	86	1,314	4.37	66.77	270.92	1,710.24	4.74	29.91	1	2	10.00	20.00	134.58	139.36	2.32	2.40	49.68	8.15
12	3,000	4,000	3,500	141	1,455	7.16	73.93	442.82	2,153.05	7.74	37.65	0	2	0.00	20.00	0.00	139.36	0.00	2.40	0.00	6.47
13	4,000	5,000	4,500	109	1,564	5.54	79.47	416.81	2,569.86	7.29	44.94	0	2	0.00	20.00	0.00	139.36	0.00	2.40	0.00	5.42
14	5,000	7,500	6,250	125	1,689	6.35	85.82	620.11	3,189.97	10.84	55.78	1	3	10.00	30.00	5,583.50	5,722.86	96.22	98.62	900.40	179.40
15	7,500	10,000	8,750	77	1,766	3.91	89.74	469.95	3,659.92	8.22	64.00	1	4	10.00	40.00	10.06	5,732.92	0.17	98.79	2.14	156.64
16	10,000	20,000	15,000	116	1,882	5.89	95.63	1,068.99	4,728.91	18.69	82.69	1	5	10.00	50.00	5.16	5,738.08	0.09	98.88	0.48	121.34
17	20,000	50,000	35,000	68	1,950	3.46	99.09	824.55	5,553.46	14.42	97.11	2	7	20.00	70.00	7.31	5,745.39	0.13	99.01	0.89	103.46
18	50,000	100,000	75,000	8	1,958	0.41	99.49	118.68	5,672.14	2.08	99.19	2	9	20.00	90.00	50.20	5,795.59	0.87	99.87	42.30	102.18
19	100,000	500,000	300,000	9	1,967	0.46	99.95	48.64	5,720.78	0.85	100.04	1	10	10.00	100.00	7.41	5,803.00	0.13	100.00	15.23	101.44
20	500,000	UP		1	1,968	0.05	100.00	2.25	5,718.53	0.04	100.00	0	10	0.00	100.00	0.00	5,803.00	0.00	100.00	0.00	101.48
				1,968				5,718.53				10				5,803.00				101.48	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	18.18	18.18	2.17	2.17	2.52	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	3.03	21.21	0.23	2.41	0.27	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	3.03	24.24	0.58	2.99	0.68	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	10	6.06	30.30	0.98	3.97	1.13	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	13	9.09	39.39	1.95	5.91	2.25	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	14	3.03	42.42	0.59	6.50	0.68	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	18	12.12	54.55	0.13	6.37	0.15	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	19	3.03	57.58	2.45	8.83	2.84	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	20	3.03	60.61	0.58	9.41	0.68	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	21	3.03	63.64	4.28	13.69	4.95	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	22	3.03	66.67	9.62	23.31	11.12	26.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	26	12.12	78.79	7.19	30.50	8.32	35.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	28	6.06	84.85	8.02	38.51	9.28	44.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	29	3.03	87.88	11.99	50.50	13.87	58.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	30	3.03	90.91	0.81	51.31	0.93	59.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	32	6.06	96.97	32.16	83.47	37.20	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	33	3.03	100.00	2.97	86.43	3.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	86.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	86.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	33	0.00	100.00	0.00	86.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				33					86.43					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29373 SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	172	172	4.48	4.48	47.41	47.41	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	44	216	1.15	5.63	9.22	56.63	0.07	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	111	327	2.89	8.52	32.31	88.94	0.24	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	130	457	3.39	11.90	49.00	137.94	0.36	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	260	717	6.77	18.67	129.77	267.71	0.95	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	245	962	6.38	25.05	211.95	479.66	1.55	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	350	1,312	9.11	34.17	389.30	868.96	2.84	6.34	2	2	20.00	20.00	6.69	6.69	0.09	0.09	1.72	0.77			
8	1,000	1,500	1,250	336	1,648	8.75	42.92	545.03	1,413.99	3.98	10.32	0	2	0.00	20.00	0.00	6.69	0.00	0.09	0.00	0.47			
9	1,500	2,000	1,750	356	2,004	9.27	52.19	797.83	2,211.82	5.82	16.14	0	2	0.00	20.00	0.00	6.69	0.00	0.09	0.00	0.30			
10	2,000	2,500	2,250	192	2,196	5.00	57.19	503.40	2,715.22	3.67	19.82	1	3	10.00	30.00	37.40	44.09	0.50	0.59	7.43	1.62			
11	2,500	3,000	2,750	172	2,368	4.48	61.67	556.29	3,271.51	4.06	23.88	0	3	0.00	30.00	0.00	44.09	0.00	0.59	0.00	1.35			
12	3,000	4,000	3,500	259	2,627	6.74	68.41	996.12	4,267.63	7.27	31.15	1	4	10.00	40.00	49.98	94.06	0.67	1.27	5.02	2.20			
13	4,000	5,000	4,500	165	2,792	4.30	72.71	821.19	5,088.82	5.99	37.14	0	4	0.00	40.00	0.00	94.06	0.00	1.27	0.00	1.85			
14	5,000	7,500	6,250	279	3,071	7.27	79.97	1,529.20	6,618.02	11.16	48.30	1	5	10.00	50.00	5,620.63	5,714.69	75.61	76.88	367.55	86.35			
15	7,500	10,000	8,750	172	3,243	4.48	84.45	1,460.18	8,078.20	10.66	58.96	1	6	10.00	60.00	8.50	5,723.19	0.11	76.99	0.58	70.85			
16	10,000	20,000	15,000	302	3,545	7.86	92.32	2,546.47	10,624.67	18.59	77.54	1	7	10.00	70.00	14.92	5,738.11	0.20	77.19	0.59	54.01			
17	20,000	50,000	35,000	204	3,749	5.31	97.63	2,146.57	12,771.24	15.67	93.21	3	10	30.00	100.00	1,695.17	7,433.27	22.81	100.00	78.97	58.20			
18	50,000	100,000	75,000	62	3,811	1.61	99.24	816.79	13,588.03	5.96	99.17	0	10	0.00	100.00	0.00	7,433.27	0.00	100.00	0.00	54.70			
19	100,000	500,000	300,000	22	3,833	0.57	99.82	106.36	13,694.39	0.78	99.95	0	10	0.00	100.00	0.00	7,433.27	0.00	100.00	0.00	54.28			
20	500,000	UP		7	3,840	0.18	100.00	7.21	13,701.60	0.05	100.00	0	10	0.00	100.00	0.00	7,433.27	0.00	100.00	0.00	54.25			
				3,840					13,701.60					10					7,433.27					54.25



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.96	1.96	0.07	0.07	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	3.92	5.88	0.26	0.33	0.17	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	5.88	11.76	0.79	1.12	0.51	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	5.88	17.65	1.62	2.74	1.04	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	3.92	21.57	1.37	4.11	0.88	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	17	11.76	33.33	6.19	10.31	3.96	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	25	15.69	49.02	10.59	20.89	6.77	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	31	11.76	60.78	22.38	43.28	14.32	27.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	35	7.84	68.63	8.22	51.50	5.26	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	36	1.96	70.59	6.16	57.66	3.94	36.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	39	5.88	76.47	11.79	69.45	7.54	44.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	42	5.88	82.35	8.82	78.27	5.64	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	43	1.96	84.31	1.48	79.75	0.95	51.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	44	1.96	86.27	8.60	88.35	5.50	56.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	47	5.88	92.16	40.59	128.94	25.97	82.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	49	3.92	96.08	19.03	147.98	12.18	94.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	51	3.92	100.00	8.31	156.28	5.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	51	0.00	100.00	0.00	156.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	51	0.00	100.00	0.00	156.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	51	0.00	100.00	0.00	156.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				51					156.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29374 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	58	58	6.57	6.57	3.56	3.56	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	36	94	4.08	10.65	4.60	8.16	0.24	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	66	160	7.47	18.12	20.71	28.87	1.07	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	42	202	4.76	22.88	19.89	48.76	1.03	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	80	282	9.06	31.94	45.75	94.51	2.37	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	67	349	7.59	39.52	42.88	137.39	2.22	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	74	423	8.38	47.90	68.63	206.02	3.55	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	101	524	11.44	59.34	117.02	323.03	6.05	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	69	593	7.81	67.16	107.47	430.50	5.56	22.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	39	632	4.42	71.57	87.14	517.64	4.51	26.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	32	664	3.62	75.20	100.24	617.88	5.18	31.95	1	1	33.33	33.33	3.32	3.32	21.47	21.47	3.31	0.54	
12	3,000	4,000	3,500	46	710	5.21	80.41	150.17	768.05	7.77	39.71	2	3	66.67	100.00	12.15	15.47	78.53	100.00	8.09	2.01	
13	4,000	5,000	4,500	19	729	2.15	82.56	118.22	886.28	6.11	45.83	0	3	0.00	100.00	6.11	15.47	0.00	100.00	0.00	1.74	
14	5,000	7,500	6,250	28	757	3.17	85.73	203.73	1,090.01	10.53	56.36	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	1.42	
15	7,500	10,000	8,750	19	776	2.15	87.88	155.45	1,245.46	8.04	64.40	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	1.24	
16	10,000	20,000	15,000	38	814	4.30	92.19	297.81	1,543.27	15.40	79.80	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	1.00	
17	20,000	50,000	35,000	51	865	5.78	97.96	347.23	1,890.50	17.95	97.75	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	0.82	
18	50,000	100,000	75,000	16	881	1.81	99.77	36.25	1,926.76	1.87	99.63	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	0.80	
19	100,000	500,000	300,000	2	883	0.23	100.00	7.16	1,933.92	0.37	100.00	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	0.80	
20	500,000	UP		0	883	0.00	100.00	0.00	1,933.92	0.00	100.00	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	0.80	
				883					1,933.92					3					15.47			0.80



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29375 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	83	83	7.20	7.20	3.68	3.68	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	29	112	2.52	9.71	3.73	7.41	0.10	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	41	153	3.56	13.27	10.67	18.09	0.29	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	47	200	4.08	17.35	24.84	42.92	0.69	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	106	306	9.19	26.54	45.20	88.12	1.25	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	89	395	7.72	34.26	56.55	144.67	1.56	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	109	504	9.45	43.71	114.15	258.82	3.15	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	118	622	10.23	53.95	157.27	416.08	4.34	11.49	1	1	16.67	16.67	1.48	1.48	0.73	0.73	0.94	0.36	
9	1,500	2,000	1,750	80	702	6.94	60.88	127.67	543.76	3.53	15.02	0	1	0.00	16.67	0.00	1.48	0.00	0.73	0.00	0.27	
10	2,000	2,500	2,250	64	766	5.55	66.44	133.84	677.60	3.70	18.72	0	1	0.00	16.67	0.00	1.48	0.00	0.73	0.00	0.22	
11	2,500	3,000	2,750	55	821	4.77	71.21	121.02	798.61	3.34	22.06	0	1	0.00	16.67	0.00	1.48	0.00	0.73	0.00	0.19	
12	3,000	4,000	3,500	63	884	5.46	76.67	208.78	1,007.39	5.77	27.83	0	1	0.00	16.67	0.00	1.48	0.00	0.73	0.00	0.15	
13	4,000	5,000	4,500	47	931	4.08	80.75	220.23	1,227.62	6.08	33.91	1	2	16.67	33.33	15.00	16.48	7.40	8.13	6.81	1.34	
14	5,000	7,500	6,250	64	995	5.55	86.30	339.94	1,567.56	9.39	43.30	0	2	0.00	33.33	0.00	16.48	0.00	8.13	0.00	1.05	
15	7,500	10,000	8,750	49	1,044	4.25	90.55	508.54	2,076.10	14.05	57.35	0	2	0.00	33.33	0.00	16.48	0.00	8.13	0.00	0.79	
16	10,000	20,000	15,000	67	1,111	5.81	96.36	689.34	2,765.44	19.04	76.39	0	2	0.00	33.33	0.00	16.48	0.00	8.13	0.00	0.60	
17	20,000	50,000	35,000	32	1,143	2.78	99.13	673.93	3,439.37	18.62	95.01	4	6	66.67	100.00	186.19	202.67	91.87	100.00	27.63	5.89	
18	50,000	100,000	75,000	10	1,153	0.87	100.00	180.72	3,620.09	4.99	100.00	0	6	0.00	100.00	0.00	202.67	0.00	100.00	0.00	5.60	
19	100,000	500,000	300,000	0	1,153	0.00	100.00	0.00	3,620.09	0.00	100.00	0	6	0.00	100.00	0.00	202.67	0.00	100.00	0.00	5.60	
20	500,000	UP		0	1,153	0.00	100.00	0.00	3,620.09	0.00	100.00	0	6	0.00	100.00	0.00	202.67	0.00	100.00	0.00	5.60	
				1,153					3,620.09					6					202.67			5.60



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29376 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	3.18	3.18	1.15	1.15	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	43	3.04	6.22	1.07	2.22	0.09	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	65	3.18	9.41	2.47	4.69	0.22	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	34	99	4.92	14.33	5.48	10.17	0.48	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	65	164	9.41	23.73	17.30	27.47	1.53	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	88	252	12.74	36.47	41.60	69.07	3.67	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	64	316	9.26	45.73	32.32	101.39	2.85	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	60	376	8.68	54.41	43.99	145.38	3.89	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	74	450	10.71	65.12	90.00	235.38	7.95	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	33	483	4.78	69.90	34.83	270.21	3.08	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	33	516	4.78	74.67	50.38	320.59	4.45	28.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	551	5.07	79.74	79.90	400.49	7.06	35.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	29	580	4.20	83.94	70.96	471.45	6.27	41.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	46	626	6.66	90.59	155.59	627.04	13.74	55.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	32	658	4.63	95.22	135.13	762.17	11.94	67.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	675	2.46	97.68	193.21	955.39	17.07	84.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	689	2.03	99.71	128.67	1,084.05	11.37	95.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	691	0.29	100.00	47.98	1,132.03	4.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	691	0.00	100.00	0.00	1,132.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	691	0.00	100.00	0.00	1,132.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				691					1,132.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	5.79	5.79	0.11	0.11	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	13	4.96	10.74	0.97	1.09	0.25	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	20	5.79	16.53	1.49	2.58	0.38	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	24	3.31	19.83	1.28	3.85	0.33	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	29	4.13	23.97	2.10	5.95	0.54	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	40	9.09	33.06	11.58	17.53	2.97	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	15	55	12.40	45.45	13.83	31.35	3.55	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	67	9.92	55.37	11.66	43.01	2.99	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	76	7.44	62.81	9.34	52.35	2.39	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	81	4.13	66.94	22.09	74.44	5.67	19.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	84	2.48	69.42	6.01	80.45	1.54	20.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	85	0.83	70.25	4.71	85.16	1.21	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	93	6.61	76.86	31.05	116.21	7.96	29.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	99	4.96	81.82	31.36	147.57	8.04	37.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	106	5.79	87.60	23.69	171.25	6.07	43.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	116	8.26	95.87	141.94	313.19	36.41	80.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	121	4.13	100.00	76.70	389.89	19.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	121	0.00	100.00	0.00	389.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	121	0.00	100.00	0.00	389.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	121	0.00	100.00	0.00	389.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				121				389.89						0				0.00				0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29378 PUBLIC WAREHOUSE SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	529	529	10.62	10.62	85.34	85.34	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	255	784	5.12	15.75	53.52	31.82	0.35	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	300	1,084	6.03	21.77	105.79	73.97	0.70	0.49	1	1	9.09	9.09	142.50	142.50	1.05	1.05	134.70	192.64			
4	200	300	250	213	1,297	4.28	26.05	84.58	158.55	0.56	1.04	0	1	0.00	9.09	0.00	142.50	0.00	1.05	0.00	89.88			
5	300	500	400	279	1,576	5.60	31.65	139.15	297.70	0.92	1.96	0	1	0.00	9.09	0.00	142.50	0.00	1.05	0.00	47.87			
6	500	750	625	255	1,831	5.12	36.77	155.33	453.03	1.02	2.98	1	2	9.09	18.18	619.24	761.74	4.55	5.60	398.66	168.14			
7	750	1,000	875	319	2,150	6.41	43.18	347.32	800.35	2.29	5.27	1	3	9.09	27.27	2.19	763.92	0.02	5.62	0.63	95.45			
8	1,000	1,500	1,250	341	2,491	6.85	50.03	336.74	1,137.10	2.22	7.49	1	4	9.09	36.36	5.91	769.84	0.04	5.66	1.76	67.70			
9	1,500	2,000	1,750	249	2,740	5.00	55.03	384.21	1,521.31	2.53	10.02	1	5	9.09	45.45	309.76	1,079.60	2.28	7.94	80.62	70.97			
10	2,000	2,500	2,250	189	2,929	3.80	58.83	332.67	1,853.98	2.19	12.21	3	8	27.27	72.73	2.72	1,082.32	0.02	7.96	0.82	58.38			
11	2,500	3,000	2,750	141	3,070	2.83	61.66	420.33	2,274.31	2.77	14.98	0	8	0.00	72.73	0.00	1,082.32	0.00	7.96	0.00	47.59			
12	3,000	4,000	3,500	222	3,292	4.46	66.12	668.25	2,942.56	4.40	19.38	0	8	0.00	72.73	0.00	1,082.32	0.00	7.96	0.00	36.78			
13	4,000	5,000	4,500	216	3,508	4.34	70.46	680.90	3,623.47	4.49	23.87	0	8	0.00	72.73	0.00	1,082.32	0.00	7.96	0.00	29.87			
14	5,000	7,500	6,250	315	3,823	6.33	76.78	1,277.61	4,901.07	8.42	32.29	0	8	0.00	72.73	0.00	1,082.32	0.00	7.96	0.00	22.08			
15	7,500	10,000	8,750	169	3,992	3.39	80.18	1,073.79	5,974.86	7.07	39.36	0	8	0.00	72.73	0.00	1,082.32	0.00	7.96	0.00	18.11			
16	10,000	20,000	15,000	400	4,392	8.03	88.21	3,302.05	9,276.91	21.75	61.11	1	9	9.09	81.82	12,514.82	13,597.14	92.02	99.98	379.00	146.57			
17	20,000	50,000	35,000	325	4,717	6.53	94.74	3,429.92	12,706.83	22.59	83.71	2	11	18.18	100.00	2.25	13,599.39	0.02	100.00	0.07	107.02			
18	50,000	100,000	75,000	158	4,875	3.17	97.91	1,254.58	13,961.41	8.26	91.97	0	11	0.00	100.00	0.00	13,599.39	0.00	100.00	0.00	97.41			
19	100,000	500,000	300,000	97	4,972	1.95	99.86	1,170.72	15,132.12	7.71	99.68	0	11	0.00	100.00	0.00	13,599.39	0.00	100.00	0.00	89.87			
20	500,000	UP		7	4,979	0.14	100.00	48.09	15,180.22	0.32	100.00	0	11	0.00	100.00	0.00	13,599.39	0.00	100.00	0.00	89.59			
				4,979					15,180.22					11					13,599.39					89.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	4.76	4.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	9.52	14.29	0.25	0.25	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	4.76	19.05	0.03	0.28	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	4.76	23.81	0.10	0.38	0.10	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	4.76	28.57	0.17	0.56	0.17	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	4.76	33.33	0.18	0.74	0.18	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	4.76	38.10	0.22	0.96	0.22	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	9.52	47.62	17.76	18.72	17.59	18.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	4.76	52.38	0.20	18.92	0.20	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	4.76	57.14	2.76	21.68	2.74	21.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	4.76	61.90	7.11	28.80	7.05	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	4.76	66.67	3.97	32.76	3.93	32.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	4.76	71.43	9.82	42.59	9.73	42.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	4.76	76.19	1.61	44.20	1.60	43.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	4.76	80.95	28.05	72.25	27.78	71.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	4.76	85.71	21.03	93.28	20.83	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	4.76	90.48	12.52	105.80	12.41	104.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	20	4.76	95.24	5.04	100.77	4.99	99.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	21	4.76	100.00	0.18	100.95	0.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	21	0.00	100.00	0.00	100.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21				100.95					0				0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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 P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,383	1,383	24.66	24.66	158.86	158.86	1.37	1.37	3	3	3.41	3.41	10.00	10.00	0.37	0.37	6.29	6.29			
2	50	100	75	235	1,618	4.19	28.85	11.91	170.77	0.10	1.47	1	4	1.14	4.55	0.35	10.35	0.01	0.38	2.98	6.06			
3	100	200	150	343	1,961	6.12	34.96	27.02	197.79	0.23	1.70	1	5	1.14	5.68	0.00	10.35	0.00	0.38	0.00	5.23			
4	200	300	250	148	2,109	2.64	37.60	36.23	234.02	0.31	2.01	0	5	0.00	5.68	0.00	10.35	0.00	0.38	0.00	4.42			
5	300	500	400	155	2,264	2.76	40.36	69.98	304.00	0.60	2.62	0	5	0.00	5.68	0.00	10.35	0.00	0.38	0.00	3.41			
6	500	750	625	132	2,396	2.35	42.72	87.10	391.10	0.75	3.37	4	9	4.55	10.23	162.89	173.25	6.04	6.43	187.01	44.30			
7	750	1,000	875	233	2,629	4.15	46.87	238.06	629.16	2.05	5.41	2	11	2.27	12.50	100.85	274.10	3.74	10.17	42.36	43.57			
8	1,000	1,500	1,250	434	3,063	7.74	54.61	492.14	1,121.30	4.24	9.65	6	17	6.82	19.32	1,278.61	1,552.71	47.44	57.61	259.81	138.47			
9	1,500	2,000	1,750	230	3,293	4.10	58.71	510.20	1,631.50	4.39	14.04	1	18	1.14	20.45	10.86	1,563.57	0.40	58.02	2.13	95.84			
10	2,000	2,500	2,250	190	3,483	3.39	62.10	558.27	2,189.76	4.80	18.85	1	19	1.14	21.59	283.82	1,847.39	10.53	68.55	50.84	84.36			
11	2,500	3,000	2,750	185	3,668	3.30	65.39	531.20	2,720.96	4.57	23.42	7	26	7.95	29.55	182.55	2,029.94	6.77	75.32	34.37	74.60			
12	3,000	4,000	3,500	303	3,971	5.40	70.80	1,032.49	3,753.45	8.89	32.30	8	34	9.09	38.64	68.84	2,098.78	2.55	77.87	6.67	55.92			
13	4,000	5,000	4,500	294	4,265	5.24	76.04	1,240.97	4,994.42	10.68	42.98	15	49	17.05	55.68	121.99	2,220.76	4.53	82.40	9.83	44.46			
14	5,000	7,500	6,250	344	4,609	6.13	82.17	1,637.25	6,631.67	14.09	57.08	7	56	7.95	63.64	76.08	2,296.84	2.82	85.22	4.65	34.63			
15	7,500	10,000	8,750	219	4,828	3.90	86.08	1,612.18	8,243.86	13.88	70.95	1	57	1.14	64.77	0.90	2,297.74	0.03	85.26	0.06	27.87			
16	10,000	20,000	15,000	121	4,949	2.16	88.23	1,270.19	9,514.04	10.93	81.88	0	57	0.00	64.77	0.00	2,297.74	0.00	85.26	0.00	24.15			
17	20,000	50,000	35,000	95	5,044	1.69	89.93	1,010.00	10,524.04	8.69	90.57	3	60	3.41	68.18	145.20	2,442.94	5.39	90.64	14.38	23.21			
18	50,000	100,000	75,000	40	5,084	0.71	90.64	271.92	10,795.96	2.34	92.91	2	62	2.27	70.45	25.18	2,468.12	0.93	91.58	9.26	22.86			
19	100,000	500,000	300,000	79	5,163	1.41	92.05	287.68	11,083.64	2.48	95.39	2	64	2.27	72.73	39.90	2,508.02	1.48	93.06	13.87	22.63			
20	500,000	UP		446	5,609	7.95	100.00	535.55	11,619.19	4.61	100.00	24	88	27.27	100.00	187.06	2,695.08	6.94	100.00	34.93	23.20			
				5,609					11,619.19					88					2,695.08					23.20



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29381

STORAGE TANKS : UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.19	1.19	0.34	0.34	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.19	2.38	0.54	0.87	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.19	3.57	0.57	1.44	0.10	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.19	4.76	0.72	2.15	0.13	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	7	3.57	8.33	2.67	4.82	0.49	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	9	2.38	10.71	2.51	7.33	0.46	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	13	4.76	15.48	10.37	17.70	1.89	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	25	14.29	29.76	34.43	52.13	6.27	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	27	2.38	32.14	7.04	59.17	1.28	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	32	5.95	38.10	20.67	79.83	3.76	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	43	13.10	51.19	46.12	125.95	8.40	22.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	49	7.14	58.33	45.54	171.49	8.29	31.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	64	17.86	76.19	155.14	326.64	28.24	59.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	14	78	16.67	92.86	156.97	483.61	28.58	88.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	79	1.19	94.05	21.23	504.84	3.86	91.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	80	1.19	95.24	3.05	507.88	0.56	92.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	81	1.19	96.43	4.52	512.40	0.82	93.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	84	3.57	100.00	36.89	549.29	6.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	84	0.00	100.00	0.00	549.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				84					549.29					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29382 STORAGE TANKS :SURFACE STORAGE TANKS(INCLUDING BARRELS)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.64	1.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.64	3.28	0.25	0.25	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.64	4.92	0.44	0.69	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	5	3.28	8.20	0.91	1.60	0.21	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	8	4.92	13.11	2.36	3.96	0.56	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	14	9.84	22.95	5.59	9.55	1.32	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	20	9.84	32.79	7.42	16.97	1.75	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	25	8.20	40.98	7.65	24.62	1.81	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	27	3.28	44.26	5.49	30.11	1.29	7.10	0	0	0.00	0.00	1.29	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	34	11.48	55.74	22.41	52.53	5.29	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	35	1.64	57.38	5.61	58.14	1.32	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	36	1.64	59.02	5.91	64.04	1.39	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	37	1.64	60.66	6.21	70.25	1.46	16.57	0	0	0.00	0.00	1.46	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	44	11.48	72.13	39.18	109.43	9.24	25.81	1	1	100.00	100.00	268.31	268.31	100.00	100.00	684.87	245.19	
15	7,500	10,000	8,750	4	48	6.56	78.69	48.53	157.96	11.45	37.26	0	1	0.00	100.00	0.00	268.31	0.00	100.00	0.00	169.86	
16	10,000	20,000	15,000	6	54	9.84	88.52	88.66	246.61	20.91	58.18	0	1	0.00	100.00	0.00	268.31	0.00	100.00	0.00	108.80	
17	20,000	50,000	35,000	6	60	9.84	98.36	83.18	329.79	19.62	77.80	0	1	0.00	100.00	19.62	268.31	0.00	100.00	0.00	81.36	
18	50,000	100,000	75,000	1	61	1.64	100.00	94.12	423.91	22.20	100.00	0	1	0.00	100.00	0.00	268.31	0.00	100.00	0.00	63.29	
19	100,000	500,000	300,000	0	61	0.00	100.00	0.00	423.91	0.00	100.00	0	1	0.00	100.00	0.00	268.31	0.00	100.00	0.00	63.29	
20	500,000	UP		0	61	0.00	100.00	0.00	423.91	0.00	100.00	0	1	0.00	100.00	0.00	268.31	0.00	100.00	0.00	63.29	
				61					423.91					1					268.31			63.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	264	264	5.48	5.48	124.23	124.23	0.73	0.73	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	133	397	2.76	8.25	25.73	149.96	0.15	0.88	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	153	550	3.18	11.43	37.00	186.96	0.22	1.09	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	301	851	6.25	17.68	138.48	325.44	0.81	1.91	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	222	1,073	4.61	22.29	129.50	454.94	0.76	2.66	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	267	1,340	5.55	27.84	225.85	680.79	1.32	3.99	1	1	1	1.75	1.75	375.92	375.92	6.44	6.44	166.45			
7	750	1,000	875	289	1,629	6.00	33.84	426.30	1,107.09	2.50	6.48	1	2	2	1.75	3.51	15.00	390.92	0.26	6.69	3.52			
8	1,000	1,500	1,250	464	2,093	9.64	43.48	894.56	2,001.65	5.24	11.72	7	9	9	12.28	15.79	92.74	483.66	1.59	8.28	10.37			
9	1,500	2,000	1,750	479	2,572	9.95	53.43	1,309.23	3,310.88	7.67	19.39	3	12	12	5.26	21.05	565.08	1,048.74	9.68	17.96	43.16			
10	2,000	2,500	2,250	335	2,907	6.96	60.39	1,143.61	4,454.49	6.70	26.09	5	17	17	8.77	29.82	289.69	1,338.44	4.96	22.92	25.33			
11	2,500	3,000	2,750	338	3,245	7.02	67.41	1,373.58	5,828.07	8.04	34.13	4	21	21	7.02	36.84	40.80	1,379.23	0.70	23.62	2.97			
12	3,000	4,000	3,500	455	3,700	9.45	76.86	2,341.69	8,169.77	13.71	47.84	6	27	27	10.53	47.37	446.53	1,825.76	7.65	31.26	19.07			
13	4,000	5,000	4,500	337	4,037	7.00	83.86	1,990.92	10,160.68	11.66	59.50	3	30	30	5.26	52.63	323.92	2,149.68	5.55	36.81	16.27			
14	5,000	7,500	6,250	358	4,395	7.44	91.30	2,950.71	13,111.39	17.28	76.78	5	35	35	8.77	61.40	143.04	2,292.73	2.45	39.26	4.85			
15	7,500	10,000	8,750	158	4,553	3.28	94.58	1,416.35	14,527.74	8.29	85.07	2	37	37	3.51	64.91	3,194.87	5,487.60	54.71	93.96	225.57			
16	10,000	20,000	15,000	117	4,670	2.43	97.01	1,286.96	15,814.71	7.54	92.61	4	41	41	7.02	71.93	20.42	5,508.01	0.35	94.31	1.59			
17	20,000	50,000	35,000	50	4,720	1.04	98.05	409.37	16,224.08	2.40	95.01	2	43	43	3.51	75.44	5.40	5,513.41	0.09	94.40	1.32			
18	50,000	100,000	75,000	35	4,755	0.73	98.77	223.11	16,447.19	1.31	96.31	10	53	53	17.54	92.98	20.15	5,533.56	0.34	94.75	9.03			
19	100,000	500,000	300,000	31	4,786	0.64	99.42	458.78	16,905.97	2.69	99.00	1	54	54	1.75	94.74	282.91	5,816.46	4.84	99.59	61.66			
20	500,000	UP		28	4,814	0.58	100.00	170.57	17,076.54	1.00	100.00	3	57	57	5.26	100.00	23.71	5,840.17	0.41	100.00	13.90			
				4,814					17,076.54					57					5,840.17					34.20



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.92	2.92	0.46	0.46	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	8	1.75	4.68	0.98	1.44	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	0.58	5.26	0.38	1.82	0.02	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	0.58	5.85	0.00	1.82	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	13	1.75	7.60	4.93	6.75	0.26	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	18	2.92	10.53	5.31	12.06	0.28	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	24	3.51	14.04	5.49	17.55	0.29	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	36	7.02	21.05	25.55	43.10	1.34	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	40	2.34	23.39	11.94	55.04	0.63	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	44	2.34	25.73	15.19	70.23	0.80	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	50	3.51	29.24	28.51	98.74	1.50	5.18	1	1	33.33	33.33	22.18	22.18	26.09	26.09	77.79	22.46			
12	3,000	4,000	3,500	9	59	5.26	34.50	52.66	151.40	2.76	7.94	0	1	0.00	33.33	0.00	22.18	0.00	26.09	0.00	14.65			
13	4,000	5,000	4,500	13	72	7.60	42.11	94.61	246.01	4.96	12.90	0	1	0.00	33.33	0.00	22.18	0.00	26.09	0.00	9.02			
14	5,000	7,500	6,250	43	115	25.15	67.25	374.87	620.88	19.66	32.56	0	1	0.00	33.33	0.00	22.18	0.00	26.09	0.00	3.57			
15	7,500	10,000	8,750	21	136	12.28	79.53	226.66	847.54	11.89	44.45	0	1	0.00	33.33	0.00	22.18	0.00	26.09	0.00	2.62			
16	10,000	20,000	15,000	30	166	17.54	97.08	900.67	1,748.21	47.23	91.68	2	3	66.67	100.00	62.83	85.01	73.91	100.00	6.98	4.86			
17	20,000	50,000	35,000	5	171	2.92	100.00	158.71	1,906.92	8.32	100.00	0	3	0.00	100.00	0.00	85.01	0.00	100.00	0.00	4.46			
18	50,000	100,000	75,000	0	171	0.00	100.00	0.00	1,906.92	0.00	100.00	0	3	0.00	100.00	0.00	85.01	0.00	100.00	0.00	4.46			
19	100,000	500,000	300,000	0	171	0.00	100.00	0.00	1,906.92	0.00	100.00	0	3	0.00	100.00	0.00	85.01	0.00	100.00	0.00	4.46			
20	500,000	UP		0	171	0.00	100.00	0.00	1,906.92	0.00	100.00	0	3	0.00	100.00	0.00	85.01	0.00	100.00	0.00	4.46			
				171					1,906.92					3					85.01					4.46



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 29385 OTHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.62	4.62	0.19	0.19	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	14	2.56	7.18	1.62	1.81	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	16	1.03	8.21	1.20	3.01	0.09	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	0.51	8.72	0.51	3.52	0.04	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	33	8.21	16.92	20.89	24.41	1.53	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	40	3.59	20.51	4.62	29.03	0.34	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	45	2.56	23.08	3.74	32.76	0.27	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	57	6.15	29.23	29.99	62.75	2.20	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	70	6.67	35.90	82.95	145.70	6.09	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	75	2.56	38.46	27.18	172.87	2.00	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	80	2.56	41.03	28.53	201.40	2.09	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	88	4.10	45.13	29.74	231.14	2.18	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	99	5.64	50.77	89.63	320.77	6.58	23.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	122	11.79	62.56	225.52	546.29	16.56	40.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	139	8.72	71.28	173.43	719.73	12.73	52.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	162	11.79	83.08	215.93	935.66	15.85	68.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	191	14.87	97.95	365.08	1,300.73	26.80	95.50	1	1	100.00	100.00	428.98	428.98	100.00	100.00	117.51	32.98			
18	50,000	100,000	75,000	2	193	1.03	98.97	25.86	1,326.59	1.90	97.40	0	1	0.00	100.00	0.00	428.98	0.00	100.00	0.00	32.34			
19	100,000	500,000	300,000	1	194	0.51	99.49	27.12	1,353.72	1.99	99.39	0	1	0.00	100.00	0.00	428.98	0.00	100.00	0.00	31.69			
20	500,000	UP		1	195	0.51	100.00	8.33	1,362.05	0.61	100.00	0	1	0.00	100.00	0.00	428.98	0.00	100.00	0.00	31.50			
				195					1,362.05					1					428.98					31.50



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	347	347	8.18	8.18	47.72	47.72	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	193	540	4.55	12.74	36.14	83.86	0.30	0.70	1	1	3.45	3.45	40.81	40.81	4.39	4.39	112.92	48.66			
3	100	200	150	397	937	9.36	22.10	103.40	187.26	0.86	1.57	0	1	0.00	3.45	0.00	40.81	0.00	4.39	0.00	21.79			
4	200	300	250	239	1,176	5.64	27.74	99.23	286.48	0.83	2.40	0	1	0.00	3.45	0.00	40.81	0.00	4.39	0.00	14.24			
5	300	500	400	456	1,632	10.75	38.49	262.54	549.03	2.20	4.59	1	2	3.45	6.90	272.51	313.32	29.34	33.73	103.80	57.07			
6	500	750	625	327	1,959	7.71	46.20	291.77	840.79	2.44	7.03	0	2	0.00	6.90	0.00	313.32	0.00	33.73	0.00	37.26			
7	750	1,000	875	334	2,293	7.88	54.08	439.66	1,280.45	3.68	10.71	4	6	13.79	20.69	23.46	336.78	2.53	36.26	5.34	26.30			
8	1,000	1,500	1,250	366	2,659	8.63	62.71	679.77	1,960.22	5.68	16.39	3	9	10.34	31.03	68.86	405.64	7.41	43.67	10.13	20.69			
9	1,500	2,000	1,750	303	2,962	7.15	69.86	690.96	2,651.18	5.78	22.17	0	9	0.00	31.03	0.00	405.64	0.00	43.67	0.00	15.30			
10	2,000	2,500	2,250	175	3,137	4.13	73.99	509.54	3,160.71	4.26	26.43	3	12	10.34	41.38	28.80	434.44	3.10	46.77	5.65	13.74			
11	2,500	3,000	2,750	159	3,296	3.75	77.74	557.25	3,717.96	4.66	31.09	1	13	3.45	44.83	64.38	498.82	6.93	53.71	11.55	13.42			
12	3,000	4,000	3,500	196	3,492	4.62	82.36	878.30	4,596.27	7.34	38.43	1	14	3.45	48.28	38.77	537.59	4.17	57.88	4.41	11.70			
13	4,000	5,000	4,500	147	3,639	3.47	85.83	891.57	5,487.84	7.45	45.89	1	15	3.45	51.72	5.09	542.68	0.55	58.43	0.57	9.89			
14	5,000	7,500	6,250	185	3,824	4.36	90.19	1,240.39	6,728.24	10.37	56.26	4	19	13.79	65.52	213.17	755.85	22.95	81.38	17.19	11.23			
15	7,500	10,000	8,750	109	3,933	2.57	92.76	1,033.86	7,762.10	8.64	64.90	0	19	0.00	65.52	0.00	755.85	0.00	81.38	0.00	9.74			
16	10,000	20,000	15,000	155	4,088	3.66	96.42	2,025.09	9,787.19	16.93	81.83	1	20	3.45	68.97	25.12	780.96	2.70	84.08	1.24	7.98			
17	20,000	50,000	35,000	72	4,160	1.70	98.11	1,320.16	11,107.36	11.04	92.87	2	22	6.90	75.86	105.74	886.70	11.38	95.47	8.01	7.98			
18	50,000	100,000	75,000	28	4,188	0.66	98.77	413.40	11,520.75	3.46	96.33	0	22	0.00	75.86	0.00	886.70	0.00	95.47	0.00	7.70			
19	100,000	500,000	300,000	36	4,224	0.85	99.62	308.15	11,828.90	2.58	98.91	1	23	3.45	79.31	2.43	889.12	0.26	95.73	0.79	7.52			
20	500,000	UP		16	4,240	0.38	100.00	130.91	11,959.81	1.09	100.00	6	29	20.69	100.00	39.67	928.79	4.27	100.00	30.30	7.77			
				4,240					11,959.81					29					928.79					7.77



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29391 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	9.76	9.76	0.21	0.21	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	10	2.44	12.20	0.67	0.88	0.36	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	1.22	13.41	0.42	1.30	0.23	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	1.22	14.63	0.76	2.06	0.41	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	23	13.41	28.05	4.54	6.60	2.46	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	29	7.32	35.37	3.95	10.56	2.14	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	33	4.88	40.24	4.68	15.24	2.54	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	40	8.54	48.78	1.16	16.40	0.63	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	58	21.95	70.73	10.65	27.05	5.77	14.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	62	4.88	75.61	10.28	37.33	5.57	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	63	1.22	76.83	4.59	41.93	2.49	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	64	1.22	78.05	1.22	43.14	0.66	23.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	65	1.22	79.27	1.83	44.98	0.99	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	69	4.88	84.15	15.12	60.10	8.19	32.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	72	3.66	87.80	38.67	98.77	20.95	53.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	81	10.98	98.78	75.56	174.33	40.92	94.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	82	1.22	100.00	10.30	184.63	5.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	82	0.00	100.00	0.00	184.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	82	0.00	100.00	0.00	184.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	82	0.00	100.00	0.00	184.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				82					184.63					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29392 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY B

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	4.56	4.56	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	4.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					4.56					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29393

STORAGE OF GOODS IN THE OPENPRIVATE OR PUBLIC TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.08	0.08	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	0.00	0.08	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	1.84	1.92	7.92	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	2.60	4.52	11.20	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	2.97	7.48	12.79	32.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	4.29	11.78	18.50	50.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	11.43	23.20	49.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				23.20				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	75	75	14.12	14.12	5.26	5.26	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	31	106	5.84	19.96	7.63	12.89	0.83	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	34	140	6.40	26.37	8.19	21.08	0.89	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	161	3.95	30.32	6.84	27.93	0.74	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	33	194	6.21	36.53	13.27	41.20	1.44	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	207	2.45	38.98	2.68	43.87	0.29	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	36	243	6.78	45.76	30.55	74.42	3.31	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	255	2.26	48.02	20.96	95.38	2.27	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	45	300	8.47	56.50	23.72	119.09	2.57	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	318	3.39	59.89	12.33	131.43	1.34	14.23	1	1	100.00	100.00	0.23	0.23	100.00	100.00	1.84	0.17			
11	2,500	3,000	2,750	22	340	4.14	64.03	32.53	163.96	3.52	17.75	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.14			
12	3,000	4,000	3,500	39	379	7.34	71.37	63.81	227.77	6.91	24.66	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.10			
13	4,000	5,000	4,500	45	424	8.47	79.85	40.86	268.63	4.42	29.09	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.08			
14	5,000	7,500	6,250	29	453	5.46	85.31	37.17	305.79	4.02	33.11	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.07			
15	7,500	10,000	8,750	21	474	3.95	89.27	101.89	407.68	11.03	44.14	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.06			
16	10,000	20,000	15,000	23	497	4.33	93.60	181.59	589.27	19.66	63.80	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.04			
17	20,000	50,000	35,000	25	522	4.71	98.31	268.95	858.22	29.12	92.93	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.03			
18	50,000	100,000	75,000	4	526	0.75	99.06	51.77	909.99	5.61	98.53	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.02			
19	100,000	500,000	300,000	2	528	0.38	99.44	17.25	927.23	1.87	100.40	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.02			
20	500,000	UP		3	531	0.56	100.00	3.68	923.55	0.40	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.02			
				531					923.55					1					0.23					0.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 293941 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.57	0.57	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.57		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 293942 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.33	1.33	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.33		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	564	564	5.83	5.83	3,595.51	3,595.51	11.50	11.50	3	3	4.55	4.55	133.32	133.32	4.07	4.07	3.71	3.71			
2	50	100	75	516	1,080	5.33	11.17	69.84	3,525.67	0.22	11.28	1	4	1.52	6.06	26.30	159.62	0.80	4.87	37.66	4.53			
3	100	200	150	688	1,768	7.11	18.28	165.12	3,360.55	0.53	10.75	0	4	0.00	6.06	0.00	159.62	0.00	4.87	0.00	4.75			
4	200	300	250	449	2,217	4.64	22.92	179.34	3,181.21	0.57	10.18	0	4	0.00	6.06	0.00	159.62	0.00	4.87	0.00	5.02			
5	300	500	400	964	3,181	9.97	32.89	640.42	2,540.79	2.05	8.13	2	6	3.03	9.09	51.20	210.81	1.56	6.44	7.99	8.30			
6	500	750	625	751	3,932	7.76	40.65	761.05	1,779.74	2.43	5.69	1	7	1.52	10.61	14.00	224.81	0.43	6.86	1.84	12.63			
7	750	1,000	875	809	4,741	8.36	49.02	1,017.87	761.87	3.26	2.44	3	10	4.55	15.15	493.26	718.08	15.06	21.93	48.46	94.25			
8	1,000	1,500	1,250	932	5,673	9.64	58.65	1,752.63	990.75	5.61	3.17	3	13	4.55	19.70	116.06	834.13	3.54	25.47	6.62	84.19			
9	1,500	2,000	1,750	745	6,418	7.70	66.36	1,963.36	2,954.11	6.28	9.45	2	15	3.03	22.73	40.40	874.54	1.23	26.70	2.06	29.60			
10	2,000	2,500	2,250	481	6,899	4.97	71.33	1,563.91	4,518.02	5.00	14.45	3	18	4.55	27.27	165.69	1,040.23	5.06	31.76	10.59	23.02			
11	2,500	3,000	2,750	418	7,317	4.32	75.65	1,596.13	6,114.15	5.11	19.56	0	18	0.00	27.27	0.00	1,040.23	0.00	31.76	0.00	17.01			
12	3,000	4,000	3,500	469	7,786	4.85	80.50	2,255.03	8,369.18	7.21	26.77	4	22	6.06	33.33	41.96	1,082.19	1.28	33.04	1.86	12.93			
13	4,000	5,000	4,500	336	8,122	3.47	83.97	2,017.88	10,387.07	6.46	33.23	5	27	7.58	40.91	1,024.57	2,106.76	31.28	64.33	50.77	20.28			
14	5,000	7,500	6,250	449	8,571	4.64	88.62	3,262.08	13,649.15	10.44	43.66	3	30	4.55	45.45	210.57	2,317.33	6.43	70.76	6.46	16.98			
15	7,500	10,000	8,750	275	8,846	2.84	91.46	2,532.49	16,181.64	8.10	51.76	7	37	10.61	56.06	215.16	2,532.49	6.57	77.32	8.50	15.65			
16	10,000	20,000	15,000	419	9,265	4.33	95.79	5,494.21	21,675.85	17.58	69.34	6	43	9.09	65.15	201.90	2,734.40	6.16	83.49	3.67	12.61			
17	20,000	50,000	35,000	303	9,568	3.13	98.92	7,561.00	29,236.85	24.19	93.53	17	60	25.76	90.91	337.06	3,071.46	10.29	93.78	4.46	10.51			
18	50,000	100,000	75,000	38	9,606	0.39	99.32	725.66	29,962.51	2.32	95.85	3	63	4.55	95.45	19.38	3,090.84	0.59	94.37	2.67	10.32			
19	100,000	500,000	300,000	54	9,660	0.56	99.88	1,231.27	31,193.78	3.94	99.79	2	65	3.03	98.48	9.62	3,100.46	0.29	94.67	0.78	9.94			
20	500,000	UP		12	9,672	0.12	100.00	66.31	31,260.09	0.21	100.00	1	66	1.52	100.00	174.68	3,275.14	5.33	100.00	263.44	10.48			
				9,672					31,260.09					66					3,275.14					10.48



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 293951 SHOW ROOMS(PERMANENT SHOW ROOMI THOUT REPAIR) FOR NEW MOTOR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	101	101	13.67	13.67	13.88	13.88	0.73	0.73	1	1	16.67	16.67	36.56	36.56	8.62	8.62	263.35	263.35			
2	50	100	75	38	139	5.14	18.81	16.32	30.20	0.86	1.60	0	1	0.00	16.67	0.00	36.56	0.00	8.62	0.00	121.06			
3	100	200	150	62	201	8.39	27.20	23.49	53.69	1.24	2.84	1	2	16.67	33.33	33.61	70.17	7.93	16.55	143.08	130.69			
4	200	300	250	30	231	4.06	31.26	13.77	67.46	0.73	3.57	0	2	0.00	33.33	0.00	70.17	0.00	16.55	0.00	104.02			
5	300	500	400	40	271	5.41	36.67	34.71	102.17	1.84	5.41	0	2	0.00	33.33	0.00	70.17	0.00	16.55	0.00	68.68			
6	500	750	625	67	338	9.07	45.74	65.60	167.77	3.47	8.88	1	3	16.67	50.00	19.30	89.47	4.55	21.10	29.42	53.32			
7	750	1,000	875	76	414	10.28	56.02	99.00	266.77	5.24	14.12	0	3	0.00	50.00	0.00	89.47	0.00	21.10	0.00	33.54			
8	1,000	1,500	1,250	88	502	11.91	67.93	178.75	445.52	9.46	23.58	1	4	16.67	66.67	318.75	408.22	75.17	96.27	178.32	91.63			
9	1,500	2,000	1,750	61	563	8.25	76.18	164.74	610.26	8.72	32.30	0	4	0.00	66.67	0.00	408.22	0.00	96.27	0.00	66.89			
10	2,000	2,500	2,250	35	598	4.74	80.92	112.36	722.62	5.95	38.25	0	4	0.00	66.67	0.00	408.22	0.00	96.27	0.00	56.49			
11	2,500	3,000	2,750	31	629	4.19	85.12	111.57	834.19	5.90	44.15	0	4	0.00	66.67	0.00	408.22	0.00	96.27	0.00	48.94			
12	3,000	4,000	3,500	32	661	4.33	89.45	139.68	973.87	7.39	51.54	1	5	16.67	83.33	2.78	411.00	0.66	96.92	1.99	42.20			
13	4,000	5,000	4,500	16	677	2.17	91.61	99.62	1,073.49	5.27	56.82	0	5	0.00	83.33	0.00	411.00	0.00	96.92	0.00	38.29			
14	5,000	7,500	6,250	24	701	3.25	94.86	186.45	1,259.94	9.87	66.68	0	5	0.00	83.33	0.00	411.00	0.00	96.92	0.00	32.62			
15	7,500	10,000	8,750	11	712	1.49	96.35	119.64	1,379.58	6.33	73.02	0	5	0.00	83.33	0.00	411.00	0.00	96.92	0.00	29.79			
16	10,000	20,000	15,000	14	726	1.89	98.24	293.26	1,672.84	15.52	88.54	0	5	0.00	83.33	0.00	411.00	0.00	96.92	0.00	24.57			
17	20,000	50,000	35,000	8	734	1.08	99.32	125.89	1,798.73	6.66	95.20	1	6	16.67	100.00	13.05	424.04	3.08	100.00	10.36	23.57			
18	50,000	100,000	75,000	5	739	0.68	100.00	90.69	1,889.42	4.80	100.00	0	6	0.00	100.00	0.00	424.04	0.00	100.00	0.00	22.44			
19	100,000	500,000	300,000	0	739	0.00	100.00	0.00	1,889.42	0.00	100.00	0	6	0.00	100.00	0.00	424.04	0.00	100.00	0.00	22.44			
20	500,000	UP		0	739	0.00	100.00	0.00	1,889.42	0.00	100.00	0	6	0.00	100.00	0.00	424.04	0.00	100.00	0.00	22.44			
				739					1,889.42					6					424.04					22.44



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 293952 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) GUARANTEED

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	7.14	7.14	3.52	3.52	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	1.19	8.33	0.16	3.68	0.05	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	12	5.95	14.29	1.40	5.09	0.47	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	1.19	15.48	0.27	5.36	0.09	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	17	4.76	20.24	2.40	7.75	0.81	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	30	15.48	35.71	1.90	9.65	0.64	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	35	5.95	41.67	7.63	17.28	2.57	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	42	8.33	50.00	9.79	27.07	3.30	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	49	8.33	58.33	18.05	45.12	6.08	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	61	14.29	72.62	27.34	72.47	9.21	24.42	2	2	66.67	66.67	67.18	67.18	91.99	91.99	245.70	92.70	
11	2,500	3,000	2,750	8	69	9.52	82.14	35.42	107.88	11.93	36.35	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	62.27	
12	3,000	4,000	3,500	1	70	1.19	83.33	3.27	111.15	1.10	37.45	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	60.44	
13	4,000	5,000	4,500	5	75	5.95	89.29	34.31	145.46	11.56	49.01	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	46.18	
14	5,000	7,500	6,250	5	80	5.95	95.24	49.81	195.27	16.78	65.79	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	34.40	
15	7,500	10,000	8,750	1	81	1.19	96.43	15.86	211.13	5.34	71.14	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	31.82	
16	10,000	20,000	15,000	1	82	1.19	97.62	35.20	246.33	11.86	83.00	1	3	33.33	100.00	5.85	73.03	8.01	100.00	16.62	29.65	
17	20,000	50,000	35,000	2	84	2.38	100.00	50.46	296.79	17.00	100.00	0	3	0.00	100.00	0.00	73.03	0.00	100.00	0.00	24.61	
18	50,000	100,000	75,000	0	84	0.00	100.00	0.00	296.79	0.00	100.00	0	3	0.00	100.00	0.00	73.03	0.00	100.00	0.00	24.61	
19	100,000	500,000	300,000	0	84	0.00	100.00	0.00	296.79	0.00	100.00	0	3	0.00	100.00	0.00	73.03	0.00	100.00	0.00	24.61	
20	500,000	UP		0	84	0.00	100.00	0.00	296.79	0.00	100.00	0	3	0.00	100.00	0.00	73.03	0.00	100.00	0.00	24.61	
				84					296.79					3					73.03			24.61



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 293953 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) USED CARS

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.83	4.83	0.87	0.87	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	15	2.42	7.25	3.35	4.22	0.58	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	25	4.83	12.08	6.33	10.55	1.09	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	36	5.31	17.39	4.67	15.22	0.80	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	59	11.11	28.50	17.36	32.58	2.99	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	31	90	14.98	43.48	34.02	66.60	5.86	11.47	1	1	100.00	100.00	107.00	107.00	100.00	100.00	314.54	160.66			
7	750	1,000	875	26	116	12.56	56.04	34.83	101.43	6.00	17.46	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	105.49			
8	1,000	1,500	1,250	30	146	14.49	70.53	54.77	156.19	9.43	26.89	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	68.50			
9	1,500	2,000	1,750	17	163	8.21	78.74	36.19	192.38	6.23	33.12	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	55.62			
10	2,000	2,500	2,250	5	168	2.42	81.16	21.64	214.03	3.73	36.85	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	49.99			
11	2,500	3,000	2,750	5	173	2.42	83.57	26.87	240.90	4.63	41.47	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	44.42			
12	3,000	4,000	3,500	8	181	3.86	87.44	34.04	274.93	5.86	47.33	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	38.92			
13	4,000	5,000	4,500	8	189	3.86	91.30	54.39	329.33	9.36	56.70	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	32.49			
14	5,000	7,500	6,250	8	197	3.86	95.17	77.94	407.27	13.42	70.12	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	26.27			
15	7,500	10,000	8,750	2	199	0.97	96.14	17.10	424.37	2.94	73.06	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	25.21			
16	10,000	20,000	15,000	6	205	2.90	99.03	93.86	518.24	16.16	89.22	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	20.65			
17	20,000	50,000	35,000	1	206	0.48	99.52	60.00	578.24	10.33	99.55	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	18.50			
18	50,000	100,000	75,000	1	207	0.48	100.00	2.62	580.86	0.45	100.00	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	18.42			
19	100,000	500,000	300,000	0	207	0.00	100.00	0.00	580.86	0.00	100.00	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	18.42			
20	500,000	UP		0	207	0.00	100.00	0.00	580.86	0.00	100.00	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	18.42			
				207					580.86					1					107.00					18.42



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29396 WHEN THERE IS NO EXHIBITION & BUILDING SPACE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.86	0.86	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.43	1.30	0.28	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	0.00	1.30	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	0.00	1.30	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	2.20	3.50	1.40	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	7.33	10.82	4.66	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	132.23	143.06	84.10	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	4.70	147.76	2.99	93.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	4.74	152.50	3.02	96.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	4.74	157.24	3.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					157.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29397

CONTENTS DURING THE EXHIBITION OR IN THE COURSE OF ERECTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.79	0.79	35.54	35.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.30	1.09	13.52	49.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.15	1.24	6.74	55.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.98	2.22	44.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					2.22					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 294

HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	1.32	1.32	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.15	1.47	0.95	0.95	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.15	1.62	0.33	1.27	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	17	0.88	2.50	1.28	2.56	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	33	2.35	4.85	7.40	9.96	0.15	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	60	3.97	8.82	19.31	29.27	0.38	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	31	91	4.56	13.38	31.75	61.02	0.63	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	117	3.82	17.21	43.37	104.39	0.86	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	156	5.74	22.94	79.60	183.99	1.57	3.63	1	1	2.50	2.50	178.81	178.81	0.70	0.70	224.64	97.19			
10	2,000	2,500	2,250	27	183	3.97	26.91	74.08	258.07	1.46	5.10	0	1	0.00	2.50	0.00	178.81	0.00	0.70	0.00	69.29			
11	2,500	3,000	2,750	64	247	9.41	36.32	230.92	489.00	4.56	9.66	1	2	2.50	5.00	100.00	278.81	0.39	1.10	43.30	57.02			
12	3,000	4,000	3,500	80	327	11.76	48.09	359.22	848.22	7.10	16.76	4	6	10.00	15.00	127.02	405.83	0.50	1.60	35.36	47.85			
13	4,000	5,000	4,500	51	378	7.50	55.59	282.77	1,130.99	5.59	22.34	1	7	2.50	17.50	5.50	411.33	0.02	1.62	1.95	36.37			
14	5,000	7,500	6,250	53	431	7.79	63.38	345.06	1,476.04	6.82	29.16	3	10	7.50	25.00	181.03	592.37	0.71	2.34	52.46	40.13			
15	7,500	10,000	8,750	50	481	7.35	70.74	603.81	2,079.85	11.93	41.09	1	11	2.50	27.50	0.00	592.37	0.00	2.34	0.00	28.48			
16	10,000	20,000	15,000	96	577	14.12	84.85	1,502.90	3,582.75	29.69	70.77	8	19	20.00	47.50	170.62	762.99	0.67	3.01	11.35	21.30			
17	20,000	50,000	35,000	67	644	9.85	94.71	1,153.82	4,736.58	22.79	93.57	9	28	22.50	70.00	938.09	1,701.08	3.70	6.71	81.30	35.91			
18	50,000	100,000	75,000	23	667	3.38	98.09	268.43	5,005.00	5.30	98.87	6	34	15.00	85.00	59.73	1,760.81	0.24	6.94	22.25	35.18			
19	100,000	500,000	300,000	8	675	1.18	99.26	49.07	5,054.07	0.97	99.84	2	36	5.00	90.00	23,001.68	24,762.49	90.69	97.63	46878.83	489.95			
20	500,000	UP		5	680	0.74	100.00	8.19	5,062.26	0.16	100.00	4	40	10.00	100.00	601.24	25,363.74	2.37	100.00	7339.79	501.04			
				680					5,062.26					40					25,363.74					501.04



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	88	88	5.02	5.02	51.54	51.54	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	77	165	4.39	9.41	49.51	101.05	0.69	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	164	329	9.35	18.76	32.82	133.87	0.46	1.86	1	1	2.22	2.22	2.21	2.21	0.04	0.04	6.75	1.65			
4	200	300	250	175	504	9.98	28.73	46.65	180.52	0.65	2.51	0	1	0.00	2.22	0.00	2.21	0.00	0.04	0.00	1.23			
5	300	500	400	229	733	13.06	41.79	121.95	302.48	1.70	4.21	0	1	0.00	2.22	0.00	2.21	0.00	0.04	0.00	0.73			
6	500	750	625	119	852	6.78	48.57	106.62	409.10	1.48	5.70	0	1	0.00	2.22	0.00	2.21	0.00	0.04	0.00	0.54			
7	750	1,000	875	93	945	5.30	53.88	101.60	510.70	1.41	7.11	1	2	2.22	4.44	16.00	18.21	0.32	0.36	15.75	3.57			
8	1,000	1,500	1,250	76	1,021	4.33	58.21	134.95	645.65	1.88	8.99	2	4	4.44	8.89	1,156.13	1,174.35	22.87	23.23	856.69	181.88			
9	1,500	2,000	1,750	62	1,083	3.53	61.74	169.20	814.85	2.36	11.35	0	4	0.00	8.89	0.00	1,174.35	0.00	23.23	0.00	144.12			
10	2,000	2,500	2,250	43	1,126	2.45	64.20	146.98	961.83	2.05	13.39	0	4	0.00	8.89	0.00	1,174.35	0.00	23.23	0.00	122.09			
11	2,500	3,000	2,750	25	1,151	1.43	65.62	98.69	1,060.53	1.37	14.77	2	6	4.44	13.33	2,790.46	3,964.81	55.20	78.43	2827.40	373.85			
12	3,000	4,000	3,500	48	1,199	2.74	68.36	185.99	1,246.51	2.59	17.36	0	6	0.00	13.33	0.00	3,964.81	0.00	78.43	0.00	318.07			
13	4,000	5,000	4,500	20	1,219	1.14	69.50	68.72	1,315.23	0.96	18.32	0	6	0.00	13.33	0.00	3,964.81	0.00	78.43	0.00	301.45			
14	5,000	7,500	6,250	54	1,273	3.08	72.58	215.04	1,530.28	2.99	21.31	2	8	4.44	17.78	343.62	4,308.43	6.80	85.23	159.79	281.55			
15	7,500	10,000	8,750	36	1,309	2.05	74.63	213.11	1,743.39	2.97	24.28	0	8	0.00	17.78	0.00	4,308.43	0.00	85.23	0.00	247.13			
16	10,000	20,000	15,000	49	1,358	2.79	77.42	623.16	2,366.55	8.68	32.96	0	8	0.00	17.78	0.00	4,308.43	0.00	85.23	0.00	182.06			
17	20,000	50,000	35,000	78	1,436	4.45	81.87	906.88	3,273.42	12.63	45.59	4	12	8.89	26.67	371.04	4,679.47	7.34	92.57	40.91	142.95			
18	50,000	100,000	75,000	89	1,525	5.07	86.94	1,125.82	4,399.24	15.68	61.27	1	13	2.22	28.89	21.50	4,700.97	0.43	92.99	1.91	106.86			
19	100,000	500,000	300,000	153	1,678	8.72	95.67	1,910.53	6,309.77	26.61	87.87	25	38	55.56	84.44	264.70	4,965.67	5.24	98.23	13.85	78.70			
20	500,000	UP		76	1,754	4.33	100.00	870.80	7,180.56	12.13	100.00	7	45	15.56	100.00	89.45	5,055.11	1.77	100.00	10.27	70.40			
				1,754					7,180.56					45					5,055.11					70.40



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29411 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED BELOW 3 STARTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	937	937	6.08	6.08	408.38	408.38	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	488	1,425	3.16	9.24	176.41	584.78	0.31	1.03	1	1	0.37	0.37	44.17	44.17	0.03	0.03	25.04	7.55			
3	100	200	150	1,059	2,484	6.87	16.11	399.50	984.28	0.70	1.74	1	2	0.37	0.75	14.30	58.47	0.01	0.03	3.58	5.94			
4	200	300	250	940	3,424	6.10	22.20	450.51	1,434.79	0.79	2.53	0	2	0.00	0.75	0.00	58.47	0.00	0.03	0.00	4.08			
5	300	500	400	1,421	4,845	9.21	31.42	943.05	2,377.84	1.66	4.19	3	5	1.12	1.87	173.70	232.17	0.10	0.14	18.42	9.76			
6	500	750	625	1,100	5,945	7.13	38.55	1,008.77	3,386.62	1.78	5.97	6	11	2.24	4.10	41.92	274.10	0.03	0.16	4.16	8.09			
7	750	1,000	875	1,317	7,262	8.54	47.09	1,514.77	4,901.38	2.67	8.64	19	30	7.09	11.19	6,459.76	6,733.86	3.85	4.02	426.45	137.39			
8	1,000	1,500	1,250	1,400	8,662	9.08	56.17	2,438.12	7,339.50	4.30	12.94	13	43	4.85	16.04	999.71	7,733.57	0.60	4.61	41.00	105.37			
9	1,500	2,000	1,750	1,252	9,914	8.12	64.29	2,731.40	10,070.91	4.82	17.76	17	60	6.34	22.39	1,994.05	9,727.62	1.19	5.80	73.00	96.59			
10	2,000	2,500	2,250	804	10,718	5.21	69.50	2,524.20	12,595.11	4.45	22.21	20	80	7.46	29.85	4,541.73	14,269.34	2.71	8.51	179.93	113.29			
11	2,500	3,000	2,750	692	11,410	4.49	73.99	2,671.20	15,266.31	4.71	26.92	21	101	7.84	37.69	3,973.90	18,243.25	2.37	10.88	148.77	119.50			
12	3,000	4,000	3,500	862	12,272	5.59	79.58	4,163.98	19,430.29	7.34	34.26	15	116	5.60	43.28	4,429.98	22,673.23	2.64	13.52	106.39	116.69			
13	4,000	5,000	4,500	644	12,916	4.18	83.76	3,621.56	23,051.85	6.39	40.65	22	138	8.21	51.49	5,187.93	27,861.16	3.09	16.62	143.25	120.86			
14	5,000	7,500	6,250	808	13,724	5.24	89.00	6,140.94	29,192.79	10.83	51.47	37	175	13.81	65.30	7,708.70	35,569.86	4.60	21.21	125.53	121.84			
15	7,500	10,000	8,750	511	14,235	3.31	92.31	5,849.57	35,042.36	10.31	61.79	19	194	7.09	72.39	9,809.77	45,379.63	5.85	27.06	167.70	129.50			
16	10,000	20,000	15,000	669	14,904	4.34	96.65	10,712.68	45,755.04	18.89	80.68	36	230	13.43	85.82	38,272.63	83,652.25	22.83	49.89	357.26	182.83			
17	20,000	50,000	35,000	381	15,285	2.47	99.12	8,894.57	54,649.61	15.68	96.36	24	254	8.96	94.78	23,911.46	107,563.72	14.26	64.15	268.83	196.82			
18	50,000	100,000	75,000	95	15,380	0.62	99.73	1,564.94	56,214.55	2.76	99.12	12	266	4.48	99.25	60,100.35	167,664.06	35.84	100.00	3840.42	298.26			
19	100,000	500,000	300,000	31	15,411	0.20	99.94	445.22	56,659.77	0.79	99.91	0	266	0.00	99.25	0.00	167,664.06	0.00	100.00	0.00	295.91			
20	500,000	UP		10	15,421	0.06	100.00	53.28	56,713.05	0.09	100.00	2	268	0.75	100.00	5.00	167,669.06	0.00	100.00	9.38	295.64			
				15,421					56,713.05					268					167,669.06					295.64



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29412 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	289	289	3.92	3.92	2,079.72	2,079.72	3.84	3.84	5	5	0.87	0.87	135.76	135.76	0.06	0.06	6.53	6.53			
2	50	100	75	49	338	0.66	4.58	15.87	2,095.59	0.03	3.87	0	5	0.00	0.87	0.00	135.76	0.00	0.06	0.00	6.48			
3	100	200	150	113	451	1.53	6.12	16.89	2,112.48	0.03	3.90	0	5	0.00	0.87	0.00	135.76	0.00	0.06	0.00	6.43			
4	200	300	250	150	601	2.03	8.15	12.19	2,124.67	0.02	3.92	2	7	0.35	1.21	10.25	146.00	0.00	0.06	84.08	6.87			
5	300	500	400	326	927	4.42	12.57	33.53	2,158.20	0.06	3.98	0	7	0.00	1.21	0.00	146.00	0.00	0.06	0.00	6.77			
6	500	750	625	290	1,217	3.93	16.51	38.62	2,196.81	0.07	4.06	0	7	0.00	1.21	0.00	146.00	0.00	0.06	0.00	6.65			
7	750	1,000	875	160	1,377	2.17	18.68	58.51	2,255.33	0.11	4.16	1	8	0.17	1.39	2.42	148.43	0.00	0.06	4.14	6.58			
8	1,000	1,500	1,250	149	1,526	2.02	20.70	96.08	2,351.41	0.18	4.34	1	9	0.17	1.56	3.48	151.91	0.00	0.07	3.62	6.46			
9	1,500	2,000	1,750	121	1,647	1.64	22.34	141.62	2,493.03	0.26	4.60	4	13	0.69	2.25	70.84	222.75	0.03	0.10	50.02	8.93			
10	2,000	2,500	2,250	92	1,739	1.25	23.59	125.17	2,618.21	0.23	4.83	2	15	0.35	2.60	6.70	229.45	0.00	0.10	5.35	8.76			
11	2,500	3,000	2,750	89	1,828	1.21	24.79	182.47	2,800.67	0.34	5.17	4	19	0.69	3.29	47.55	277.00	0.02	0.12	26.06	9.89			
12	3,000	4,000	3,500	114	1,942	1.55	26.34	454.17	3,254.84	0.84	6.01	5	24	0.87	4.16	2,495.19	2,772.19	1.08	1.19	549.40	85.17			
13	4,000	5,000	4,500	128	2,070	1.74	28.08	654.15	3,908.99	1.21	7.22	5	29	0.87	5.03	30.38	2,802.57	0.01	1.21	4.64	71.70			
14	5,000	7,500	6,250	232	2,302	3.15	31.22	1,355.82	5,264.82	2.50	9.72	3	32	0.52	5.55	5,922.37	8,724.95	2.55	3.76	436.81	165.72			
15	7,500	10,000	8,750	212	2,514	2.88	34.10	1,578.39	6,843.21	2.91	12.63	6	38	1.04	6.59	2,196.32	10,921.26	0.95	4.71	139.15	159.59			
16	10,000	20,000	15,000	656	3,170	8.90	42.99	6,927.07	13,770.28	12.79	25.42	43	81	7.45	14.04	3,591.81	14,513.07	1.55	6.26	51.85	105.39			
17	20,000	50,000	35,000	1,223	4,393	16.59	59.58	14,114.15	27,884.43	26.06	51.48	81	162	14.04	28.08	39,428.12	53,941.20	16.99	23.25	279.35	193.45			
18	50,000	100,000	75,000	1,171	5,564	15.88	75.46	14,581.07	42,465.50	26.92	78.40	106	268	18.37	46.45	10,263.03	64,204.23	4.42	27.67	70.39	151.19			
19	100,000	500,000	300,000	1,351	6,915	18.32	93.79	10,038.24	52,503.75	18.53	96.93	213	481	36.92	83.36	164,742.17	228,946.40	71.01	98.68	1641.15	436.06			
20	500,000	UP		458	7,373	6.21	100.00	1,661.78	54,165.52	3.07	100.00	96	577	16.64	100.00	3,052.16	231,998.56	1.32	100.00	183.67	428.31			
				7,373					54,165.52					577					231,998.56					428.31



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2942

NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	57	57	3.67	3.67	59.26	59.26	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	67	0.64	4.31	7.16	66.41	0.03	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	99	2.06	6.37	83.11	149.52	0.29	0.53	1	1	5.88	5.88	190.00	190.00	3.33	3.33	228.62	127.07			
4	200	300	250	36	135	2.32	8.69	186.54	336.06	0.66	1.19	0	1	0.00	5.88	0.00	190.00	0.00	3.33	0.00	56.54			
5	300	500	400	50	185	3.22	11.91	233.31	569.37	0.82	2.01	0	1	0.00	5.88	0.00	190.00	0.00	3.33	0.00	33.37			
6	500	750	625	77	262	4.96	16.87	396.47	965.85	1.40	3.41	0	1	0.00	5.88	0.00	190.00	0.00	3.33	0.00	19.67			
7	750	1,000	875	124	386	7.98	24.86	1,016.66	1,982.51	3.59	7.00	2	3	11.76	17.65	90.26	280.26	1.58	4.92	8.88	14.14			
8	1,000	1,500	1,250	173	559	11.14	35.99	1,708.61	3,691.12	6.03	13.03	2	5	11.76	29.41	987.41	1,267.67	17.32	22.23	57.79	34.34			
9	1,500	2,000	1,750	146	705	9.40	45.40	1,870.96	5,562.08	6.60	19.63	1	6	5.88	35.29	7.50	1,275.17	0.13	22.37	0.40	22.93			
10	2,000	2,500	2,250	113	818	7.28	52.67	1,504.30	7,066.38	5.31	24.94	2	8	11.76	47.06	256.29	1,531.46	4.50	26.86	17.04	21.67			
11	2,500	3,000	2,750	122	940	7.86	60.53	2,067.08	9,133.46	7.30	32.24	0	8	0.00	47.06	0.00	1,531.46	0.00	26.86	0.00	16.77			
12	3,000	4,000	3,500	168	1,108	10.82	71.35	3,280.74	12,414.20	11.58	43.82	4	12	23.53	70.59	250.75	1,782.21	4.40	31.26	7.64	14.36			
13	4,000	5,000	4,500	114	1,222	7.34	78.69	3,262.99	15,677.20	11.52	55.34	2	14	11.76	82.35	3,899.21	5,681.42	68.39	99.65	119.50	36.24			
14	5,000	7,500	6,250	148	1,370	9.53	88.22	5,225.17	20,902.37	18.44	73.79	1	15	5.88	88.24	4.75	5,686.16	0.08	99.73	0.09	27.20			
15	7,500	10,000	8,750	92	1,462	5.92	94.14	2,325.49	23,227.86	8.21	81.99	0	15	0.00	88.24	0.00	5,686.16	0.00	99.73	0.00	24.48			
16	10,000	20,000	15,000	56	1,518	3.61	97.75	3,262.26	26,490.13	11.52	93.51	0	15	0.00	88.24	0.00	5,686.16	0.00	99.73	0.00	21.47			
17	20,000	50,000	35,000	30	1,548	1.93	99.68	1,673.28	28,163.41	5.91	99.42	2	17	11.76	100.00	15.18	5,701.35	0.27	100.00	0.91	20.24			
18	50,000	100,000	75,000	4	1,552	0.26	99.94	165.21	28,328.62	0.58	100.00	0	17	0.00	100.00	0.00	5,701.35	0.00	100.00	0.00	20.13			
19	100,000	500,000	300,000	1	1,553	0.06	100.00	0.00	28,328.62	0.00	100.00	0	17	0.00	100.00	0.00	5,701.35	0.00	100.00	0.00	20.13			
20	500,000	UP		0	1,553	0.00	100.00	0.00	28,328.62	0.00	100.00	0	17	0.00	100.00	0.00	5,701.35	0.00	100.00	0.00	20.13			
				1,553					28,328.62					17					5,701.35					20.13



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2943

SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	205	205	9.15	9.15	19.12	19.12	0.37	0.37	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	38	243	1.70	10.85	2.63	21.74	0.05	0.42	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	90	333	4.02	14.87	21.80	43.54	0.42	0.84	1	1	1	3.57	3.57	129.20	129.20	2.79	2.79	592.75	296.75		
4	200	300	250	71	404	3.17	18.04	23.08	66.62	0.45	1.29	0	1	1	0.00	3.57	0.00	129.20	0.00	2.79	0.00	193.93		
5	300	500	400	153	557	6.83	24.87	61.62	128.24	1.19	2.48	1	2	2	3.57	7.14	46.73	175.93	1.01	3.80	75.84	137.19		
6	500	750	625	167	724	7.46	32.32	91.56	219.80	1.77	4.25	0	2	2	0.00	7.14	0.00	175.93	0.00	3.80	0.00	80.04		
7	750	1,000	875	162	886	7.23	39.55	104.78	324.58	2.03	6.28	0	2	2	0.00	7.14	0.00	175.93	0.00	3.80	0.00	54.20		
8	1,000	1,500	1,250	204	1,090	9.11	48.66	192.75	517.33	3.73	10.00	0	2	2	0.00	7.14	0.00	175.93	0.00	3.80	0.00	34.01		
9	1,500	2,000	1,750	143	1,233	6.38	55.04	203.71	721.04	3.94	13.94	2	4	4	7.14	14.29	102.26	278.20	2.21	6.01	50.20	38.58		
10	2,000	2,500	2,250	114	1,347	5.09	60.13	186.70	907.74	3.61	17.56	1	5	5	3.57	17.86	18.52	296.71	0.40	6.41	9.92	32.69		
11	2,500	3,000	2,750	111	1,458	4.96	65.09	222.55	1,130.29	4.30	21.86	1	6	6	3.57	21.43	28.69	325.40	0.62	7.03	12.89	28.79		
12	3,000	4,000	3,500	83	1,541	3.71	68.79	223.53	1,353.82	4.32	26.18	1	7	7	3.57	25.00	3,582.56	3,907.96	77.44	84.47	1602.70	288.66		
13	4,000	5,000	4,500	79	1,620	3.53	72.32	212.41	1,566.23	4.11	30.29	0	7	7	0.00	25.00	0.00	3,907.96	0.00	84.47	0.00	249.51		
14	5,000	7,500	6,250	123	1,743	5.49	77.81	461.31	2,027.54	8.92	39.21	3	10	10	10.71	35.71	288.74	4,196.70	6.24	90.71	62.59	206.98		
15	7,500	10,000	8,750	103	1,846	4.60	82.41	539.57	2,567.11	10.44	49.65	3	13	13	10.71	46.43	32.26	4,228.96	0.70	91.41	5.98	164.74		
16	10,000	20,000	15,000	172	2,018	7.68	90.09	951.51	3,518.62	18.40	68.05	4	17	17	14.29	60.71	306.68	4,535.64	6.63	98.04	32.23	128.90		
17	20,000	50,000	35,000	125	2,143	5.58	95.67	1,057.54	4,576.16	20.45	88.50	5	22	22	17.86	78.57	67.11	4,602.75	1.45	99.49	6.35	100.58		
18	50,000	100,000	75,000	39	2,182	1.74	97.41	358.87	4,935.03	6.94	95.44	0	22	22	0.00	78.57	0.00	4,602.75	0.00	99.49	0.00	93.27		
19	100,000	500,000	300,000	54	2,236	2.41	99.82	221.29	5,156.32	4.28	99.72	5	27	27	17.86	96.43	19.90	4,622.65	0.43	99.92	8.99	89.65		
20	500,000	UP		4	2,240	0.18	100.00	14.40	5,170.72	0.28	100.00	1	28	28	3.57	100.00	3.66	4,626.32	0.08	100.00	25.43	89.47		
				2,240					5,170.72					28					4,626.32					89.47



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 29431 SWIMMING POOLS OR COMPLEX OF SWIMMING POOLS NOT FORMING

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	7.59	7.59	0.05	0.05	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	2.53	10.13	20.01	20.06	8.62	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	14	7.59	17.72	0.97	21.02	0.42	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	1.27	18.99	0.28	21.30	0.12	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	19	5.06	24.05	1.66	22.96	0.71	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	23	5.06	29.11	2.37	25.33	1.02	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	26	3.80	32.91	5.09	30.42	2.19	13.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	29	3.80	36.71	1.63	32.05	0.70	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	31	2.53	39.24	1.75	33.79	0.75	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	40	11.39	50.63	9.93	43.72	4.28	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	41	1.27	51.90	3.09	46.81	1.33	20.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	42	1.27	53.16	6.91	53.72	2.97	23.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	43	1.27	54.43	5.40	59.13	2.33	25.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	49	7.59	62.03	27.22	86.35	11.72	37.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	54	6.33	68.35	29.92	116.27	12.88	50.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	71	21.52	89.87	58.92	175.19	25.37	75.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	76	6.33	96.20	53.34	228.53	22.97	98.40	3	3	100.00	100.00	26.66	26.66	100.00	100.00	49.99	11.67			
18	50,000	100,000	75,000	2	78	2.53	98.73	0.63	229.16	0.27	98.67	0	3	0.00	100.00	0.00	26.66	0.00	100.00	0.00	11.64			
19	100,000	500,000	300,000	1	79	1.27	100.00	3.09	232.25	1.33	100.00	0	3	0.00	100.00	0.00	26.66	0.00	100.00	0.00	11.48			
20	500,000	UP		0	79	0.00	100.00	0.00	232.25	0.00	100.00	0	3	0.00	100.00	0.00	26.66	0.00	100.00	0.00	11.48			
				79					232.25					3					26.66					11.48



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	4.69	4.69	17.50	17.50	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	34	2.90	7.59	5.76	23.27	0.71	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	66	7.14	14.73	16.31	39.58	2.01	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	87	4.69	19.42	5.48	45.06	0.67	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	45	132	10.04	29.46	23.79	68.86	2.93	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	166	7.59	37.05	34.37	103.23	4.23	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	33	199	7.37	44.42	30.13	133.36	3.71	16.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	64	263	14.29	58.71	73.42	206.78	9.04	25.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	30	293	6.70	65.40	49.95	256.74	6.15	31.60	1	1	20.00	20.00	0.93	0.93	1.17	1.17	1.85	0.36			
10	2,000	2,500	2,250	29	322	6.47	71.88	52.22	308.96	6.43	38.03	0	1	0.00	20.00	0.00	0.93	0.00	1.17	0.00	0.30			
11	2,500	3,000	2,750	13	335	2.90	74.78	16.36	325.32	2.01	40.04	1	2	20.00	40.00	8.21	9.14	10.40	11.57	50.20	2.81			
12	3,000	4,000	3,500	29	364	6.47	81.25	61.70	387.02	7.59	47.63	0	2	0.00	40.00	0.00	9.14	0.00	11.57	0.00	2.36			
13	4,000	5,000	4,500	22	386	4.91	86.16	72.15	459.17	8.88	56.51	0	2	0.00	40.00	0.00	9.14	0.00	11.57	0.00	1.99			
14	5,000	7,500	6,250	21	407	4.69	90.85	61.24	520.41	7.54	64.05	2	4	40.00	80.00	68.93	78.06	87.26	98.83	112.55	15.00			
15	7,500	10,000	8,750	7	414	1.56	92.41	15.34	535.74	1.89	65.94	1	5	20.00	100.00	0.93	78.99	1.17	100.00	6.03	14.74			
16	10,000	20,000	15,000	15	429	3.35	95.76	90.04	625.79	11.08	77.02	0	5	0.00	100.00	0.00	78.99	0.00	100.00	0.00	12.62			
17	20,000	50,000	35,000	14	443	3.13	98.88	183.64	809.43	22.60	99.62	0	5	0.00	100.00	0.00	78.99	0.00	100.00	0.00	9.76			
18	50,000	100,000	75,000	1	444	0.22	99.11	0.92	810.35	0.11	99.73	0	5	0.00	100.00	0.00	78.99	0.00	100.00	0.00	9.75			
19	100,000	500,000	300,000	2	446	0.45	99.55	1.51	811.86	0.19	99.92	0	5	0.00	100.00	0.00	78.99	0.00	100.00	0.00	9.73			
20	500,000	UP		2	448	0.45	100.00	0.64	812.50	0.08	100.00	0	5	0.00	100.00	0.00	78.99	0.00	100.00	0.00	9.72			
				448					812.50					5					78.99					9.72



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29433 PRIVATE(MEMBERS ONLY) CLUB HOUSES AND GOLF CLUB HOUSES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	7.14	7.14	0.07	0.07	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.38	9.52	0.01	0.09	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.38	11.90	0.05	0.14	0.10	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	17	28.57	40.48	0.85	0.99	1.54	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	18	2.38	42.86	0.84	1.83	1.51	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	2.38	45.24	0.01	1.83	0.01	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	23	9.52	54.76	1.19	3.02	2.16	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	25	4.76	59.52	1.86	4.88	3.37	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	26	2.38	61.90	1.87	6.75	3.38	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	29	7.14	69.05	1.50	8.25	2.72	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	30	2.38	71.43	0.24	8.50	0.44	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	31	2.38	73.81	0.26	8.76	0.47	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	33	4.76	78.57	2.99	11.74	5.41	21.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	37	9.52	88.10	9.82	21.56	17.77	39.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	39	4.76	92.86	23.16	44.72	41.91	80.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	40	2.38	95.24	8.46	53.19	15.31	96.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	41	2.38	97.62	1.45	54.63	2.62	98.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	42	2.38	100.00	0.63	55.26	1.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	55.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	42	0.00	100.00	0.00	55.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				42					55.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2944 OTHERS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	83	20.78	20.78	4.85	4.85	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	11.76	32.55	3.40	8.25	0.54	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	16	6.27	38.82	2.27	10.52	0.36	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	23	9.02	47.84	16.65	27.16	2.64	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	18	7.06	54.90	11.05	38.21	1.75	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	17	6.67	61.57	17.42	55.63	2.76	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	18	7.06	68.63	51.49	107.12	8.17	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	12	4.71	73.33	25.91	133.02	4.11	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	18	7.06	80.39	67.90	200.92	10.78	31.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	3	1.18	81.57	7.03	207.95	1.12	33.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	3	1.18	82.75	18.26	226.21	2.90	35.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	6	2.35	85.10	29.64	255.85	4.70	40.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	0.39	85.49	4.40	260.25	0.70	41.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	15	2.35	91.37	119.06	379.30	18.89	60.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	6	2.35	93.73	48.92	428.22	7.76	67.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	7	2.75	96.47	124.76	552.98	19.80	87.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	4	1.57	98.04	13.33	566.31	2.12	89.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	1	0.39	98.43	27.86	594.17	4.42	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	1	0.39	98.82	0.00	594.17	0.00	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		3	1.18	100.00	35.93	630.11	5.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				255					630.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2945 RESTORANTS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,016	1,016	5.17	5.17	619.83	619.83	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	547	1,563	2.78	7.96	205.56	825.39	0.42	1.71	1	1	0.75	0.75	71.25	71.25	0.54	0.54	34.66	8.63			
3	100	200	150	853	2,416	4.34	12.30	306.60	1,131.99	0.63	2.34	2	3	1.49	2.24	7.39	78.64	0.06	0.60	2.41	6.95			
4	200	300	250	673	3,089	3.43	15.73	383.08	1,515.07	0.79	3.13	2	5	1.49	3.73	53.56	132.20	0.41	1.00	13.98	8.73			
5	300	500	400	1,639	4,728	8.34	24.07	1,254.51	2,769.59	2.59	5.73	2	7	1.49	5.22	21.72	153.92	0.16	1.17	1.73	5.56			
6	500	750	625	1,823	6,551	9.28	33.35	1,842.60	4,612.19	3.81	9.53	8	15	5.97	11.19	1,021.17	1,175.09	7.76	8.92	55.42	25.48			
7	750	1,000	875	2,003	8,554	10.20	43.55	2,570.53	7,182.72	5.31	14.85	14	29	10.45	21.64	130.35	1,305.44	0.99	9.91	5.07	18.17			
8	1,000	1,500	1,250	1,956	10,510	9.96	53.51	3,517.11	10,699.82	7.27	22.12	13	42	9.70	31.34	1,069.18	2,374.62	8.12	18.03	30.40	22.19			
9	1,500	2,000	1,750	1,458	11,968	7.42	60.93	3,520.72	14,220.55	7.28	29.40	10	52	7.46	38.81	142.77	2,517.39	1.08	19.12	4.06	17.70			
10	2,000	2,500	2,250	1,437	13,405	7.32	68.24	3,553.76	17,774.31	7.35	36.75	11	63	8.21	47.01	1,073.33	3,590.72	8.15	27.27	30.20	20.20			
11	2,500	3,000	2,750	1,302	14,707	6.63	74.87	3,398.39	21,172.70	7.03	43.77	4	67	2.99	50.00	4,868.22	8,458.94	36.97	64.24	143.25	39.95			
12	3,000	4,000	3,500	1,414	16,121	7.20	82.07	4,167.60	25,340.29	8.62	52.39	12	79	8.96	58.96	166.05	8,624.99	1.26	65.51	3.98	34.04			
13	4,000	5,000	4,500	748	16,869	3.81	85.88	3,197.60	28,537.89	6.61	59.00	14	93	10.45	69.40	3,649.23	12,274.22	27.72	93.22	114.12	43.01			
14	5,000	7,500	6,250	1,079	17,948	5.49	91.37	5,122.16	33,660.05	10.59	69.59	15	108	11.19	80.60	263.49	12,537.72	2.00	95.22	5.14	37.25			
15	7,500	10,000	8,750	712	18,660	3.62	95.00	5,214.83	38,874.87	10.78	80.37	12	120	8.96	89.55	425.56	12,963.27	3.23	98.45	8.16	33.35			
16	10,000	20,000	15,000	756	19,416	3.85	98.84	6,832.66	45,707.53	14.13	94.49	12	132	8.96	98.51	175.59	13,138.86	1.33	99.79	2.57	28.75			
17	20,000	50,000	35,000	123	19,539	0.63	99.47	2,283.99	47,991.53	4.72	99.21	2	134	1.49	100.00	28.01	13,166.87	0.21	100.00	1.23	27.44			
18	50,000	100,000	75,000	23	19,562	0.12	99.59	375.31	48,366.84	0.78	99.99	0	134	0.00	100.00	0.00	13,166.87	0.00	100.00	0.00	27.22			
19	100,000	500,000	300,000	21	19,583	0.11	99.69	79.47	48,446.31	0.16	100.15	0	134	0.00	100.00	0.00	13,166.87	0.00	100.00	0.00	27.18			
20	500,000	UP		60	19,643	0.31	100.00	74.48	48,371.83	0.15	100.00	0	134	0.00	100.00	0.00	13,166.87	0.00	100.00	0.00	27.22			
				19,643					48,371.83					134					13,166.87					27.22



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,708	1,708	21.51	21.51	372.39	372.39	3.76	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	927	2,635	11.67	33.18	477.14	849.53	4.81	8.57	1	1	14.29	14.29	73.80	73.80	38.60	38.60	15.47	8.69			
3	100	200	150	1,400	4,035	17.63	50.81	1,152.65	2,002.18	11.63	20.20	1	2	14.29	28.57	52.49	126.29	27.45	66.05	4.55	6.31			
4	200	300	250	983	5,018	12.38	63.18	1,074.24	3,076.42	10.84	31.04	1	3	14.29	42.86	2.40	128.69	1.26	67.30	0.22	4.18			
5	300	500	400	1,200	6,218	15.11	78.29	1,637.27	4,713.69	16.52	47.57	1	4	14.29	57.14	24.46	153.14	12.79	80.09	1.49	3.25			
6	500	750	625	669	6,887	8.42	86.72	1,166.03	5,879.72	11.77	59.33	0	4	0.00	57.14	0.00	153.14	0.00	80.09	0.00	2.60			
7	750	1,000	875	420	7,307	5.29	92.00	1,030.31	6,910.03	10.40	69.73	1	5	14.29	71.43	27.46	180.61	14.36	94.46	2.67	2.61			
8	1,000	1,500	1,250	307	7,614	3.87	95.87	975.82	7,885.84	9.85	79.58	2	7	28.57	100.00	10.60	191.21	5.54	100.00	1.09	2.42			
9	1,500	2,000	1,750	114	7,728	1.44	97.31	555.05	8,440.90	5.60	85.18	0	7	0.00	100.00	0.00	191.21	0.00	100.00	0.00	2.27			
10	2,000	2,500	2,250	68	7,796	0.86	98.16	291.17	8,732.07	2.94	88.12	0	7	0.00	100.00	0.00	191.21	0.00	100.00	0.00	2.19			
11	2,500	3,000	2,750	42	7,838	0.53	98.69	262.92	8,994.99	2.65	90.77	0	7	0.00	100.00	0.00	191.21	0.00	100.00	0.00	2.13			
12	3,000	4,000	3,500	42	7,880	0.53	99.22	314.85	9,309.84	3.18	93.95	0	7	0.00	100.00	0.00	191.21	0.00	100.00	0.00	2.05			
13	4,000	5,000	4,500	17	7,897	0.21	99.43	185.12	9,494.96	1.87	95.81	0	7	0.00	100.00	0.00	191.21	0.00	100.00	0.00	2.01			
14	5,000	7,500	6,250	19	7,916	0.24	99.67	237.47	9,732.43	2.40	98.21	0	7	0.00	100.00	0.00	191.21	0.00	100.00	0.00	1.96			
15	7,500	10,000	8,750	7	7,923	0.09	99.76	50.98	9,783.41	0.51	98.72	0	7	0.00	100.00	0.00	191.21	0.00	100.00	0.00	1.95			
16	10,000	20,000	15,000	8	7,931	0.10	99.86	88.30	9,871.71	0.89	99.62	0	7	0.00	100.00	0.00	191.21	0.00	100.00	0.00	1.94			
17	20,000	50,000	35,000	5	7,936	0.06	99.92	33.75	9,905.46	0.34	99.96	0	7	0.00	100.00	0.00	191.21	0.00	100.00	0.00	1.93			
18	50,000	100,000	75,000	2	7,938	0.03	99.95	0.74	9,906.21	0.01	99.96	0	7	0.00	100.00	0.00	191.21	0.00	100.00	0.00	1.93			
19	100,000	500,000	300,000	4	7,942	0.05	100.00	3.63	9,909.83	0.04	100.00	0	7	0.00	100.00	0.00	191.21	0.00	100.00	0.00	1.93			
20	500,000	UP		0	7,942	0.00	100.00	0.00	9,909.83	0.00	100.00	0	7	0.00	100.00	0.00	191.21	0.00	100.00	0.00	1.93			
				7,942					9,909.83					7					191.21					1.93



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	228	228	7.89	7.89	51.94	51.94	1.34	1.34	1	1	9.09	9.09	4.20	4.20	0.10	0.10	8.08	8.08			
2	50	100	75	145	373	5.02	12.91	41.42	93.35	1.07	2.40	0	1	0.00	9.09	0.00	4.20	0.00	0.10	0.00	4.49			
3	100	200	150	299	672	10.35	23.26	114.43	207.79	2.94	5.35	0	1	0.00	9.09	0.00	4.20	0.00	0.10	0.00	2.02			
4	200	300	250	276	948	9.55	32.81	121.35	329.14	3.12	8.47	0	1	0.00	9.09	0.00	4.20	0.00	0.10	0.00	1.27			
5	300	500	400	471	1,419	16.30	49.12	254.32	583.45	6.54	15.01	4	5	36.36	45.45	100.45	104.64	2.39	2.49	39.50	17.94			
6	500	750	625	348	1,767	12.05	61.16	291.93	875.39	7.51	22.52	1	6	9.09	54.55	33.55	138.20	0.80	3.28	11.49	15.79			
7	750	1,000	875	314	2,081	10.87	72.03	319.90	1,195.29	8.23	30.75	0	6	0.00	54.55	0.00	138.20	0.00	3.28	0.00	11.56			
8	1,000	1,500	1,250	276	2,357	9.55	81.59	436.47	1,631.76	11.23	41.98	0	6	0.00	54.55	0.00	138.20	0.00	3.28	0.00	8.47			
9	1,500	2,000	1,750	155	2,512	5.37	86.95	352.82	1,984.58	9.08	51.05	0	6	0.00	54.55	0.00	138.20	0.00	3.28	0.00	6.96			
10	2,000	2,500	2,250	104	2,616	3.60	90.55	300.87	2,285.45	7.74	58.79	0	6	0.00	54.55	0.00	138.20	0.00	3.28	0.00	6.05			
11	2,500	3,000	2,750	75	2,691	2.60	93.15	264.78	2,550.23	6.81	65.60	1	7	9.09	63.64	33.90	172.10	0.81	4.09	12.80	6.75			
12	3,000	4,000	3,500	73	2,764	2.53	95.67	311.58	2,861.81	8.02	73.62	1	8	9.09	72.73	50.00	222.10	1.19	5.28	16.05	7.76			
13	4,000	5,000	4,500	39	2,803	1.35	97.02	233.24	3,095.05	6.00	79.62	2	10	18.18	90.91	52.49	274.58	1.25	6.53	22.50	8.87			
14	5,000	7,500	6,250	49	2,852	1.70	98.72	341.81	3,436.86	8.79	88.41	0	10	0.00	90.91	0.00	274.58	0.00	6.53	0.00	7.99			
15	7,500	10,000	8,750	16	2,868	0.55	99.27	183.89	3,620.75	4.73	93.14	1	11	9.09	100.00	3,933.38	4,207.96	93.47	100.00	2139.01	116.22			
16	10,000	20,000	15,000	13	2,881	0.45	99.72	151.05	3,771.80	3.89	97.03	0	11	0.00	100.00	0.00	4,207.96	0.00	100.00	0.00	111.56			
17	20,000	50,000	35,000	5	2,886	0.17	99.90	113.56	3,885.37	2.92	99.95	0	11	0.00	100.00	0.00	4,207.96	0.00	100.00	0.00	108.30			
18	50,000	100,000	75,000	1	2,887	0.03	99.93	0.78	3,886.15	0.02	99.97	0	11	0.00	100.00	0.00	4,207.96	0.00	100.00	0.00	108.28			
19	100,000	500,000	300,000	1	2,888	0.03	99.97	0.51	3,886.66	0.01	99.98	0	11	0.00	100.00	0.00	4,207.96	0.00	100.00	0.00	108.27			
20	500,000	UP		1	2,889	0.03	100.00	0.70	3,887.36	0.02	100.00	0	11	0.00	100.00	0.00	4,207.96	0.00	100.00	0.00	108.25			
				2,889					3,887.36					11					4,207.96					108.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2949

RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	80	80	12.18	12.18	0.07	0.07	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	51	131	7.76	19.94	2.73	2.80	0.09	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	39	170	5.94	25.88	6.40	9.20	0.22	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	189	2.89	28.77	7.71	16.91	0.27	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	42	231	6.39	35.16	43.26	60.17	1.49	2.08	0	0	0.00	0.00	1.49	2.08	0.00	0.00	0.00	0.00			
6	500	750	625	14	245	2.13	37.29	18.37	78.54	0.63	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	27	272	4.11	41.40	115.36	193.89	3.99	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	32	304	4.87	46.27	85.16	279.06	2.94	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	336	4.87	51.14	58.61	337.67	2.02	11.67	0	0	0.00	0.00	2.02	11.67	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	353	2.59	53.73	65.88	403.55	2.28	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	23	376	3.50	57.23	88.71	492.26	3.06	17.01	1	1	14.29	14.29	20.00	20.00	5.50	5.50	22.55	4.06			
12	3,000	4,000	3,500	38	414	5.78	63.01	126.88	619.14	4.38	21.39	0	1	0.00	14.29	0.00	20.00	0.00	5.50	0.00	3.23			
13	4,000	5,000	4,500	14	428	2.13	65.14	114.14	733.28	3.94	25.33	0	1	0.00	14.29	3.94	20.00	0.00	5.50	0.00	2.73			
14	5,000	7,500	6,250	34	462	5.18	70.32	224.61	957.89	7.76	33.09	0	1	0.00	14.29	0.00	20.00	0.00	5.50	0.00	2.09			
15	7,500	10,000	8,750	16	478	2.44	72.75	195.35	1,153.23	6.75	39.84	0	1	0.00	14.29	0.00	20.00	0.00	5.50	0.00	1.73			
16	10,000	20,000	15,000	60	538	9.13	81.89	662.54	1,815.78	22.89	62.73	1	2	14.29	28.57	24.74	44.74	6.80	12.30	3.73	2.46			
17	20,000	50,000	35,000	57	595	8.68	90.56	562.77	2,378.55	19.44	82.17	1	3	14.29	42.86	12.23	56.97	3.36	15.66	2.17	2.40			
18	50,000	100,000	75,000	26	621	3.96	94.52	143.45	2,522.00	4.96	87.13	0	3	0.00	42.86	0.00	56.97	0.00	15.66	0.00	2.26			
19	100,000	500,000	300,000	29	650	4.41	98.93	276.08	2,798.08	9.54	96.66	1	4	14.29	57.14	12.23	69.20	3.36	19.02	4.43	2.47			
20	500,000	UP		7	657	1.07	100.00	96.55	2,894.64	3.34	100.00	3	7	42.86	100.00	294.59	363.79	80.98	100.00	305.12	12.57			
				657					2,894.64					7					363.79					12.57



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.98	6.98	0.15	0.15	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.33	9.30	0.65	0.80	0.27	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.33	11.63	0.20	1.00	0.08	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.33	13.95	3.10	4.10	1.30	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.33	16.28	1.43	5.53	0.60	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.33	18.60	6.06	11.58	2.54	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.33	20.93	6.68	18.26	2.80	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.33	23.26	10.11	28.38	4.24	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.33	25.58	11.60	39.98	4.87	16.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.33	27.91	36.67	76.65	15.38	32.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.33	30.23	5.55	82.21	2.33	34.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.33	32.56	18.11	100.32	7.60	42.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.33	34.88	21.13	121.45	8.86	50.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.33	37.21	0.31	121.76	0.13	51.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.33	39.53	0.65	122.41	0.27	51.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	21	9.30	48.84	34.44	156.85	14.44	65.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	27	13.95	62.79	102.42	259.27	42.95	108.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	34	16.28	79.07	25.25	284.51	10.59	119.31	1	1	100.00	100.00	12.23	12.23	100.00	100.00	48.43	4.30
19	100,000	500,000	300,000	5	39	11.63	90.70	50.56	233.95	21.20	98.11	0	1	0.00	100.00	0.00	12.23	0.00	100.00	0.00	5.23
20	500,000	UP		4	43	9.30	100.00	4.51	238.46	1.89	100.00	0	1	0.00	100.00	0.00	12.23	0.00	100.00	0.00	5.13
				43				238.46		1				12.23						5.13	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29492 AQUARIA

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	42.34	42.34	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					42.34					0					0.00					0.00		



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29493 CULTURAL CENTRES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	37.16	37.16	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				37.16		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.45	3.45	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.45	6.90	0.04	0.05	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.45	10.34	0.06	0.11	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	6	10.34	20.69	3.05	3.16	3.52	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	3.45	24.14	0.00	3.16	0.00	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	9	6.90	31.03	0.88	4.03	1.02	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	11	6.90	37.93	1.39	5.42	1.61	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	15	13.79	51.72	3.16	8.59	3.65	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	17	6.90	58.62	3.62	12.20	4.18	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	18	3.45	62.07	1.02	13.22	1.18	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	19	3.45	65.52	1.94	15.16	2.24	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	20	3.45	68.97	4.03	19.20	4.66	22.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	23	10.34	79.31	16.64	35.84	19.22	41.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	24	3.45	82.76	6.02	41.86	6.96	48.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	25	3.45	86.21	2.40	44.26	2.77	51.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	29	13.79	100.00	42.33	86.59	48.89	100.00	1	1	100.00	100.00	13.56	13.56	100.00	100.00	32.02	15.66	
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66	
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66	
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66	
20	500,000	UP		0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66	
				29					86.59					1					13.56			15.66



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,184	1,184	13.14	13.14	173.73	173.73	1.12	1.12	1	1	1.10	1.10	125.97	125.97	1.48	1.48	72.51	72.51			
2	50	100	75	362	1,546	4.02	17.15	36.07	209.81	0.23	1.35	0	1	0.00	1.10	0.00	125.97	0.00	1.48	0.00	60.04			
3	100	200	150	656	2,202	7.28	24.43	130.25	340.06	0.84	2.19	0	1	0.00	1.10	0.00	125.97	0.00	1.48	0.00	37.04			
4	200	300	250	638	2,840	7.08	31.51	130.65	470.71	0.84	3.03	1	2	1.10	2.20	4.74	130.71	0.06	1.54	3.63	27.77			
5	300	500	400	1,057	3,897	11.73	43.24	320.71	791.42	2.06	5.09	3	5	3.30	5.49	52.61	183.33	0.62	2.16	16.41	23.16			
6	500	750	625	745	4,642	8.27	51.51	340.09	1,131.51	2.19	7.28	1	6	1.10	6.59	9.00	192.33	0.11	2.26	2.65	17.00			
7	750	1,000	875	750	5,392	8.32	59.83	498.32	1,629.83	3.21	10.49	2	8	2.20	8.79	13.08	205.41	0.15	2.42	2.63	12.60			
8	1,000	1,500	1,250	694	6,086	7.70	67.53	679.60	2,309.43	4.37	14.86	0	8	0.00	8.79	0.00	205.41	0.00	2.42	0.00	8.89			
9	1,500	2,000	1,750	424	6,510	4.70	72.24	587.30	2,896.73	3.78	18.64	0	8	0.00	8.79	0.00	205.41	0.00	2.42	0.00	7.09			
10	2,000	2,500	2,250	279	6,789	3.10	75.33	466.26	3,362.98	3.00	21.64	5	13	5.49	14.29	60.37	265.78	0.71	3.13	12.95	7.90			
11	2,500	3,000	2,750	160	6,949	1.78	77.11	334.49	3,697.47	2.15	23.79	0	13	0.00	14.29	0.00	265.78	0.00	3.13	0.00	7.19			
12	3,000	4,000	3,500	263	7,212	2.92	80.03	702.27	4,399.75	4.52	28.31	2	15	2.20	16.48	660.00	925.78	7.77	10.89	93.98	21.04			
13	4,000	5,000	4,500	180	7,392	2.00	82.02	563.35	4,963.10	3.62	31.93	1	16	1.10	17.58	14.23	940.01	0.17	11.06	2.53	18.94			
14	5,000	7,500	6,250	259	7,651	2.87	84.90	817.65	5,780.75	5.26	37.19	9	25	9.89	27.47	137.27	1,077.28	1.62	12.68	16.79	18.64			
15	7,500	10,000	8,750	183	7,834	2.03	86.93	871.28	6,652.03	5.61	42.80	2	27	2.20	29.67	27.50	1,104.78	0.32	13.00	3.16	16.61			
16	10,000	20,000	15,000	313	8,147	3.47	90.40	2,470.47	9,122.50	15.89	58.69	8	35	8.79	38.46	936.76	2,041.54	11.02	24.02	37.92	22.38			
17	20,000	50,000	35,000	383	8,530	4.25	94.65	3,747.17	12,869.67	24.11	82.80	13	48	14.29	52.75	880.13	2,921.67	10.36	34.38	23.49	22.70			
18	50,000	100,000	75,000	152	8,682	1.69	96.34	1,244.98	14,114.65	8.01	90.81	0	48	0.00	52.75	0.00	2,921.67	0.00	34.38	0.00	20.70			
19	100,000	500,000	300,000	265	8,947	2.94	99.28	1,239.19	15,353.84	7.97	98.78	39	87	42.86	95.60	3,881.15	6,802.82	45.67	80.05	313.20	44.31			
20	500,000	UP		65	9,012	0.72	100.00	189.27	15,543.11	1.22	100.00	4	91	4.40	100.00	1,695.38	8,498.20	19.95	100.00	895.75	54.68			
				9,012					15,543.11					91					8,498.20					54.68



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2952

REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLSCHURCHES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	162	162	5.96	5.96	10.73	10.73	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	56	218	2.06	8.02	3.26	13.99	0.03	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	234	452	8.61	16.63	30.02	44.01	0.31	0.46	1	1	3.23	3.23	4.81	4.81	0.18	0.18	16.02	10.93			
4	200	300	250	144	596	5.30	21.93	17.54	61.55	0.18	0.64	0	1	0.00	3.23	0.00	4.81	0.00	0.18	0.00	7.81			
5	300	500	400	262	858	9.64	31.57	42.98	104.53	0.45	1.09	0	1	0.00	3.23	0.00	4.81	0.00	0.18	0.00	4.60			
6	500	750	625	208	1,066	7.65	39.22	81.46	185.99	0.85	1.94	1	2	3.23	6.45	17.12	21.93	0.64	0.81	21.01	11.79			
7	750	1,000	875	224	1,290	8.24	47.46	147.62	333.61	1.54	3.47	0	2	0.00	6.45	0.00	21.93	0.00	0.81	0.00	6.57			
8	1,000	1,500	1,250	215	1,505	7.91	55.37	169.08	502.69	1.76	5.23	1	3	3.23	9.68	1.78	23.70	0.07	0.88	1.05	4.71			
9	1,500	2,000	1,750	141	1,646	5.19	60.56	179.88	682.57	1.87	7.10	0	3	0.00	9.68	0.00	23.70	0.00	0.88	0.00	3.47			
10	2,000	2,500	2,250	133	1,779	4.89	65.45	214.41	896.98	2.23	9.33	2	5	6.45	16.13	40.47	64.17	1.50	2.38	18.87	7.15			
11	2,500	3,000	2,750	170	1,949	6.25	71.71	311.41	1,208.39	3.24	12.57	2	7	6.45	22.58	26.62	90.79	0.99	3.37	8.55	7.51			
12	3,000	4,000	3,500	137	2,086	5.04	76.75	378.54	1,586.93	3.94	16.51	1	8	3.23	25.81	5.00	95.79	0.19	3.56	1.32	6.04			
13	4,000	5,000	4,500	109	2,195	4.01	80.76	382.97	1,969.91	3.99	20.50	1	9	3.23	29.03	212.78	308.57	7.91	11.47	55.56	15.66			
14	5,000	7,500	6,250	157	2,352	5.78	86.53	2,514.43	4,484.34	26.16	46.66	2	11	6.45	35.48	59.28	367.85	2.20	13.67	2.36	8.20			
15	7,500	10,000	8,750	114	2,466	4.19	90.73	1,947.02	6,431.36	20.26	66.92	3	14	9.68	45.16	63.16	431.02	2.35	16.02	3.24	6.70			
16	10,000	20,000	15,000	125	2,591	4.60	95.33	1,323.92	7,755.28	13.78	80.70	1	15	3.23	48.39	37.48	468.49	1.39	17.41	2.83	6.04			
17	20,000	50,000	35,000	80	2,671	2.94	98.27	1,432.06	9,187.34	14.90	95.60	7	22	22.58	70.97	163.52	632.02	6.08	23.49	11.42	6.88			
18	50,000	100,000	75,000	22	2,693	0.81	99.08	284.74	9,472.08	2.96	98.57	1	23	3.23	74.19	1,804.82	2,436.84	67.08	90.57	633.84	25.73			
19	100,000	500,000	300,000	22	2,715	0.81	99.89	132.76	9,604.84	1.38	99.95	8	31	25.81	100.00	253.76	2,690.60	9.43	100.00	191.15	28.01			
20	500,000	UP		3	2,718	0.11	100.00	5.11	9,609.95	0.05	100.00	0	31	0.00	100.00	0.00	2,690.60	0.00	100.00	0.00	28.00			
				2,718					9,609.95					31					2,690.60					28.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,058	1,058	7.66	7.66	175.59	175.59	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	357	1,415	2.58	10.24	51.77	227.36	0.23	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	564	1,979	4.08	14.32	103.43	330.79	0.45	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	608	2,587	4.40	18.72	129.22	460.01	0.56	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,021	3,608	7.39	26.11	270.16	730.17	1.18	3.19	1	1	0.40	0.40	146.37	146.37	1.42	1.42	54.18	20.05			
6	500	750	625	881	4,489	6.38	32.48	285.68	1,015.85	1.25	4.43	2	3	0.80	1.20	2.99	149.36	0.03	1.45	1.05	14.70			
7	750	1,000	875	889	5,378	6.43	38.92	467.15	1,483.00	2.04	6.47	1	4	0.40	1.60	21.74	171.10	0.21	1.66	4.65	11.54			
8	1,000	1,500	1,250	809	6,187	5.85	44.77	658.45	2,141.44	2.87	9.35	2	6	0.80	2.40	6.33	177.43	0.06	1.73	0.96	8.29			
9	1,500	2,000	1,750	505	6,692	3.65	48.43	638.96	2,780.40	2.79	12.14	4	10	1.60	4.00	753.81	931.24	7.33	9.05	117.97	33.49			
10	2,000	2,500	2,250	341	7,033	2.47	50.89	511.44	3,291.85	2.23	14.37	3	13	1.20	5.20	21.31	952.55	0.21	9.26	4.17	28.94			
11	2,500	3,000	2,750	306	7,339	2.21	53.11	462.66	3,754.51	2.02	16.39	1	14	0.40	5.60	3.53	956.08	0.03	9.30	0.76	25.46			
12	3,000	4,000	3,500	344	7,683	2.49	55.60	777.98	4,532.49	3.40	19.79	4	18	1.60	7.20	4,921.51	5,877.59	47.85	57.14	632.60	129.68			
13	4,000	5,000	4,500	360	8,043	2.61	58.20	1,087.96	5,620.44	4.75	24.54	4	22	1.60	8.80	647.09	6,524.68	6.29	63.43	59.48	116.09			
14	5,000	7,500	6,250	3,746	11,789	27.11	85.31	3,448.50	9,068.94	15.05	39.59	153	175	61.20	70.00	826.09	7,350.77	8.03	71.47	23.96	81.05			
15	7,500	10,000	8,750	377	12,166	2.73	88.04	2,557.57	11,626.51	11.17	50.76	5	180	2.00	72.00	556.01	7,906.78	5.41	76.87	21.74	68.01			
16	10,000	20,000	15,000	700	12,866	5.07	93.10	4,433.05	16,059.56	19.35	70.11	22	202	8.80	80.80	577.37	8,484.15	5.61	82.48	13.02	52.83			
17	20,000	50,000	35,000	553	13,419	4.00	97.11	5,057.40	21,116.96	22.08	92.19	24	226	9.60	90.40	1,336.08	9,820.22	12.99	95.47	26.42	46.50			
18	50,000	100,000	75,000	223	13,642	1.61	98.72	1,402.00	22,518.96	6.12	98.31	5	231	2.00	92.40	129.17	9,949.39	1.26	96.73	9.21	44.18			
19	100,000	500,000	300,000	156	13,798	1.13	99.85	294.80	22,813.76	1.29	99.60	10	241	4.00	96.40	208.96	10,158.35	2.03	98.76	70.88	44.53			
20	500,000	UP		21	13,819	0.15	100.00	92.65	22,906.40	0.40	100.00	9	250	3.60	100.00	127.34	10,285.69	1.24	100.00	137.45	44.90			
				13,819					22,906.40					250					10,285.69					44.90



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2954 MUSEUMS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	5.33	5.33	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.33	6.67	13.83	13.92	2.75	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.33	8.00	0.15	14.07	0.03	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.33	9.33	27.09	41.16	5.39	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	9	2.67	12.00	0.04	41.20	0.01	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	14	6.67	18.67	1.90	43.10	0.38	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	16	2.67	21.33	4.25	47.35	0.85	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	18	2.67	24.00	0.81	48.17	0.16	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	25	9.33	33.33	2.66	50.83	0.53	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	28	4.00	37.33	4.12	54.94	0.82	10.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	33	6.67	44.00	12.95	67.89	2.58	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	35	2.67	46.67	8.41	76.30	1.67	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	39	5.33	52.00	6.81	83.11	1.35	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	46	9.33	61.33	11.65	94.76	2.32	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	50	5.33	66.67	22.23	116.99	4.42	23.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	63	17.33	84.00	86.21	203.19	17.15	40.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	67	5.33	89.33	76.87	280.06	15.29	55.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	68	1.33	90.67	15.42	295.48	3.07	58.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	75	9.33	100.00	207.24	502.72	41.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	75	0.00	100.00	0.00	502.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				75					502.72					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	62	62	17.37	17.37	4.78	4.78	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	68	1.68	19.05	1.01	5.79	0.17	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	20	88	5.60	24.65	8.99	14.78	1.47	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	32	120	8.96	33.61	17.91	32.69	2.92	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	36	156	10.08	43.70	26.23	58.92	4.28	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	53	209	14.85	58.54	32.03	90.96	5.23	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	40	249	11.20	69.75	57.77	148.73	9.43	24.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	41	290	11.48	81.23	64.06	212.79	10.45	34.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	17	307	4.76	85.99	43.61	256.40	7.12	41.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	318	3.08	89.08	25.70	282.10	4.19	46.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	327	2.52	91.60	42.84	324.94	6.99	53.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	334	1.96	93.56	2.64	327.58	0.43	53.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	339	1.40	94.96	36.93	364.50	6.03	59.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	349	2.80	97.76	86.47	450.97	14.11	73.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	351	0.56	98.32	24.62	475.59	4.02	77.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	354	0.84	99.16	60.98	536.57	9.95	87.57	1	1	100.00	100.00	72.85	72.85	100.00	100.00	119.46	13.58	
17	20,000	50,000	35,000	3	357	0.84	100.00	76.18	612.75	12.43	100.00	0	1	0.00	100.00	0.00	72.85	0.00	100.00	0.00	11.89	
18	50,000	100,000	75,000	0	357	0.00	100.00	0.00	612.75	0.00	100.00	0	1	0.00	100.00	0.00	72.85	0.00	100.00	0.00	11.89	
19	100,000	500,000	300,000	0	357	0.00	100.00	0.00	612.75	0.00	100.00	0	1	0.00	100.00	0.00	72.85	0.00	100.00	0.00	11.89	
20	500,000	UP		0	357	0.00	100.00	0.00	612.75	0.00	100.00	0	1	0.00	100.00	0.00	72.85	0.00	100.00	0.00	11.89	
				357					612.75					1					72.85			11.89



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	4.02	4.02	0.18	0.18	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.50	4.52	0.07	0.25	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	21	6.03	10.55	3.56	3.81	0.44	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	28	3.52	14.07	3.25	7.06	0.40	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	35	3.52	17.59	5.76	12.82	0.71	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	43	4.02	21.61	4.07	16.88	0.50	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	52	4.52	26.13	14.60	31.48	1.79	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	68	8.04	34.17	23.07	54.55	2.83	6.69	1	1	33.33	33.33	7.31	7.31	29.07	29.07	31.68	13.40
9	1,500	2,000	1,750	10	78	5.03	39.20	19.71	74.27	2.42	9.10	0	1	0.00	33.33	0.00	7.31	0.00	29.07	0.00	9.84
10	2,000	2,500	2,250	2	80	1.01	40.20	4.20	78.47	0.52	9.62	0	1	0.00	33.33	0.00	7.31	0.00	29.07	0.00	9.31
11	2,500	3,000	2,750	7	87	3.52	43.72	23.67	102.14	2.90	12.52	0	1	0.00	33.33	0.00	7.31	0.00	29.07	0.00	7.16
12	3,000	4,000	3,500	18	105	9.05	52.76	60.84	162.98	7.46	19.98	0	1	0.00	33.33	0.00	7.31	0.00	29.07	0.00	4.48
13	4,000	5,000	4,500	14	119	7.04	59.80	83.28	246.26	10.21	30.18	0	1	0.00	33.33	0.00	7.31	0.00	29.07	0.00	2.97
14	5,000	7,500	6,250	17	136	8.54	68.34	66.60	312.86	8.16	38.35	0	1	0.00	33.33	0.00	7.31	0.00	29.07	0.00	2.34
15	7,500	10,000	8,750	7	143	3.52	71.86	33.72	346.58	4.13	42.48	0	1	0.00	33.33	0.00	7.31	0.00	29.07	0.00	2.11
16	10,000	20,000	15,000	25	168	12.56	84.42	144.89	491.47	17.76	60.24	0	1	0.00	33.33	0.00	7.31	0.00	29.07	0.00	1.49
17	20,000	50,000	35,000	28	196	14.07	98.49	287.05	778.52	35.18	95.42	2	3	66.67	100.00	17.83	25.14	70.93	100.00	6.21	3.23
18	50,000	100,000	75,000	3	199	1.51	100.00	37.34	815.86	4.58	100.00	0	3	0.00	100.00	0.00	25.14	0.00	100.00	0.00	3.08
19	100,000	500,000	300,000	0	199	0.00	100.00	0.00	815.86	0.00	100.00	0	3	0.00	100.00	0.00	25.14	0.00	100.00	0.00	3.08
20	500,000	UP		0	199	0.00	100.00	0.00	815.86	0.00	100.00	0	3	0.00	100.00	0.00	25.14	0.00	100.00	0.00	3.08
				199				815.86		3						25.14					3.08



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	764	764	9.09	9.09	119.51	119.51	0.56	0.56	1	1	1.25	1.25	1.47	1.47	0.04	0.04	1.23	1.23			
2	50	100	75	479	1,243	5.70	14.78	98.88	218.39	0.46	1.03	0	1	0.00	1.25	0.00	1.47	0.00	0.04	0.00	0.67			
3	100	200	150	763	2,006	9.07	23.86	255.17	473.57	1.20	2.22	2	3	2.50	3.75	5.49	6.96	0.16	0.20	2.15	1.47			
4	200	300	250	607	2,613	7.22	31.08	297.73	771.30	1.40	3.62	0	3	0.00	3.75	0.00	6.96	0.00	0.20	0.00	0.90			
5	300	500	400	928	3,541	11.04	42.11	659.66	1,430.95	3.10	6.72	4	7	5.00	8.75	931.66	938.62	26.71	26.91	141.23	65.59			
6	500	750	625	627	4,168	7.46	49.57	623.60	2,054.56	2.93	9.65	1	8	1.25	10.00	47.91	986.53	1.37	28.28	7.68	48.02			
7	750	1,000	875	596	4,764	7.09	56.66	747.49	2,802.05	3.51	13.16	7	15	8.75	18.75	99.21	1,085.74	2.84	31.13	13.27	38.75			
8	1,000	1,500	1,250	658	5,422	7.83	64.49	1,122.07	3,924.12	5.27	18.43	0	15	0.00	18.75	0.00	1,085.74	0.00	31.13	0.00	27.67			
9	1,500	2,000	1,750	463	5,885	5.51	69.99	1,089.73	5,013.85	5.12	23.54	3	18	3.75	22.50	115.55	1,201.29	3.31	34.44	10.60	23.96			
10	2,000	2,500	2,250	336	6,221	4.00	73.99	862.73	5,876.59	4.05	27.60	5	23	6.25	28.75	518.85	1,720.14	14.88	49.32	60.14	29.27			
11	2,500	3,000	2,750	279	6,500	3.32	77.31	980.36	6,856.94	4.60	32.20	1	24	1.25	30.00	7.05	1,727.19	0.20	49.52	0.72	25.19			
12	3,000	4,000	3,500	352	6,852	4.19	81.49	1,467.13	8,324.07	6.89	39.09	2	26	2.50	32.50	30.74	1,757.93	0.88	50.40	2.10	21.12			
13	4,000	5,000	4,500	237	7,089	2.82	84.31	1,227.24	9,551.31	5.76	44.85	7	33	8.75	41.25	387.54	2,145.47	11.11	61.51	31.58	22.46			
14	5,000	7,500	6,250	330	7,419	3.92	88.24	2,036.32	11,587.63	9.56	54.41	3	36	3.75	45.00	540.56	2,686.04	15.50	77.01	26.55	23.18			
15	7,500	10,000	8,750	242	7,661	2.88	91.12	2,055.00	13,642.63	9.65	64.06	4	40	5.00	50.00	36.14	2,722.18	1.04	78.05	1.76	19.95			
16	10,000	20,000	15,000	402	8,063	4.78	95.90	4,750.19	18,392.81	22.31	86.37	13	53	16.25	66.25	271.57	2,993.74	7.79	85.83	5.72	16.28			
17	20,000	50,000	35,000	222	8,285	2.64	98.54	2,841.27	21,234.09	13.34	99.71	24	77	30.00	96.25	265.06	3,258.80	7.60	93.43	9.33	15.35			
18	50,000	100,000	75,000	75	8,360	0.89	99.43	572.38	20,661.71	2.69	97.03	2	79	2.50	98.75	10.56	3,269.36	0.30	93.73	1.84	15.82			
19	100,000	500,000	300,000	35	8,395	0.42	99.85	509.31	21,171.02	2.39	99.42	1	80	1.25	100.00	218.59	3,487.96	6.27	100.00	42.92	16.48			
20	500,000	UP		13	8,408	0.15	100.00	124.07	21,295.09	0.58	100.00	0	80	0.00	100.00	0.00	3,487.96	0.00	100.00	0.00	16.38			
				8,408					21,295.09					80					3,487.96					16.38



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	7.46	7.46	1.64	1.64	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	31	7.96	15.42	8.70	10.35	1.41	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	52	10.45	25.87	7.80	18.15	1.27	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	29	81	14.43	40.30	12.04	30.18	1.95	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	32	113	15.92	56.22	26.18	56.36	4.25	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	125	5.97	62.19	9.45	65.81	1.53	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	135	4.98	67.16	15.27	81.08	2.48	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	145	4.98	72.14	25.52	106.59	4.14	17.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	153	3.98	76.12	33.54	140.13	5.44	22.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	159	2.99	79.10	20.90	161.03	3.39	26.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	163	1.99	81.09	19.24	180.27	3.12	29.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	172	4.48	85.57	65.79	246.06	10.67	39.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	179	3.48	89.05	62.71	308.77	10.17	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	186	3.48	92.54	72.54	381.32	11.76	61.84	1	1	50.00	50.00	1.51	1.51	52.76	52.76	2.08	0.40			
15	7,500	10,000	8,750	5	191	2.49	95.02	85.00	466.32	13.79	75.63	0	1	0.00	50.00	0.00	1.51	0.00	52.76	0.00	0.32			
16	10,000	20,000	15,000	4	195	1.99	97.01	111.94	578.26	18.15	93.78	1	2	50.00	100.00	1.35	2.86	47.24	100.00	1.21	0.49			
17	20,000	50,000	35,000	1	196	0.50	97.51	6.00	584.26	0.97	94.75	0	2	0.00	100.00	0.00	2.86	0.00	100.00	0.00	0.49			
18	50,000	100,000	75,000	1	197	0.50	98.01	20.66	604.92	3.35	98.10	0	2	0.00	100.00	0.00	2.86	0.00	100.00	0.00	0.47			
19	100,000	500,000	300,000	4	201	1.99	100.00	11.70	616.62	1.90	100.00	0	2	0.00	100.00	0.00	2.86	0.00	100.00	0.00	0.46			
20	500,000	UP		0	201	0.00	100.00	0.00	616.62	0.00	100.00	0	2	0.00	100.00	0.00	2.86	0.00	100.00	0.00	0.46			
				201					616.62					2					2.86					0.46



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	151	151	8.19	8.19	23.73	23.73	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	121	272	6.57	14.76	16.96	40.70	0.46	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	138	410	7.49	22.25	32.33	73.03	0.87	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	168	578	9.12	31.36	64.21	137.24	1.73	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	216	794	11.72	43.08	119.65	256.89	3.23	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	146	940	7.92	51.00	124.39	381.28	3.35	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	158	1,098	8.57	59.58	191.59	572.87	5.16	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	139	1,237	7.54	67.12	229.68	802.55	6.19	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	113	1,350	6.13	73.25	221.97	1,024.52	5.98	27.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	81	1,431	4.40	77.65	185.83	1,210.35	5.01	32.63	3	3	17.65	17.65	63.01	63.01	17.85	17.85	33.91	5.21			
11	2,500	3,000	2,750	37	1,468	2.01	79.65	137.36	1,347.72	3.70	36.33	0	3	0.00	17.65	0.00	63.01	0.00	17.85	0.00	4.68			
12	3,000	4,000	3,500	45	1,513	2.44	82.09	168.50	1,516.22	4.54	40.87	0	3	0.00	17.65	0.00	63.01	0.00	17.85	0.00	4.16			
13	4,000	5,000	4,500	44	1,557	2.39	84.48	193.12	1,709.34	5.21	46.08	1	4	5.88	23.53	1.50	64.51	0.42	18.27	0.78	3.77			
14	5,000	7,500	6,250	95	1,652	5.15	89.64	535.37	2,244.71	14.43	60.51	2	6	11.76	35.29	78.62	143.14	22.27	40.55	14.69	6.38			
15	7,500	10,000	8,750	38	1,690	2.06	91.70	170.67	2,415.38	4.60	65.11	1	7	5.88	41.18	27.20	170.34	7.70	48.25	15.94	7.05			
16	10,000	20,000	15,000	80	1,770	4.34	96.04	668.37	3,083.75	18.02	83.13	4	11	23.53	64.71	65.22	235.56	18.48	66.73	9.76	7.64			
17	20,000	50,000	35,000	51	1,821	2.77	98.81	450.72	3,534.47	12.15	95.28	5	16	29.41	94.12	102.75	338.31	29.11	95.83	22.80	9.57			
18	50,000	100,000	75,000	10	1,831	0.54	99.35	82.54	3,617.01	2.22	97.50	1	17	5.88	100.00	14.71	353.02	4.17	100.00	17.82	9.76			
19	100,000	500,000	300,000	12	1,843	0.65	100.00	92.64	3,709.65	2.50	100.00	0	17	0.00	100.00	0.00	353.02	0.00	100.00	0.00	9.52			
20	500,000	UP		0	1,843	0.00	100.00	0.00	3,709.65	0.00	100.00	0	17	0.00	100.00	0.00	353.02	0.00	100.00	0.00	9.52			
				1,843					3,709.65					17					353.02					9.52



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	409	409	13.24	13.24	51.42	51.42	1.14	1.14	1	1	6.67	6.67	1.55	1.55	0.22	0.22	3.01	3.01			
2	50	100	75	301	710	9.74	22.98	56.42	107.84	1.25	2.39	2	3	13.33	20.00	66.82	68.37	9.31	9.52	118.43	63.40			
3	100	200	150	308	1,018	9.97	32.94	48.47	156.31	1.07	3.46	0	3	0.00	20.00	0.00	68.37	0.00	9.52	0.00	43.74			
4	200	300	250	232	1,250	7.51	40.45	57.51	213.82	1.27	4.73	1	4	6.67	26.67	11.00	79.37	1.53	11.06	19.13	37.12			
5	300	500	400	291	1,541	9.42	49.87	119.53	333.35	2.64	7.38	1	5	6.67	33.33	306.07	385.44	42.63	53.69	256.06	115.63			
6	500	750	625	227	1,768	7.35	57.22	140.11	473.46	3.10	10.48	0	5	0.00	33.33	0.00	385.44	0.00	53.69	0.00	81.41			
7	750	1,000	875	173	1,941	5.60	62.82	152.22	625.68	3.37	13.84	0	5	0.00	33.33	0.00	385.44	0.00	53.69	0.00	61.60			
8	1,000	1,500	1,250	244	2,185	7.90	70.71	277.03	902.71	6.13	19.97	2	7	13.33	46.67	61.96	447.40	8.63	62.32	22.37	49.56			
9	1,500	2,000	1,750	165	2,350	5.34	76.05	276.39	1,179.09	6.12	26.09	0	7	0.00	46.67	0.00	447.40	0.00	62.32	0.00	37.94			
10	2,000	2,500	2,250	110	2,460	3.56	79.61	210.28	1,389.37	4.65	30.74	0	7	0.00	46.67	0.00	447.40	0.00	62.32	0.00	32.20			
11	2,500	3,000	2,750	95	2,555	3.07	82.69	239.67	1,629.05	5.30	36.04	1	8	6.67	53.33	0.00	447.40	0.00	62.32	0.00	27.46			
12	3,000	4,000	3,500	101	2,656	3.27	85.95	305.39	1,934.44	6.76	42.80	0	8	0.00	53.33	0.00	447.40	0.00	62.32	0.00	23.13			
13	4,000	5,000	4,500	81	2,737	2.62	88.58	297.21	2,231.65	6.58	49.38	0	8	0.00	53.33	0.00	447.40	0.00	62.32	0.00	20.05			
14	5,000	7,500	6,250	108	2,845	3.50	92.07	453.13	2,684.78	10.03	59.40	3	11	20.00	73.33	255.54	702.94	35.60	97.92	56.39	26.18			
15	7,500	10,000	8,750	60	2,905	1.94	94.01	288.28	2,973.06	6.38	65.78	2	13	13.33	86.67	0.85	703.79	0.12	98.04	0.30	23.67			
16	10,000	20,000	15,000	100	3,005	3.24	97.25	813.86	3,786.92	18.01	83.79	2	15	13.33	100.00	14.10	717.89	1.96	100.00	1.73	18.96			
17	20,000	50,000	35,000	58	3,063	1.88	99.13	465.13	4,252.05	10.29	94.08	0	15	0.00	100.00	0.00	717.89	0.00	100.00	0.00	16.88			
18	50,000	100,000	75,000	19	3,082	0.61	99.74	211.97	4,464.01	4.69	98.77	0	15	0.00	100.00	0.00	717.89	0.00	100.00	0.00	16.08			
19	100,000	500,000	300,000	7	3,089	0.23	99.97	51.80	4,515.81	1.15	99.92	0	15	0.00	100.00	0.00	717.89	0.00	100.00	0.00	15.90			
20	500,000	UP		1	3,090	0.03	100.00	3.73	4,519.55	0.08	100.00	0	15	0.00	100.00	0.00	717.89	0.00	100.00	0.00	15.88			
				3,090					4,519.55					15					717.89					15.88



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	236	236	7.89	7.89	9.27	9.27	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	146	382	4.88	12.78	24.77	34.04	0.25	0.35	1	1	4.17	4.17	7.71	7.71	2.17	2.17	31.14	22.67			
3	100	200	150	191	573	6.39	19.16	16.73	50.77	0.17	0.52	1	2	4.17	8.33	7.71	15.43	2.17	4.35	46.10	30.39			
4	200	300	250	163	736	5.45	24.62	25.54	76.31	0.26	0.77	0	2	0.00	8.33	0.00	15.43	0.00	4.35	0.00	20.22			
5	300	500	400	155	891	5.18	29.80	80.29	156.60	0.81	1.59	0	2	0.00	8.33	0.00	15.43	0.00	4.35	0.00	9.85			
6	500	750	625	160	1,051	5.35	35.15	110.33	266.93	1.12	2.71	1	3	4.17	12.50	10.00	25.43	2.82	7.17	9.06	9.53			
7	750	1,000	875	161	1,212	5.38	40.54	149.79	416.72	1.52	4.23	2	5	8.33	20.83	7.93	33.35	2.23	9.40	5.29	8.00			
8	1,000	1,500	1,250	306	1,518	10.23	50.77	332.93	749.65	3.38	7.61	2	7	8.33	29.17	31.59	64.95	8.90	18.31	9.49	8.66			
9	1,500	2,000	1,750	208	1,726	6.96	57.73	395.41	1,145.06	4.01	11.62	0	7	0.00	29.17	0.00	64.95	0.00	18.31	0.00	5.67			
10	2,000	2,500	2,250	162	1,888	5.42	63.14	328.80	1,473.86	3.34	14.95	0	7	0.00	29.17	0.00	64.95	0.00	18.31	0.00	4.41			
11	2,500	3,000	2,750	137	2,025	4.58	67.73	397.56	1,871.42	4.03	18.99	1	8	4.17	33.33	67.19	132.14	18.94	37.25	16.90	7.06			
12	3,000	4,000	3,500	173	2,198	5.79	73.51	528.31	2,399.73	5.36	24.35	0	8	0.00	33.33	0.00	132.14	0.00	37.25	0.00	5.51			
13	4,000	5,000	4,500	96	2,294	3.21	76.72	380.64	2,780.37	3.86	28.21	1	9	4.17	37.50	10.86	143.01	3.06	40.31	2.85	5.14			
14	5,000	7,500	6,250	184	2,478	6.15	82.88	1,129.09	3,909.46	11.45	39.66	1	10	4.17	41.67	25.32	168.32	7.14	47.44	2.24	4.31			
15	7,500	10,000	8,750	84	2,562	2.81	85.69	708.72	4,618.19	7.19	46.85	2	12	8.33	50.00	9.00	177.32	2.54	49.98	1.27	3.84			
16	10,000	20,000	15,000	171	2,733	5.72	91.40	1,705.08	6,323.27	17.30	64.15	6	18	25.00	75.00	48.15	225.47	13.57	63.55	2.82	3.57			
17	20,000	50,000	35,000	212	2,945	7.09	98.49	2,625.92	8,949.19	26.64	90.79	5	23	20.83	95.83	100.27	325.74	28.26	91.82	3.82	3.64			
18	50,000	100,000	75,000	40	2,985	1.34	99.83	826.86	9,776.05	8.39	99.18	1	24	4.17	100.00	29.04	354.77	8.18	100.00	3.51	3.63			
19	100,000	500,000	300,000	5	2,990	0.17	100.00	81.06	9,857.11	0.82	100.00	0	24	0.00	100.00	0.00	354.77	0.00	100.00	0.00	3.60			
20	500,000	UP		0	2,990	0.00	100.00	0.00	9,857.11	0.00	100.00	0	24	0.00	100.00	0.00	354.77	0.00	100.00	0.00	3.60			
				2,990					9,857.11					24					354.77					3.60



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2966

MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	391	391	35.35	35.35	23.85	23.85	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	411	1.81	37.16	3.30	27.14	0.10	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	50	461	4.52	41.68	9.30	36.44	0.29	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	28	489	2.53	44.21	11.20	47.64	0.35	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	53	542	4.79	49.01	36.84	84.48	1.15	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	50	592	4.52	53.53	47.01	131.49	1.46	4.10	2	2	11.76	11.76	25.40	25.40	5.07	5.07	54.02	19.31			
7	750	1,000	875	47	639	4.25	57.78	55.80	187.29	1.74	5.84	0	2	0.00	11.76	0.00	25.40	0.00	5.07	0.00	13.56			
8	1,000	1,500	1,250	60	699	5.42	63.20	105.87	293.16	3.30	9.13	1	3	5.88	17.65	2.42	27.81	0.48	5.55	2.28	9.49			
9	1,500	2,000	1,750	45	744	4.07	67.27	120.08	413.24	3.74	12.87	0	3	0.00	17.65	0.00	27.81	0.00	5.55	0.00	6.73			
10	2,000	2,500	2,250	45	789	4.07	71.34	126.66	539.90	3.95	16.82	1	4	5.88	23.53	31.45	59.27	6.28	11.83	24.83	10.98			
11	2,500	3,000	2,750	44	833	3.98	75.32	174.21	714.11	5.43	22.25	2	6	11.76	35.29	137.63	196.90	27.47	39.30	79.00	27.57			
12	3,000	4,000	3,500	33	866	2.98	78.30	151.93	866.03	4.73	26.98	1	7	5.88	41.18	14.58	211.48	2.91	42.21	9.60	24.42			
13	4,000	5,000	4,500	27	893	2.44	80.74	169.13	1,035.17	5.27	32.25	1	8	5.88	47.06	217.90	429.38	43.49	85.70	128.83	41.48			
14	5,000	7,500	6,250	54	947	4.88	85.62	305.43	1,340.59	9.52	41.77	4	12	23.53	70.59	19.85	449.23	3.96	89.67	6.50	33.51			
15	7,500	10,000	8,750	31	978	2.80	88.43	304.07	1,644.66	9.47	51.24	4	16	23.53	94.12	51.77	501.00	10.33	100.00	17.03	30.46			
16	10,000	20,000	15,000	69	1,047	6.24	94.67	780.16	2,424.82	24.31	75.55	0	16	0.00	94.12	0.00	501.00	0.00	100.00	0.00	20.66			
17	20,000	50,000	35,000	45	1,092	4.07	98.73	617.00	3,041.82	19.22	94.77	0	16	0.00	94.12	0.00	501.00	0.00	100.00	0.00	16.47			
18	50,000	100,000	75,000	13	1,105	1.18	99.91	140.67	3,182.49	4.38	99.15	1	17	5.88	100.00	0.00	501.00	0.00	100.00	0.00	15.74			
19	100,000	500,000	300,000	1	1,106	0.09	100.00	27.18	3,209.67	0.85	100.00	0	17	0.00	100.00	0.00	501.00	0.00	100.00	0.00	15.61			
20	500,000	UP		0	1,106	0.00	100.00	0.00	3,209.67	0.00	100.00	0	17	0.00	100.00	0.00	501.00	0.00	100.00	0.00	15.61			
				1,106					3,209.67					17					501.00					15.61



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.92	4.92	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	12	4.92	9.84	1.86	1.93	0.57	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	25	10.66	20.49	6.35	8.29	1.94	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	31	4.92	25.41	3.73	12.01	1.14	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	47	13.11	38.52	10.79	22.81	3.29	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	67	16.39	54.92	49.24	72.04	15.01	21.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	78	9.02	63.93	11.16	83.20	3.40	25.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	91	10.66	74.59	41.58	124.78	12.67	38.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	95	3.28	77.87	15.15	139.93	4.62	42.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	106	9.02	86.89	25.41	165.33	7.74	50.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	110	3.28	90.16	46.19	211.53	14.08	64.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	117	5.74	95.90	83.03	294.56	25.31	89.78	1	1	50.00	50.00	35.84	35.84	96.18	96.18	43.16	12.17
13	4,000	5,000	4,500	2	119	1.64	97.54	20.58	315.14	6.27	96.05	1	2	50.00	100.00	1.43	37.26	3.82	100.00	6.93	11.82
14	5,000	7,500	6,250	2	121	1.64	99.18	10.18	325.32	3.10	99.16	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.45
15	7,500	10,000	8,750	1	122	0.82	100.00	2.76	328.08	0.84	100.00	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.36
16	10,000	20,000	15,000	0	122	0.00	100.00	0.00	328.08	0.00	100.00	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.36
17	20,000	50,000	35,000	0	122	0.00	100.00	0.00	328.08	0.00	100.00	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.36
18	50,000	100,000	75,000	0	122	0.00	100.00	0.00	328.08	0.00	100.00	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.36
19	100,000	500,000	300,000	0	122	0.00	100.00	0.00	328.08	0.00	100.00	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.36
20	500,000	UP		0	122	0.00	100.00	0.00	328.08	0.00	100.00	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.36
				122				328.08				2				37.26					11.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	20	20	13.99	13.99	4.34	4.34	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	30	6.99	20.98	2.40	6.74	0.52	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	19	49	13.29	34.27	10.92	17.67	2.36	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	58	6.29	40.56	5.55	23.22	1.20	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	71	9.09	49.65	16.78	40.00	3.62	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	17	88	11.89	61.54	21.15	61.15	4.56	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	16	104	11.19	72.73	44.69	105.84	9.64	22.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	117	9.09	81.82	66.78	172.61	14.40	37.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	119	1.40	83.22	4.70	177.31	1.01	38.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	121	1.40	84.62	3.33	180.64	0.72	38.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	122	0.70	85.31	6.81	187.46	1.47	40.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	128	4.20	89.51	47.23	234.69	10.19	50.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	131	2.10	91.61	44.21	190.48	9.53	41.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	134	2.10	93.71	51.50	241.99	11.11	52.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	137	2.10	95.80	43.97	285.96	9.48	61.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	140	2.10	97.90	82.83	368.79	17.86	79.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	141	0.70	98.60	45.54	414.33	9.82	89.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	142	0.70	99.30	15.23	429.56	3.28	92.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	143	0.70	100.00	34.12	463.68	7.36	100.00	1	1	100.00	100.00	10.57	10.57	100.00	100.00	30.97	2.28	
20	500,000	UP		0	143	0.00	100.00	0.00	463.68	0.00	100.00	0	0	0.00	100.00	0.00	10.57	0.00	100.00	0.00	2.28	
				143					463.68					1					10.57			2.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2969

RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	6.14	6.14	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.88	7.02	0.06	0.09	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	14	5.26	12.28	1.18	1.27	0.49	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	17	2.63	14.91	1.92	3.19	0.80	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	23	5.26	20.18	2.64	5.84	1.10	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	28	4.39	24.56	2.46	8.29	1.02	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	39	9.65	34.21	11.96	20.26	4.98	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	51	10.53	44.74	11.76	32.02	4.90	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	55	3.51	48.25	7.85	39.86	3.27	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	56	0.88	49.12	2.79	42.66	1.16	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	62	5.26	54.39	8.84	51.50	3.68	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	12	74	10.53	64.91	21.30	72.79	8.87	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	82	7.02	71.93	6.49	79.28	2.70	33.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	95	11.40	83.33	42.87	122.15	17.86	50.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	100	4.39	87.72	30.88	153.03	12.86	63.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	111	9.65	97.37	45.40	198.43	18.91	82.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	113	1.75	99.12	25.97	224.40	10.82	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	114	0.88	100.00	15.70	240.10	6.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	114	0.00	100.00	0.00	240.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	114	0.00	100.00	0.00	240.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				114					240.10					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	18	18	6.84	6.84	0.24	0.24	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	31	4.94	11.79	1.22	1.46	0.18	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	28	59	10.65	22.43	4.94	6.41	0.71	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	23	82	8.75	31.18	5.62	12.02	0.81	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	25	107	9.51	40.68	11.63	23.65	1.67	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	21	128	7.98	48.67	14.09	37.75	2.02	5.42	2	2	66.67	66.67	416.43	416.43	66.89	66.89	2954.51	1103.24	
7	750	1,000	875	22	150	8.37	57.03	21.02	58.76	3.02	8.44	0	2	0.00	66.67	0.00	416.43	0.00	66.89	0.00	708.64	
8	1,000	1,500	1,250	23	173	8.75	65.78	27.19	85.96	3.90	12.34	0	2	0.00	66.67	0.00	416.43	0.00	66.89	0.00	484.46	
9	1,500	2,000	1,750	15	188	5.70	71.48	26.10	112.06	3.75	16.09	0	2	0.00	66.67	0.00	416.43	0.00	66.89	0.00	371.61	
10	2,000	2,500	2,250	9	197	3.42	74.90	19.27	131.33	2.77	18.85	0	2	0.00	66.67	0.00	416.43	0.00	66.89	0.00	317.08	
11	2,500	3,000	2,750	10	207	3.80	78.71	29.05	160.38	4.17	23.02	0	2	0.00	66.67	0.00	416.43	0.00	66.89	0.00	259.65	
12	3,000	4,000	3,500	10	217	3.80	82.51	35.25	195.63	5.06	28.08	0	2	0.00	66.67	0.00	416.43	0.00	66.89	0.00	212.86	
13	4,000	5,000	4,500	1	218	0.38	82.89	1.97	197.60	0.28	28.36	0	2	0.00	66.67	0.00	416.43	0.00	66.89	0.00	210.75	
14	5,000	7,500	6,250	2	220	0.76	83.65	1.13	198.73	0.16	28.53	0	2	0.00	66.67	0.00	416.43	0.00	66.89	0.00	209.55	
15	7,500	10,000	8,750	10	230	3.80	87.45	77.92	276.65	11.18	39.71	0	2	0.00	66.67	0.00	416.43	0.00	66.89	0.00	150.53	
16	10,000	20,000	15,000	15	245	5.70	93.16	204.44	481.08	29.35	69.06	0	2	0.00	66.67	0.00	416.43	0.00	66.89	0.00	86.56	
17	20,000	50,000	35,000	6	251	2.28	95.44	74.69	555.77	10.72	79.78	0	2	0.00	66.67	0.00	416.43	0.00	66.89	0.00	74.93	
18	50,000	100,000	75,000	9	260	3.42	98.86	102.47	658.23	14.71	94.49	1	3	33.33	100.00	206.15	622.58	33.11	100.00	201.19	94.58	
19	100,000	500,000	300,000	2	262	0.76	99.62	20.28	678.51	2.91	97.40	0	3	0.00	100.00	0.00	622.58	0.00	100.00	0.00	91.76	
20	500,000	UP		1	263	0.38	100.00	18.13	696.65	2.60	100.00	0	3	0.00	100.00	0.00	622.58	0.00	100.00	0.00	89.37	
				263					696.65					3					622.58			89.37



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2971 APPARTEMENTS/CONDOMINIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33,301	33,301	21.44	21.44	3,298.95	3,298.95	1.80	1.80	24	24	2.93	2.93	2,869.25	2,869.25	2.73	2.73	86.97	86.97			
2	50	100	75	9,412	42,713	6.06	27.50	887.87	4,186.81	0.49	2.29	24	48	2.93	5.85	538.89	3,408.14	0.51	3.24	60.70	81.40			
3	100	200	150	12,637	55,350	8.14	35.64	1,725.60	5,912.41	0.94	3.23	10	58	1.22	7.07	533.31	3,941.45	0.51	3.75	30.91	66.66			
4	200	300	250	10,379	65,729	6.68	42.32	2,376.74	8,289.15	1.30	4.53	22	80	2.68	9.76	492.69	4,434.14	0.47	4.21	20.73	53.49			
5	300	500	400	17,383	83,112	11.19	53.51	6,460.68	14,749.83	3.53	8.06	38	118	4.63	14.39	682.03	5,116.16	0.65	4.86	10.56	34.69			
6	500	750	625	12,875	95,987	8.29	61.80	6,410.07	21,159.90	3.50	11.57	35	153	4.27	18.66	657.74	5,773.90	0.63	5.49	10.26	27.29			
7	750	1,000	875	10,623	106,610	6.84	68.64	7,094.54	28,254.44	3.88	15.45	36	189	4.39	23.05	2,409.46	8,183.36	2.29	7.78	33.96	28.96			
8	1,000	1,500	1,250	10,988	117,598	7.07	75.72	10,543.37	38,797.81	5.76	21.21	50	239	6.10	29.15	3,884.49	12,067.85	3.69	11.47	36.84	31.10			
9	1,500	2,000	1,750	6,979	124,577	4.49	80.21	8,691.00	47,488.81	4.75	25.97	36	275	4.39	33.54	963.42	13,031.28	0.92	12.38	11.09	27.44			
10	2,000	2,500	2,250	4,257	128,834	2.74	82.95	6,617.71	54,106.52	3.62	29.58	16	291	1.95	35.49	642.99	13,674.27	0.61	13.00	9.72	25.27			
11	2,500	3,000	2,750	3,505	132,339	2.26	85.21	7,146.05	61,252.56	3.91	33.49	20	311	2.44	37.93	180.01	13,854.28	0.17	13.17	2.52	22.62			
12	3,000	4,000	3,500	4,494	136,833	2.89	88.10	11,436.38	72,688.94	6.25	39.74	20	331	2.44	40.37	833.80	14,688.08	0.79	13.96	7.29	20.21			
13	4,000	5,000	4,500	3,170	140,003	2.04	90.15	10,296.22	82,985.17	5.63	45.37	20	351	2.44	42.80	578.37	15,266.45	0.55	14.51	5.62	18.40			
14	5,000	7,500	6,250	4,285	144,288	2.76	92.90	18,070.27	101,055.44	9.88	55.25	41	392	5.00	47.80	2,079.17	17,345.62	1.98	16.49	11.51	17.16			
15	7,500	10,000	8,750	2,394	146,682	1.54	94.45	10,995.17	112,050.61	6.01	61.26	26	418	3.17	50.98	11,419.42	28,765.04	10.85	27.34	103.86	25.67			
16	10,000	20,000	15,000	3,533	150,215	2.27	96.72	24,546.57	136,597.18	13.42	74.69	60	478	7.32	58.29	2,502.12	31,267.15	2.38	29.72	10.19	22.89			
17	20,000	50,000	35,000	2,414	152,629	1.55	98.28	21,572.64	158,169.82	11.80	86.48	56	534	6.83	65.12	17,184.15	48,451.30	16.33	46.05	79.66	30.63			
18	50,000	100,000	75,000	898	153,527	0.58	98.85	7,660.74	165,830.56	4.19	90.67	47	581	5.73	70.85	32,893.34	81,344.64	31.26	77.31	429.38	49.05			
19	100,000	500,000	300,000	1,068	154,595	0.69	99.54	17,655.36	183,485.92	9.65	100.32	57	638	6.95	77.80	4,065.09	85,409.73	3.86	81.17	23.02	46.55			
20	500,000	UP		713	155,308	0.46	100.00	590.77	182,895.15	0.32	100.00	182	820	22.20	100.00	19,808.71	105,218.45	18.83	100.00	3353.04	57.53			
				155,308					182,895.15					820					105,218.45					57.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2972

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,981	2,981	30.56	30.56	468.95	468.95	2.48	2.48	1	0.36	0.36	6.97	6.97	0.11	0.11	1.49	1.49				
2	50	100	75	315	3,296	3.23	33.79	56.46	525.41	0.30	2.78	0	1	0.00	0.36	0.00	6.97	0.00	0.11	0.00	1.33			
3	100	200	150	709	4,005	7.27	41.06	90.22	615.63	0.48	3.26	0	1	0.00	0.36	0.00	6.97	0.00	0.11	0.00	1.13			
4	200	300	250	370	4,375	3.79	44.85	29.81	645.43	0.16	3.42	3	4	1.07	1.42	36.92	43.89	0.59	0.71	123.86	6.80			
5	300	500	400	575	4,950	5.89	50.74	230.32	875.75	1.22	4.64	1	5	0.36	1.78	23.36	67.25	0.38	1.08	10.14	7.68			
6	500	750	625	395	5,345	4.05	54.79	186.65	1,062.40	0.99	5.63	2	7	0.71	2.49	7.47	74.72	0.12	1.20	4.00	7.03			
7	750	1,000	875	373	5,718	3.82	58.62	278.74	1,341.14	1.48	7.11	0	7	0.00	2.49	0.00	74.72	0.00	1.20	0.00	5.57			
8	1,000	1,500	1,250	512	6,230	5.25	63.86	362.49	1,703.63	1.92	9.03	2	9	0.71	3.20	6.61	81.33	0.11	1.31	1.82	4.77			
9	1,500	2,000	1,750	423	6,653	4.34	68.20	291.56	1,995.19	1.54	10.57	5	14	1.78	4.98	34.61	115.94	0.56	1.86	11.87	5.81			
10	2,000	2,500	2,250	273	6,926	2.80	71.00	237.66	2,232.85	1.26	11.83	2	16	0.71	5.69	1.38	117.32	0.02	1.89	0.58	5.25			
11	2,500	3,000	2,750	217	7,143	2.22	73.22	298.04	2,530.88	1.58	13.41	2	18	0.71	6.41	422.95	540.28	6.80	8.68	141.91	21.35			
12	3,000	4,000	3,500	252	7,395	2.58	75.81	466.32	2,997.20	2.47	15.88	6	24	2.14	8.54	144.81	685.09	2.33	11.01	31.06	22.86			
13	4,000	5,000	4,500	140	7,535	1.44	77.24	316.20	3,313.39	1.68	17.56	3	27	1.07	9.61	23.08	708.17	0.37	11.38	7.30	21.37			
14	5,000	7,500	6,250	258	7,793	2.64	79.89	919.68	4,233.07	4.87	22.43	0	27	0.00	9.61	0.00	708.17	0.00	11.38	0.00	16.73			
15	7,500	10,000	8,750	142	7,935	1.46	81.34	645.16	4,878.24	3.42	25.85	3	30	1.07	10.68	63.37	771.54	1.02	12.40	9.82	15.82			
16	10,000	20,000	15,000	274	8,209	2.81	84.15	2,300.27	7,178.51	12.19	38.04	5	35	1.78	12.46	67.93	839.47	1.09	13.49	2.95	11.69			
17	20,000	50,000	35,000	430	8,639	4.41	88.56	3,678.89	10,857.40	19.49	57.53	10	45	3.56	16.01	360.82	1,200.29	5.80	19.29	9.81	11.06			
18	50,000	100,000	75,000	458	9,097	4.70	93.25	3,657.22	14,514.61	19.38	76.91	28	73	9.96	25.98	662.39	1,862.68	10.65	29.94	18.11	12.83			
19	100,000	500,000	300,000	556	9,653	5.70	98.95	3,897.12	18,411.73	20.65	97.55	53	126	18.86	44.84	3,334.31	5,196.99	53.59	83.53	85.56	28.23			
20	500,000	UP		102	9,755	1.05	100.00	461.56	18,873.28	2.45	100.00	155	281	55.16	100.00	1,024.55	6,221.54	16.47	100.00	221.98	32.96			
				9,755					18,873.28					281					6,221.54					32.96



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2973

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	983	983	18.58	18.58	317.23	317.23	2.65	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	220	1,203	4.16	22.73	52.88	370.11	0.44	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	339	1,542	6.41	29.14	46.02	416.12	0.38	3.48	1	1	0.59	0.59	8.42	8.42	0.21	0.21	18.31	2.02			
4	200	300	250	285	1,827	5.39	34.52	105.14	521.27	0.88	4.36	1	2	0.59	1.18	3.00	11.42	0.08	0.29	2.85	2.19			
5	300	500	400	374	2,201	7.07	41.59	163.39	684.65	1.37	5.72	0	2	0.00	1.18	0.00	11.42	0.00	0.29	0.00	1.67			
6	500	750	625	315	2,516	5.95	47.54	169.38	854.03	1.42	7.14	0	2	0.00	1.18	0.00	11.42	0.00	0.29	0.00	1.34			
7	750	1,000	875	236	2,752	4.46	52.00	193.11	1,047.14	1.61	8.75	0	2	0.00	1.18	0.00	11.42	0.00	0.29	0.00	1.09			
8	1,000	1,500	1,250	247	2,999	4.67	56.67	235.31	1,282.45	1.97	10.72	0	2	0.00	1.18	0.00	11.42	0.00	0.29	0.00	0.89			
9	1,500	2,000	1,750	204	3,203	3.85	60.53	273.49	1,555.94	2.29	13.00	4	6	2.35	3.53	87.16	98.58	2.22	2.51	31.87	6.34			
10	2,000	2,500	2,250	110	3,313	2.08	62.60	232.74	1,788.68	1.94	14.95	0	6	0.00	3.53	0.00	98.58	0.00	2.51	0.00	5.51			
11	2,500	3,000	2,750	89	3,402	1.68	64.29	177.82	1,966.50	1.49	16.43	1	7	0.59	4.12	0.46	99.04	0.01	2.53	0.26	5.04			
12	3,000	4,000	3,500	142	3,544	2.68	66.97	309.82	2,276.32	2.59	19.02	1	8	0.59	4.71	15.30	114.34	0.39	2.92	4.94	5.02			
13	4,000	5,000	4,500	68	3,612	1.28	68.25	214.08	2,490.41	1.79	20.81	1	9	0.59	5.29	3.00	117.34	0.08	2.99	1.40	4.71			
14	5,000	7,500	6,250	129	3,741	2.44	70.69	467.95	2,958.36	3.91	24.72	0	9	0.00	5.29	0.00	117.34	0.00	2.99	0.00	3.97			
15	7,500	10,000	8,750	87	3,828	1.64	72.34	298.83	3,257.20	2.50	27.22	8	17	4.71	10.00	146.85	264.19	3.74	6.74	49.14	8.11			
16	10,000	20,000	15,000	240	4,068	4.54	76.87	956.89	4,214.08	8.00	35.22	5	22	2.94	12.94	60.95	325.15	1.55	8.29	6.37	7.72			
17	20,000	50,000	35,000	291	4,359	5.50	82.37	805.20	5,019.28	6.73	41.94	17	39	10.00	22.94	52.99	378.14	1.35	9.64	6.58	7.53			
18	50,000	100,000	75,000	149	4,508	2.82	85.19	1,135.48	6,154.76	9.49	51.43	12	51	7.06	30.00	799.52	1,177.66	20.39	30.03	70.41	19.13			
19	100,000	500,000	300,000	607	5,115	11.47	96.66	5,161.68	11,316.43	43.13	94.57	85	136	50.00	80.00	2,176.57	3,354.22	55.50	85.53	42.17	29.64			
20	500,000	UP		177	5,292	3.34	100.00	650.07	11,966.51	5.43	100.00	34	170	20.00	100.00	567.25	3,921.48	14.47	100.00	87.26	32.77			
				5,292					11,966.51					170					3,921.48					32.77



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	62	62	6.54	6.54	2.62	2.62	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	80	1.90	8.44	1.54	4.16	0.05	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	46	126	4.85	13.29	5.69	9.85	0.19	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	146	2.11	15.40	3.76	13.61	0.13	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	64	210	6.75	22.15	13.09	26.70	0.44	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	80	290	8.44	30.59	26.74	53.45	0.89	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	60	350	6.33	36.92	35.35	88.80	1.18	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	59	409	6.22	43.14	54.74	143.54	1.82	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	61	470	6.43	49.58	81.13	224.67	2.70	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	30	500	3.16	52.74	58.56	283.23	1.95	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	40	540	4.22	56.96	77.69	360.92	2.59	12.02	1	1	5.26	5.26	220.36	220.36	60.68	60.68	283.64	61.06			
12	3,000	4,000	3,500	41	581	4.32	61.29	133.55	494.48	4.45	16.47	0	1	0.00	5.26	0.00	220.36	0.00	60.68	0.00	44.56			
13	4,000	5,000	4,500	29	610	3.06	64.35	98.83	593.31	3.29	19.76	0	1	0.00	5.26	0.00	220.36	0.00	60.68	0.00	37.14			
14	5,000	7,500	6,250	58	668	6.12	70.46	159.07	752.38	5.30	25.06	0	1	0.00	5.26	0.00	220.36	0.00	60.68	0.00	29.29			
15	7,500	10,000	8,750	37	705	3.90	74.37	167.70	920.08	5.59	30.64	2	3	10.53	15.79	19.09	239.45	5.26	65.94	11.38	26.03			
16	10,000	20,000	15,000	84	789	8.86	83.23	824.65	1,744.73	27.47	58.11	4	7	21.05	36.84	42.36	281.81	11.66	77.60	5.14	16.15			
17	20,000	50,000	35,000	88	877	9.28	92.51	685.16	2,429.89	22.82	80.93	6	13	31.58	68.42	11.87	293.68	3.27	80.87	1.73	12.09			
18	50,000	100,000	75,000	16	893	1.69	94.20	170.47	2,600.36	5.68	86.61	0	13	0.00	68.42	0.00	293.68	0.00	80.87	0.00	11.29			
19	100,000	500,000	300,000	34	927	3.59	97.78	294.55	2,894.91	9.81	96.42	5	18	26.32	94.74	61.13	354.81	16.83	97.71	20.75	12.26			
20	500,000	UP		21	948	2.22	100.00	107.57	3,002.48	3.58	100.00	1	19	5.26	100.00	8.32	363.13	2.29	100.00	7.74	12.09			
				948					3,002.48					19					363.13					12.09



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,040	1,040	12.30	12.30	401.03	401.03	2.40	2.40	32	32	8.00	8.00	229.15	229.15	1.99	1.99	57.14	57.14			
2	50	100	75	378	1,418	4.47	16.77	104.92	505.94	0.63	3.02	1	33	0.25	8.25	13.15	242.30	0.11	2.11	12.53	47.89			
3	100	200	150	611	2,029	7.22	23.99	216.89	722.83	1.30	4.32	3	36	0.75	9.00	22.69	264.99	0.20	2.31	10.46	36.66			
4	200	300	250	589	2,618	6.96	30.96	255.50	978.33	1.53	5.84	1	37	0.25	9.25	15.00	279.99	0.13	2.44	5.87	28.62			
5	300	500	400	755	3,373	8.93	39.88	406.23	1,384.56	2.43	8.27	1	38	0.25	9.50	5.00	284.99	0.04	2.48	1.23	20.58			
6	500	750	625	529	3,902	6.26	46.14	369.83	1,754.39	2.21	10.48	0	38	0.00	9.50	0.00	284.99	0.00	2.48	0.00	16.24			
7	750	1,000	875	480	4,382	5.68	51.82	409.84	2,164.23	2.45	12.93	0	38	0.00	9.50	0.00	284.99	0.00	2.48	0.00	13.17			
8	1,000	1,500	1,250	474	4,856	5.60	57.42	500.77	2,665.00	2.99	15.92	0	38	0.00	9.50	0.00	284.99	0.00	2.48	0.00	10.69			
9	1,500	2,000	1,750	264	5,120	3.12	60.54	364.44	3,029.44	2.18	18.09	0	38	0.00	9.50	0.00	284.99	0.00	2.48	0.00	9.41			
10	2,000	2,500	2,250	245	5,365	2.90	63.44	340.18	3,369.62	2.03	20.13	3	41	0.75	10.25	61.29	346.29	0.53	3.01	18.02	10.28			
11	2,500	3,000	2,750	177	5,542	2.09	65.53	364.06	3,733.68	2.17	22.30	1	42	0.25	10.50	0.63	346.92	0.01	3.02	0.17	9.29			
12	3,000	4,000	3,500	215	5,757	2.54	68.07	486.14	4,219.82	2.90	25.21	1	43	0.25	10.75	0.31	347.23	0.00	3.02	0.06	8.23			
13	4,000	5,000	4,500	158	5,915	1.87	69.94	433.99	4,653.80	2.59	27.80	0	43	0.00	10.75	0.00	347.23	0.00	3.02	0.00	7.46			
14	5,000	7,500	6,250	219	6,134	2.59	72.53	842.73	5,496.53	5.03	32.83	3	46	0.75	11.50	25.93	373.16	0.23	3.25	3.08	6.79			
15	7,500	10,000	8,750	135	6,269	1.60	74.13	1,191.08	6,687.61	7.11	39.95	3	49	0.75	12.25	62.75	435.91	0.55	3.79	5.27	6.52			
16	10,000	20,000	15,000	268	6,537	3.17	77.30	1,757.85	8,445.46	10.50	50.45	16	65	4.00	16.25	18.31	454.23	0.16	3.95	1.04	5.38			
17	20,000	50,000	35,000	282	6,819	3.33	80.63	1,953.79	10,399.24	11.67	62.12	6	71	1.50	17.75	25.77	480.00	0.22	4.18	1.32	4.62			
18	50,000	100,000	75,000	154	6,973	1.82	82.45	618.03	11,017.28	3.69	65.81	9	80	2.25	20.00	79.35	559.36	0.69	4.87	12.84	5.08			
19	100,000	500,000	300,000	771	7,744	9.12	91.57	3,720.06	14,737.34	22.22	88.03	120	200	30.00	50.00	6,112.23	6,671.58	53.17	58.03	164.30	45.27			
20	500,000	UP		713	8,457	8.43	100.00	2,004.54	16,741.88	11.97	100.00	200	400	50.00	100.00	4,824.24	11,495.82	41.97	100.00	240.67	68.67			
				8,457					16,741.88					400					11,495.82					68.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2976

DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	106,543	106,543	12.61	12.61	7,049.52	7,049.52	2.30	2.30	22	22	2.42	2.42	8,702.44	8,702.44	8.56	8.56	123.45	123.45	
2	50	100	75	87,550	194,093	10.36	22.98	7,343.25	14,392.76	2.39	4.69	33	55	3.63	6.05	1,191.36	9,893.80	1.17	9.74	16.22	68.74	
3	100	200	150	173,096	367,189	20.49	43.47	25,010.96	39,403.72	8.15	12.83	75	130	8.25	14.30	3,865.54	13,759.34	3.80	13.54	15.46	34.92	
4	200	300	250	112,522	479,711	13.32	56.79	20,286.73	59,690.45	6.61	19.44	55	185	6.05	20.35	6,322.90	20,082.24	6.22	19.76	31.17	33.64	
5	300	500	400	129,743	609,454	15.36	72.15	32,084.70	91,775.16	10.45	29.89	94	279	10.34	30.69	6,279.89	26,362.13	6.18	25.94	19.57	28.72	
6	500	750	625	75,429	684,883	8.93	81.08	25,996.86	117,772.02	8.47	38.35	51	330	5.61	36.30	1,920.13	28,282.26	1.89	27.83	7.39	24.01	
7	750	1,000	875	52,581	737,464	6.22	87.31	24,726.06	142,498.07	8.05	46.41	69	399	7.59	43.89	8,723.09	37,005.35	8.58	36.41	35.28	25.97	
8	1,000	1,500	1,250	43,050	780,514	5.10	92.40	29,117.67	171,615.74	9.48	55.89	85	484	9.35	53.25	4,604.25	41,609.60	4.53	40.94	15.81	24.25	
9	1,500	2,000	1,750	21,228	801,742	2.51	94.92	20,708.08	192,323.82	6.74	62.63	42	526	4.62	57.87	5,456.10	47,065.71	5.37	46.31	26.35	24.47	
10	2,000	2,500	2,250	10,581	812,323	1.25	96.17	14,125.95	206,449.77	4.60	67.23	33	559	3.63	61.50	2,011.68	49,077.38	1.98	48.29	14.24	23.77	
11	2,500	3,000	2,750	7,382	819,705	0.87	97.04	12,053.65	218,503.42	3.93	71.16	22	581	2.42	63.92	2,943.70	52,021.08	2.90	51.19	24.42	23.81	
12	3,000	4,000	3,500	7,408	827,113	0.88	97.92	14,861.08	233,364.51	4.84	76.00	46	627	5.06	68.98	2,320.17	54,341.25	2.28	53.47	15.61	23.29	
13	4,000	5,000	4,500	4,364	831,477	0.52	98.44	13,445.98	246,810.49	4.38	80.38	24	651	2.64	71.62	2,060.93	56,402.18	2.03	55.50	15.33	22.85	
14	5,000	7,500	6,250	4,513	835,990	0.53	98.97	15,027.49	261,837.97	4.89	85.27	40	691	4.40	76.02	1,885.47	58,287.65	1.86	57.36	12.55	22.26	
15	7,500	10,000	8,750	2,304	838,294	0.27	99.24	10,993.86	272,831.83	3.58	88.85	19	710	2.09	78.11	5,319.44	63,607.09	5.23	62.59	48.39	23.31	
16	10,000	20,000	15,000	2,889	841,183	0.34	99.59	17,286.55	290,118.38	5.63	94.48	43	753	4.73	82.84	1,572.15	65,179.24	1.55	64.14	9.09	22.47	
17	20,000	50,000	35,000	1,794	842,977	0.21	99.80	11,525.48	301,643.85	3.75	98.23	58	811	6.38	89.22	11,106.57	76,285.82	10.93	75.07	96.37	25.29	
18	50,000	100,000	75,000	702	843,679	0.08	99.88	2,652.11	304,295.96	0.86	99.10	37	848	4.07	93.29	1,707.04	77,992.86	1.68	76.75	64.37	25.63	
19	100,000	500,000	300,000	760	844,439	0.09	99.97	2,442.97	306,738.93	0.80	99.89	48	896	5.28	98.57	5,896.10	83,888.96	5.80	82.55	241.35	27.35	
20	500,000	UP		240	844,679	0.03	100.00	330.77	307,069.71	0.11	100.00	13	909	1.43	100.00	17,735.87	101,624.83	17.45	100.00	5361.97	33.10	
				844,679					307,069.71					909					101,624.83			33.10



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	23.08	23.08	11.16	11.16	10.44	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	18	4.62	27.69	2.79	13.95	2.62	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	25	10.77	38.46	11.07	25.02	10.36	23.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	31	9.23	47.69	1.78	26.81	1.67	25.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	41	15.38	63.08	5.22	32.03	4.89	29.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	44	4.62	67.69	4.45	36.47	4.16	34.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	49	7.69	75.38	12.06	48.53	11.28	45.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	51	3.08	78.46	4.17	52.70	3.90	49.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	52	1.54	80.00	5.05	57.75	4.73	54.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	53	1.54	81.54	21.73	79.49	20.34	74.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	54	1.54	83.08	0.27	79.76	0.25	74.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	55	1.54	84.62	1.05	80.81	0.98	75.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	56	1.54	86.15	0.39	81.20	0.37	75.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	57	1.54	87.69	1.75	82.95	1.64	77.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	58	1.54	89.23	0.83	83.78	0.78	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	59	1.54	90.77	1.82	85.61	1.71	80.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	63	6.15	96.92	7.79	93.39	7.29	87.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	65	3.08	100.00	13.46	106.85	12.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	65	0.00	100.00	0.00	106.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	65	0.00	100.00	0.00	106.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				65					106.85					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	124	124	19.02	19.02	23.97	23.97	9.09	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	73	197	11.20	30.21	25.38	49.35	9.63	18.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	87	284	13.34	43.56	20.71	70.06	7.86	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	67	351	10.28	53.83	20.56	90.62	7.80	34.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	101	452	15.49	69.33	18.05	108.67	6.85	41.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	63	515	9.66	78.99	24.25	132.92	9.20	50.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	55	570	8.44	87.42	28.87	161.79	10.95	61.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	65	635	9.97	97.39	36.93	198.72	14.01	75.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	643	1.23	98.62	7.00	205.72	2.66	78.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	646	0.46	99.08	8.61	214.33	3.27	81.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	649	0.46	99.54	8.23	222.55	3.12	84.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	650	0.15	99.69	1.58	224.13	0.60	85.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	651	0.15	99.85	15.10	239.23	5.73	90.76	1	1	100.00	100.00	3.49	3.49	100.00	100.00	23.11	1.46			
14	5,000	7,500	6,250	1	652	0.15	100.00	24.37	263.59	9.24	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.32			
15	7,500	10,000	8,750	0	652	0.00	100.00	0.00	263.59	0.00	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.32			
16	10,000	20,000	15,000	0	652	0.00	100.00	0.00	263.59	0.00	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.32			
17	20,000	50,000	35,000	0	652	0.00	100.00	0.00	263.59	0.00	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.32			
18	50,000	100,000	75,000	0	652	0.00	100.00	0.00	263.59	0.00	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.32			
19	100,000	500,000	300,000	0	652	0.00	100.00	0.00	263.59	0.00	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.32			
20	500,000	UP		0	652	0.00	100.00	0.00	263.59	0.00	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.32			
				652					263.59					1					3.49					1.32



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	91	91	6.59	6.59	8.95	8.95	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	71	162	5.14	11.73	11.01	19.96	0.34	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	77	239	5.58	17.31	11.22	31.18	0.35	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	94	333	6.81	24.11	20.17	51.35	0.62	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	104	437	7.53	31.64	44.95	96.30	1.38	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	111	548	8.04	39.68	66.80	163.10	2.05	5.02	2	2	18.18	18.18	17.91	17.91	2.85	2.85	26.82	10.98			
7	750	1,000	875	92	640	6.66	46.34	96.75	259.86	2.98	7.99	2	4	18.18	36.36	9.38	27.29	1.49	4.34	9.69	10.50			
8	1,000	1,500	1,250	146	786	10.57	56.92	246.65	506.51	7.58	15.57	0	4	0.00	36.36	0.00	27.29	0.00	4.34	0.00	5.39			
9	1,500	2,000	1,750	79	865	5.72	62.64	183.85	690.37	5.65	21.23	1	5	9.09	45.45	194.25	221.54	30.92	35.27	105.65	32.09			
10	2,000	2,500	2,250	49	914	3.55	66.18	146.40	836.76	4.50	25.73	0	5	0.00	45.45	0.00	221.54	0.00	35.27	0.00	26.48			
11	2,500	3,000	2,750	41	955	2.97	69.15	137.32	974.08	4.22	29.95	0	5	0.00	45.45	0.00	221.54	0.00	35.27	0.00	22.74			
12	3,000	4,000	3,500	68	1,023	4.92	74.08	240.41	1,214.49	7.39	37.34	1	6	9.09	54.55	16.50	238.04	2.63	37.89	6.86	19.60			
13	4,000	5,000	4,500	71	1,094	5.14	79.22	319.10	1,533.59	9.81	47.16	0	6	0.00	54.55	0.00	238.04	0.00	37.89	0.00	15.52			
14	5,000	7,500	6,250	94	1,188	6.81	86.02	401.77	1,935.36	12.35	59.51	4	10	36.36	90.91	385.78	623.82	61.41	99.30	96.02	32.23			
15	7,500	10,000	8,750	42	1,230	3.04	89.07	286.72	2,222.08	8.82	68.33	0	10	0.00	90.91	0.00	623.82	0.00	99.30	0.00	28.07			
16	10,000	20,000	15,000	59	1,289	4.27	93.34	441.97	2,664.05	13.59	81.91	0	10	0.00	90.91	0.00	623.82	0.00	99.30	0.00	23.42			
17	20,000	50,000	35,000	57	1,346	4.13	97.47	410.76	3,074.80	12.63	94.55	0	10	0.00	90.91	0.00	623.82	0.00	99.30	0.00	20.29			
18	50,000	100,000	75,000	22	1,368	1.59	99.06	109.14	3,183.95	3.36	97.90	1	11	9.09	100.00	4.37	628.19	0.70	100.00	4.00	19.73			
19	100,000	500,000	300,000	9	1,377	0.65	99.71	67.16	3,251.10	2.06	99.97	0	11	0.00	100.00	0.00	628.19	0.00	100.00	0.00	19.32			
20	500,000	UP		4	1,381	0.29	100.00	1.11	3,252.21	0.03	100.00	0	11	0.00	100.00	0.00	628.19	0.00	100.00	0.00	19.32			
				1,381					3,252.21					11					628.19					19.32



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	100.00	100.00	0.34	0.34	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2					0.34					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	230	230	19.25	19.25	99.55	99.55	10.22	10.22	2	2	10.00	10.00	9.87	9.87	0.62	0.62	9.91	9.91			
2	50	100	75	70	300	5.86	25.10	7.37	106.92	0.76	10.97	1	3	5.00	15.00	17.81	27.68	1.12	1.74	241.85	25.89			
3	100	200	150	159	459	13.31	38.41	22.51	129.43	2.31	13.28	2	5	10.00	25.00	12.35	40.03	0.78	2.52	54.86	30.93			
4	200	300	250	37	496	3.10	41.51	6.65	136.08	0.68	13.97	1	6	5.00	30.00	1.11	41.14	0.07	2.59	16.69	30.23			
5	300	500	400	70	566	5.86	47.36	24.45	160.53	2.51	16.48	0	6	0.00	30.00	0.00	41.14	0.00	2.59	0.00	25.63			
6	500	750	625	39	605	3.26	50.63	18.57	179.10	1.91	18.38	2	8	10.00	40.00	3.19	44.33	0.20	2.79	17.17	24.75			
7	750	1,000	875	64	669	5.36	55.98	29.92	209.02	3.07	21.45	1	9	5.00	45.00	29.65	73.98	1.87	4.66	99.09	35.39			
8	1,000	1,500	1,250	77	746	6.44	62.43	52.10	261.12	5.35	26.80	0	9	0.00	45.00	0.00	73.98	0.00	4.66	0.00	28.33			
9	1,500	2,000	1,750	58	804	4.85	67.28	39.54	300.66	4.06	30.86	2	11	10.00	55.00	0.00	73.98	0.00	4.66	0.00	24.61			
10	2,000	2,500	2,250	40	844	3.35	70.63	12.77	313.43	1.31	32.17	0	11	0.00	55.00	0.00	73.98	0.00	4.66	0.00	23.60			
11	2,500	3,000	2,750	16	860	1.34	71.97	29.72	343.15	3.05	35.22	0	11	0.00	55.00	0.00	73.98	0.00	4.66	0.00	21.56			
12	3,000	4,000	3,500	30	890	2.51	74.48	72.26	415.42	7.42	42.64	4	15	20.00	75.00	0.78	74.76	0.05	4.71	1.08	18.00			
13	4,000	5,000	4,500	52	942	4.35	78.83	45.67	461.08	4.69	47.32	0	15	0.00	75.00	0.00	74.76	0.00	4.71	0.00	16.21			
14	5,000	7,500	6,250	53	995	4.44	83.26	79.54	540.62	8.16	55.49	1	16	5.00	80.00	2.14	76.90	0.13	4.84	2.69	14.22			
15	7,500	10,000	8,750	38	1,033	3.18	86.44	61.18	601.80	6.28	61.77	0	16	0.00	80.00	0.00	76.90	0.00	4.84	0.00	12.78			
16	10,000	20,000	15,000	88	1,121	7.36	93.81	271.79	873.59	27.90	89.66	1	17	5.00	85.00	0.00	76.90	0.00	4.84	0.00	8.80			
17	20,000	50,000	35,000	24	1,145	2.01	95.82	36.91	910.51	3.79	93.45	0	17	0.00	85.00	0.00	76.90	0.00	4.84	0.00	8.45			
18	50,000	100,000	75,000	18	1,163	1.51	97.32	0.66	911.17	0.07	93.52	0	17	0.00	85.00	0.00	76.90	0.00	4.84	0.00	8.44			
19	100,000	500,000	300,000	25	1,188	2.09	99.41	34.69	945.86	3.56	97.08	2	19	10.00	95.00	1,510.87	1,587.77	95.16	100.00	4355.16	167.86			
20	500,000	UP		7	1,195	0.59	100.00	28.43	974.29	2.92	100.00	1	20	5.00	100.00	0.00	1,587.77	0.00	100.00	0.00	162.97			
				1,195					974.29					20					1,587.77					162.97



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	5.26	5.26	0.59	0.59	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	175	188	70.85	76.11	8.72	9.32	36.91	39.41	1	1	100.00	100.00	3.47	3.47	100.00	100.00	39.77	37.24			
3	100	200	150	50	238	20.24	96.36	4.67	13.99	19.77	59.19	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	24.80			
4	200	300	250	1	239	0.40	96.76	0.02	14.01	0.10	59.28	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	24.76			
5	300	500	400	3	242	1.21	97.98	1.58	15.59	6.66	65.95	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	22.26			
6	500	750	625	1	243	0.40	98.38	0.06	15.65	0.26	66.20	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	22.17			
7	750	1,000	875	1	244	0.40	98.79	1.30	16.95	5.51	71.71	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	20.47			
8	1,000	1,500	1,250	1	245	0.40	99.19	0.56	17.51	2.36	74.07	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	19.82			
9	1,500	2,000	1,750	1	246	0.40	99.60	2.85	20.36	12.05	86.12	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	17.05			
10	2,000	2,500	2,500	1	247	0.40	100.00	3.28	23.64	13.88	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
11	2,500	3,000	2,750	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
12	3,000	4,000	3,500	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
13	4,000	5,000	4,500	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
14	5,000	7,500	6,250	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
15	7,500	10,000	8,750	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
16	10,000	20,000	15,000	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
17	20,000	50,000	35,000	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
18	50,000	100,000	75,000	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
19	100,000	500,000	300,000	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
20	500,000	UP		0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
				247					23.64					1					3.47					14.68



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	0.54	0.54	3.60	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	0.68	0.14	4.55	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	0.84	0.98	5.60	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	4.61	5.59	30.87	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	9.35	14.94	62.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					14.94					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2984 OTHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	7.44	7.44	7.82	7.82	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	22	10.74	18.18	5.21	2.60	1.58	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	32	8.26	26.45	6.39	3.79	1.94	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	42	8.26	34.71	5.56	9.35	1.69	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	55	10.74	45.45	8.39	17.74	2.54	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	64	7.44	52.89	9.91	27.65	3.00	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	82	14.88	67.77	24.08	51.74	7.30	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	86	3.31	71.07	32.40	84.14	9.82	25.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	99	10.74	81.82	60.88	145.01	18.44	43.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	100	0.83	82.64	7.36	152.37	2.23	46.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	103	2.48	85.12	16.05	168.42	4.86	51.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	104	0.83	85.95	4.52	172.94	1.37	52.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	107	2.48	88.43	43.59	216.53	13.21	65.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	112	4.13	92.56	90.07	306.60	27.29	92.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	114	1.65	94.21	7.72	314.33	2.34	95.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	115	0.83	95.04	0.00	314.33	0.00	95.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	116	0.83	95.87	1.58	315.90	0.48	95.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	117	0.83	96.69	2.35	318.26	0.71	96.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	118	0.83	97.52	7.92	326.17	2.40	98.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	121	2.48	100.00	3.91	330.08	1.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				121					330.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	31.76	31.76	72.05	72.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	12.32	44.08	27.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					44.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	67	67	8.91	8.91	22.72	22.72	1.57	1.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	88	2.79	11.70	16.05	38.77	1.11	2.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	113	3.32	15.03	3.69	42.46	0.26	2.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	30	143	3.99	19.02	14.13	56.59	0.98	3.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	61	204	8.11	27.13	14.25	70.84	0.99	4.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	36	240	4.79	31.91	23.77	94.61	1.64	6.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	213	453	28.32	60.24	98.82	193.43	6.84	13.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	48	501	6.38	66.62	47.82	241.26	3.31	16.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	518	2.26	68.88	23.39	264.65	1.62	18.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	534	2.13	71.01	28.24	292.89	1.95	20.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	552	2.39	73.40	29.76	322.65	2.06	22.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	574	2.93	76.33	35.78	358.42	2.48	24.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	587	1.73	78.06	29.16	387.59	2.02	26.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	610	3.06	81.12	63.09	450.67	4.37	31.18	1	1	33.33	33.33	3,532.30	3,532.30	90.54	90.54	5599.19	783.79			
15	7,500	10,000	8,750	20	630	2.66	83.78	92.77	543.44	6.42	37.60	0	1	0.00	33.33	0.00	3,532.30	0.00	90.54	0.00	649.98			
16	10,000	20,000	15,000	35	665	4.65	88.43	269.40	812.84	18.64	56.24	0	1	0.00	33.33	0.00	3,532.30	0.00	90.54	0.00	434.56			
17	20,000	50,000	35,000	38	703	5.05	93.48	245.01	1,057.84	16.95	73.20	0	1	0.00	33.33	0.00	3,532.30	0.00	90.54	0.00	333.91			
18	50,000	100,000	75,000	27	730	3.59	97.07	206.97	1,264.81	14.32	87.52	1	2	33.33	66.67	345.25	3,877.55	8.85	99.39	166.81	306.57			
19	100,000	500,000	300,000	19	749	2.53	99.60	149.50	1,414.31	10.34	97.86	0	2	0.00	66.67	0.00	3,877.55	0.00	99.39	0.00	274.17			
20	500,000	UP		3	752	0.40	100.00	30.89	1,445.20	2.14	100.00	1	3	33.33	100.00	23.99	3,901.54	0.61	100.00	77.67	269.97			
				752					1,445.20					3					3,901.54					269.97



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2992 RENTS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	312	312	55.22	55.22	3.01	3.01	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	73	385	12.92	68.14	5.89	8.90	3.61	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	72	457	12.74	80.88	12.90	21.80	7.91	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	33	490	5.84	86.73	9.64	31.44	5.91	19.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	37	527	6.55	93.27	15.30	46.74	9.38	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	541	2.48	95.75	8.25	54.98	5.05	33.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	549	1.42	97.17	6.31	61.30	3.87	37.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	552	0.53	97.70	7.18	68.48	4.40	41.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	553	0.18	97.88	4.25	72.73	2.61	44.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	554	0.18	98.05	0.85	73.58	0.52	45.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	557	0.53	98.58	7.87	81.45	4.82	49.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	559	0.35	98.94	9.42	90.88	5.78	55.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	560	0.18	99.12	4.29	95.17	2.63	58.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	562	0.35	99.47	13.16	108.33	8.07	66.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	563	0.18	99.65	8.64	116.97	5.30	71.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	564	0.18	99.82	17.56	134.53	10.76	82.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	565	0.18	100.00	28.60	163.13	17.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	565	0.00	100.00	0.00	163.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	565	0.00	100.00	0.00	163.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	565	0.00	100.00	0.00	163.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				565					163.13					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3000 KINA

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.38	0.38	4.83	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	0.95	1.33	11.93	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	5.61	6.94	70.42	87.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	0.28	7.22	3.50	90.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	1.10	8.33	13.86	104.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	0.17	8.50	2.13	106.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	0.94	9.43	11.76	118.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	0.33	9.11	4.10	114.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	1.14	7.97	14.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					7.97					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3010 COKLAT

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	10.00	10.00	0.10	0.10	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	8	10.00	20.00	0.81	0.91	3.07	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	21	32.50	52.50	5.72	6.63	21.61	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	26	12.50	65.00	4.09	10.72	15.44	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	28	5.00	70.00	2.92	13.64	11.03	51.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	32	10.00	80.00	4.66	18.31	17.62	69.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	33	2.50	82.50	0.38	18.69	1.43	70.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	36	7.50	90.00	0.13	18.56	0.47	70.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	38	5.00	95.00	1.30	17.26	4.92	65.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	39	2.50	97.50	2.77	20.02	10.45	75.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	40	2.50	100.00	6.45	26.48	24.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					26.48					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3030 KOPI

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	1.28	1.28	12.87	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	0.36	1.64	3.62	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	15.38	30.77	0.54	2.17	5.39	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	15.38	46.15	0.84	3.02	8.47	30.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	7.69	53.85	0.25	3.26	2.47	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	7.69	61.54	1.22	4.48	12.26	45.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	15.38	76.92	2.68	7.16	26.96	72.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	7.69	84.62	0.88	8.04	8.87	80.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	7.69	92.31	0.10	8.14	0.97	81.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	7.69	100.00	1.80	9.94	18.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					9.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	11	11	27.50	27.50	2.25	2.25	3.38	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	16	12.50	40.00	1.80	4.05	2.70	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	17	2.50	42.50	0.08	4.13	0.12	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	21	10.00	52.50	1.99	6.12	2.99	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	24	7.50	60.00	0.42	6.54	0.63	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	34	25.00	85.00	6.63	13.18	9.96	19.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	35	2.50	87.50	1.15	14.32	1.72	21.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	36	2.50	90.00	1.14	15.46	1.71	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	37	2.50	92.50	2.10	17.56	3.15	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	38	2.50	95.00	20.25	37.80	30.39	56.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	39	2.50	97.50	9.07	46.87	13.62	70.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	40	2.50	100.00	19.75	66.62	29.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					66.62					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3032 DENGAN RUMAH PENERINGAN

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	75.00	75.00	2.03	2.03	57.61	57.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	25.00	100.00	1.50	3.53	42.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					3.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 3040 TEH

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64	64	9.83	9.83	4.99	4.99	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	29	93	4.45	14.29	3.14	8.14	0.37	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	44	137	6.76	21.04	8.44	16.58	0.99	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	39	176	5.99	27.04	6.86	23.44	0.81	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	204	4.30	31.34	12.41	35.85	1.46	4.22	0	0	0.00	0.00	1.46	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	234	4.61	35.94	18.33	54.18	2.16	6.38	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	27	261	4.15	40.09	3.14	57.32	0.37	6.75	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	285	3.69	43.78	4.72	62.04	0.56	7.30	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	36	321	5.53	49.31	20.96	83.00	2.47	9.77	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	341	3.07	52.38	38.56	121.55	4.54	14.31	1	2	9.09	18.18	100.00	100.00	4.46	4.46	259.37	82.27			
11	2,500	3,000	2,750	21	362	3.23	55.61	12.77	134.33	1.50	15.81	0	2	0.00	18.18	0.00	100.00	0.00	4.46	0.00	74.45			
12	3,000	4,000	3,500	29	391	4.45	60.06	27.17	161.50	3.20	19.01	1	3	9.09	27.27	117.00	217.00	5.22	9.69	430.58	134.37			
13	4,000	5,000	4,500	26	417	3.99	64.06	69.90	231.40	8.23	27.24	0	3	0.00	27.27	0.00	217.00	0.00	9.69	0.00	93.78			
14	5,000	7,500	6,250	44	461	6.76	70.81	48.63	280.03	5.72	32.96	1	4	9.09	36.36	834.05	1,051.05	37.24	46.93	1714.99	375.33			
15	7,500	10,000	8,750	44	505	6.76	77.57	100.00	380.03	11.77	44.74	0	4	0.00	36.36	0.00	1,051.05	0.00	46.93	0.00	276.57			
16	10,000	20,000	15,000	52	557	7.99	85.56	175.45	555.48	20.65	65.39	4	8	36.36	72.73	848.09	1,899.14	37.87	84.79	483.38	341.89			
17	20,000	50,000	35,000	58	615	8.91	94.47	142.44	697.93	16.77	82.16	0	8	0.00	72.73	0.00	1,899.14	0.00	84.79	0.00	272.11			
18	50,000	100,000	75,000	19	634	2.92	97.39	83.19	781.12	9.79	91.95	0	8	0.00	72.73	0.00	1,899.14	0.00	84.79	0.00	243.13			
19	100,000	500,000	300,000	17	651	2.61	100.00	68.37	849.49	8.05	100.00	3	11	27.27	100.00	340.59	2,239.73	15.21	100.00	498.17	263.66			
20	500,000	UP		0	651	0.00	100.00	0.00	849.49	0.00	100.00	0	11	0.00	100.00	0.00	2,239.73	0.00	100.00	0.00	263.66			
				651					849.49					11					2,239.73					263.66



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3060 KAPOK

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	40.00	40.00	1.19	1.19	13.55	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	10.00	50.00	0.01	1.20	0.12	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	10.00	60.00	0.22	1.42	2.55	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	10.00	70.00	0.14	1.56	1.55	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	20.00	90.00	0.55	2.11	6.25	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	10.00	100.00	6.67	8.78	75.97	100.00	1	1	100.00	100.00	59.95	59.95	100.00	100.00	898.81	682.87
7	750	1,000	875	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
8	1,000	1,500	1,250	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
20	500,000	UP		0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
				10				8.78				1				59.95				682.87	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3070 KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	0.51	0.51	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.51						0				0.00						0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3071 BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	26.09	26.09	0.23	0.23	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	4.35	30.43	0.30	0.53	0.17	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	13.04	43.48	0.44	0.97	0.25	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	4.35	47.83	1.45	2.42	0.82	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	4.35	52.17	2.38	4.80	1.35	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	4.35	56.52	7.46	12.26	4.24	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	4.35	60.87	39.80	52.06	22.64	29.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	4.35	65.22	46.53	98.59	26.46	56.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	4.35	69.57	7.16	105.75	4.07	60.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	4.35	73.91	13.79	119.54	7.84	68.00	1	1	14.29	14.29	101.13	101.13	21.57	21.57	733.36	84.60
11	2,500	3,000	2,750	1	18	4.35	78.26	7.16	126.70	4.07	72.07	1	2	14.29	28.57	0.00	101.14	0.00	21.57	0.01	79.82
12	3,000	4,000	3,500	1	19	4.35	82.61	6.90	133.59	3.92	75.99	1	3	14.29	42.86	50.57	151.70	10.78	32.35	733.36	113.56
13	4,000	5,000	4,500	1	20	4.35	86.96	17.59	151.18	10.01	85.99	1	4	14.29	57.14	116.21	267.91	24.78	57.13	660.67	177.21
14	5,000	7,500	6,250	1	21	4.35	91.30	0.00	151.18	0.00	85.99	1	5	14.29	71.43	50.35	318.27	10.74	67.87	0.00	210.52
15	7,500	10,000	8,750	1	22	4.35	95.65	13.88	165.07	7.90	93.89	1	6	14.29	85.71	50.57	368.84	10.78	78.65	364.24	223.45
16	10,000	20,000	15,000	1	23	4.35	100.00	10.74	175.81	6.11	100.00	1	7	14.29	100.00	100.10	468.94	21.35	100.00	932.14	266.74
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	175.81	0.00	100.00	0	7	0.00	100.00	0.00	468.94	0.00	100.00	0.00	266.74
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	175.81	0.00	100.00	0	7	0.00	100.00	0.00	468.94	0.00	100.00	0.00	266.74
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	175.81	0.00	100.00	0	7	0.00	100.00	0.00	468.94	0.00	100.00	0.00	266.74
20	500,000	UP		0	23	0.00	100.00	0.00	175.81	0.00	100.00	0	7	0.00	100.00	0.00	468.94	0.00	100.00	0.00	266.74
				23				175.81				7				468.94					266.74



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	1.42	1.42	8.65	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	0.80	2.22	4.86	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	6.51	8.74	39.54	53.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	7.73	16.47	46.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	16.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					16.47					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3073

GEDUNG PENGERINGAN DENGAN PENGERINGAN BUATAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	3.42	3.42	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				3.42						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	18.46	18.46	2.72	2.72	2.42	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	1.54	20.00	0.41	3.13	0.36	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	20	10.77	30.77	6.84	9.97	6.09	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	23	4.62	35.38	3.25	13.22	2.89	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	26	4.62	40.00	2.85	16.07	2.53	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	27	1.54	41.54	0.07	16.14	0.06	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	29	3.08	44.62	0.04	16.18	0.04	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	33	6.15	50.77	0.30	16.48	0.27	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	38	7.69	58.46	0.36	16.84	0.32	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	42	6.15	64.62	2.43	19.27	2.16	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	43	1.54	66.15	0.44	19.71	0.39	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	44	1.54	67.69	14.89	34.60	13.25	30.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	45	1.54	69.23	23.02	57.62	20.48	51.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	46	1.54	70.77	3.63	61.24	3.23	54.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	53	10.77	81.54	4.18	65.42	3.72	58.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	56	4.62	86.15	2.60	68.02	2.31	60.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	63	10.77	96.92	37.84	105.86	33.67	94.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	65	3.08	100.00	6.53	112.39	5.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	65	0.00	100.00	0.00	112.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	65	0.00	100.00	0.00	112.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				65					112.39					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	8.83	8.83	27.97	27.97	4.41	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	42	4.42	13.25	5.08	33.06	0.80	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	58	5.05	18.30	2.58	35.64	0.41	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	77	5.99	24.29	5.70	41.33	0.90	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	94	5.36	29.65	6.58	47.91	1.04	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	105	3.47	33.12	4.84	52.75	0.76	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	116	3.47	36.59	3.34	56.09	0.53	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	136	6.31	42.90	14.46	70.55	2.28	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	159	7.26	50.16	21.21	91.76	3.35	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	174	4.73	54.89	12.16	103.92	1.92	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	187	4.10	58.99	38.33	142.25	6.05	22.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	204	5.36	64.35	13.88	156.13	2.19	24.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	223	5.99	70.35	45.63	201.76	7.20	31.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	35	258	11.04	81.39	86.74	288.50	13.68	45.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	274	5.05	86.44	41.52	330.03	6.55	52.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	295	6.62	93.06	50.51	380.54	7.97	60.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	302	2.21	95.27	107.77	488.30	17.00	77.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	311	2.84	98.11	128.91	617.21	20.33	97.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	317	1.89	100.00	16.84	634.06	2.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	317	0.00	100.00	0.00	634.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				317					634.06					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	18	18	7.53	7.53	36.92	36.92	11.96	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	29	4.60	12.13	3.58	40.50	1.16	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	41	5.02	17.15	8.21	48.71	2.66	15.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	46	2.09	19.25	0.89	49.61	0.29	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	55	3.77	23.01	4.47	54.08	1.45	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	23	78	9.62	32.64	17.53	71.60	5.68	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	86	3.35	35.98	0.17	71.44	0.05	23.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	38	124	15.90	51.88	36.13	107.57	11.71	34.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	134	4.18	56.07	14.06	121.63	4.56	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	16	150	6.69	62.76	14.34	135.98	4.65	44.07	1	1	100.00	100.00	31.13	31.13	100.00	100.00	217.01	22.89	
11	2,500	3,000	2,750	18	168	7.53	70.29	18.09	154.06	5.86	49.93	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	20.20	
12	3,000	4,000	3,500	10	178	4.18	74.48	8.62	162.69	2.79	52.72	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	19.13	
13	4,000	5,000	4,500	14	192	5.86	80.33	12.28	174.96	3.98	56.70	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	17.79	
14	5,000	7,500	6,250	3	195	1.26	81.59	2.28	172.68	0.74	55.96	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	18.03	
15	7,500	10,000	8,750	16	211	6.69	88.28	53.30	225.98	17.27	73.23	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.77	
16	10,000	20,000	15,000	22	233	9.21	97.49	56.34	282.32	18.26	91.49	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	11.03	
17	20,000	50,000	35,000	6	239	2.51	100.00	26.25	308.57	8.51	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	10.09	
18	50,000	100,000	75,000	0	239	0.00	100.00	0.00	308.57	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	10.09	
19	100,000	500,000	300,000	0	239	0.00	100.00	0.00	308.57	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	10.09	
20	500,000	UP		0	239	0.00	100.00	0.00	308.57	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	10.09	
				239					308.57					1					31.13			10.09



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	12.07	12.07	0.55	0.55	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	37	0.69	12.76	0.03	0.59	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	42	1.72	14.48	0.73	1.31	0.06	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	62	6.90	21.38	2.97	4.28	0.25	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	70	2.76	24.14	14.12	18.40	1.19	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	78	2.76	26.90	5.16	23.56	0.44	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	85	2.41	29.31	6.66	30.22	0.56	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	93	2.76	32.07	25.53	55.74	2.16	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	100	2.41	34.48	15.25	70.99	1.29	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	44	144	15.17	49.66	73.83	144.82	6.25	12.25	1	1	100.00	100.00	47.92	47.92	100.00	100.00	64.91	33.09
11	2,500	3,000	2,750	24	168	8.28	57.93	36.02	180.84	3.05	15.30	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	26.50
12	3,000	4,000	3,500	8	176	2.76	60.69	37.38	218.23	3.16	18.46	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	21.96
13	4,000	5,000	4,500	2	178	0.69	61.38	19.50	237.72	1.65	20.11	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	20.16
14	5,000	7,500	6,250	14	192	4.83	66.21	34.88	272.60	2.95	23.06	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	17.58
15	7,500	10,000	8,750	9	201	3.10	69.31	16.16	288.76	1.37	24.43	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	16.60
16	10,000	20,000	15,000	11	212	3.79	73.10	74.16	362.92	6.27	30.70	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	13.20
17	20,000	50,000	35,000	26	238	8.97	82.07	183.36	546.29	15.51	46.22	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	8.77
18	50,000	100,000	75,000	33	271	11.38	93.45	434.22	980.51	36.74	82.96	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	4.89
19	100,000	500,000	300,000	19	290	6.55	100.00	201.46	1,181.97	17.04	100.00	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	4.05
20	500,000	UP		0	290	0.00	100.00	0.00	1,181.97	0.00	100.00	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	4.05
				290				1,181.97		1						47.92					4.05



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3100

PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	35.71	35.71	0.94	0.94	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	7.14	42.86	1.40	2.34	2.34	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	7.14	50.00	4.96	7.30	8.32	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	12	35.71	85.71	20.41	27.71	34.20	46.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	7.14	92.86	6.86	34.56	11.49	57.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	7.14	100.00	25.10	59.66	42.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					59.66					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	1.98	1.98	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	13.82	15.80	7.40	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	61.71	77.51	33.05	41.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	109.19	186.70	58.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					186.70					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	4.00	4.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	4.00	8.00	2.00	2.00	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	4.00	12.00	9.32	11.32	1.59	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	4.00	16.00	9.41	20.73	1.60	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	4.00	20.00	9.91	30.65	1.69	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	4.00	24.00	10.79	41.43	1.84	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	4.00	28.00	10.95	52.38	1.87	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	4.00	32.00	12.00	64.38	2.05	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	4.00	36.00	12.59	76.97	2.15	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	4.00	40.00	22.65	99.62	3.86	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	4.00	44.00	9.06	108.68	1.54	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	4.00	48.00	6.80	115.48	1.16	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	4.00	52.00	6.80	122.27	1.16	20.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	4.00	56.00	13.65	135.92	2.33	23.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	4.00	60.00	45.49	181.41	7.76	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	18	12.00	72.00	103.13	284.54	17.58	48.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	22	16.00	88.00	211.40	495.94	36.04	84.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	23	4.00	92.00	90.60	586.54	15.45	100.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	25	8.00	100.00	0.04	586.50	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	586.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25				586.50					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3130 PERKENEIRS DAN REMPAH REMPAH

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.46	0.46	36.77	36.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	0.35	0.81	27.73	64.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	33.33	66.67	0.11	0.92	8.44	72.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	16.67	83.33	0.34	1.26	27.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	16.67	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					1.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3140

PADI TANPA Pengerjaan termasuk PADI di tempat terbuka

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	2.35	2.35	2.89	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	0.00	2.35	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	0.00	2.35	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	0.00	2.35	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	5.88	8.24	7.22	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	16.50	24.74	20.25	30.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	56.75	81.49	69.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7				81.49						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	16.50	16.50	3.80	3.80	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	30	12.62	29.13	3.85	7.65	0.94	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	38	7.77	36.89	3.26	10.91	0.80	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	40	1.94	38.83	2.74	8.17	0.67	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	56	15.53	54.37	6.73	14.91	1.65	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	62	5.83	60.19	9.40	24.31	2.30	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	68	5.83	66.02	35.15	59.46	8.62	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	69	0.97	66.99	13.74	73.20	3.37	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	72	2.91	69.90	43.70	116.90	10.71	28.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	73	0.97	70.87	13.34	130.24	3.27	31.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	74	0.97	71.84	4.12	134.36	1.01	32.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	79	4.85	76.70	45.67	180.04	11.20	44.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	80	0.97	77.67	25.43	205.47	6.23	50.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	85	4.85	82.52	6.26	211.73	1.53	51.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	87	1.94	84.47	0.64	212.37	0.16	52.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	100	12.62	97.09	84.69	297.05	20.76	72.83	1	1	50.00	50.00	55.47	55.47	100.00	100.00	65.50	18.67			
17	20,000	50,000	35,000	2	102	1.94	99.03	110.52	407.57	27.10	99.92	1	2	50.00	100.00	27.10	55.47	0.00	100.00	0.00	13.61			
18	50,000	100,000	75,000	1	103	0.97	100.00	0.32	407.89	0.08	100.00	0	2	0.00	100.00	0.00	55.47	0.00	100.00	0.00	13.60			
19	100,000	500,000	300,000	0	103	0.00	100.00	0.00	407.89	0.00	100.00	0	2	0.00	100.00	0.00	55.47	0.00	100.00	0.00	13.60			
20	500,000	UP		0	103	0.00	100.00	0.00	407.89	0.00	100.00	0	2	0.00	100.00	0.00	55.47	0.00	100.00	0.00	13.60			
				103					407.89					2					55.47					13.60



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	68.75	68.75	27.54	27.54	93.20	93.20	1	1	100.00	100.00	469.76	469.76	100.00	100.00	1705.62	1705.62			
2	50	100	75	4	26	12.50	81.25	1.79	29.34	6.07	99.27	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1601.31			
3	100	200	150	1	27	3.13	84.38	0.05	29.38	0.16	99.44	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1598.69			
4	200	300	250	1	28	3.13	87.50	0.01	29.40	0.05	99.48	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1597.94			
5	300	500	400	1	29	3.13	90.63	0.03	29.43	0.11	99.59	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1596.23			
6	500	750	625	1	30	3.13	93.75	0.03	29.46	0.11	99.70	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1594.50			
7	750	1,000	875	1	31	3.13	96.88	0.04	29.50	0.13	99.83	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1592.38			
8	1,000	1,500	1,250	1	32	3.13	100.00	0.05	29.55	0.17	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
9	1,500	2,000	1,750	0	32	0.00	100.00	0.00	29.55	0.00	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
10	2,000	2,500	2,500	0	32	0.00	100.00	0.00	29.55	0.00	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
11	2,500	3,000	2,750	0	32	0.00	100.00	0.00	29.55	0.00	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
12	3,000	4,000	3,500	0	32	0.00	100.00	0.00	29.55	0.00	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
13	4,000	5,000	4,500	0	32	0.00	100.00	0.00	29.55	0.00	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
14	5,000	7,500	6,250	0	32	0.00	100.00	0.00	29.55	0.00	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
15	7,500	10,000	8,750	0	32	0.00	100.00	0.00	29.55	0.00	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
16	10,000	20,000	15,000	0	32	0.00	100.00	0.00	29.55	0.00	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
17	20,000	50,000	35,000	0	32	0.00	100.00	0.00	29.55	0.00	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	29.55	0.00	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	29.55	0.00	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
20	500,000	UP		0	32	0.00	100.00	0.00	29.55	0.00	100.00	0	1	0.00	100.00	0.00	469.76	0.00	100.00	0.00	1589.69			
				32					29.55					1					469.76					1589.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3160

MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM Pengerjaan

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	779	779	23.15	23.15	42.33	42.33	0.54	0.54	1	1	1.56	1.56	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	226	1,005	6.72	29.87	20.49	62.81	0.26	0.81	1	2	1.56	3.13	53.96	53.96	0.45	0.45	263.37	85.90			
3	100	200	150	120	1,125	3.57	33.43	17.72	80.53	0.23	1.03	0	2	0.00	3.13	0.00	53.96	0.00	0.45	0.00	67.00			
4	200	300	250	118	1,243	3.51	36.94	9.92	90.44	0.13	1.16	0	2	0.00	3.13	0.00	53.96	0.00	0.45	0.00	59.66			
5	300	500	400	95	1,338	2.82	39.76	14.90	105.35	0.19	1.35	0	2	0.00	3.13	0.00	53.96	0.00	0.45	0.00	51.22			
6	500	750	625	50	1,388	1.49	41.25	7.65	113.00	0.10	1.45	0	2	0.00	3.13	0.00	53.96	0.00	0.45	0.00	47.75			
7	750	1,000	875	50	1,438	1.49	42.73	15.93	128.93	0.20	1.65	0	2	0.00	3.13	0.00	53.96	0.00	0.45	0.00	41.85			
8	1,000	1,500	1,250	108	1,546	3.21	45.94	26.05	154.98	0.33	1.99	2	4	3.13	6.25	7.10	61.06	0.06	0.51	27.25	39.40			
9	1,500	2,000	1,750	85	1,631	2.53	48.47	25.51	180.49	0.33	2.31	0	4	0.00	6.25	0.00	61.06	0.00	0.51	0.00	33.83			
10	2,000	2,500	2,250	84	1,715	2.50	50.97	39.25	219.74	0.50	2.82	0	4	0.00	6.25	0.00	61.06	0.00	0.51	0.00	27.79			
11	2,500	3,000	2,750	46	1,761	1.37	52.33	43.67	263.41	0.56	3.38	0	4	0.00	6.25	0.00	61.06	0.00	0.51	0.00	23.18			
12	3,000	4,000	3,500	93	1,854	2.76	55.10	48.15	311.56	0.62	4.00	0	4	0.00	6.25	0.00	61.06	0.00	0.51	0.00	19.60			
13	4,000	5,000	4,500	57	1,911	1.69	56.79	107.36	418.93	1.38	5.37	0	4	0.00	6.25	0.00	61.06	0.00	0.51	0.00	14.57			
14	5,000	7,500	6,250	88	1,999	2.62	59.41	109.84	528.77	1.41	6.78	0	4	0.00	6.25	0.00	61.06	0.00	0.51	0.00	11.55			
15	7,500	10,000	8,750	89	2,088	2.64	62.05	172.54	701.31	2.21	8.99	2	6	3.13	9.38	4.06	65.12	0.03	0.55	2.36	9.29			
16	10,000	20,000	15,000	232	2,320	6.89	68.95	708.55	1,409.86	9.09	18.08	15	21	23.44	32.81	1,205.86	1,270.98	10.16	10.71	170.19	90.15			
17	20,000	50,000	35,000	385	2,705	11.44	80.39	1,463.92	2,873.77	18.77	36.86	11	32	17.19	50.00	4,668.93	5,939.91	39.33	50.03	318.93	206.69			
18	50,000	100,000	75,000	405	3,110	12.04	92.42	2,338.82	5,212.59	30.00	66.85	23	55	35.94	85.94	4,161.45	10,101.36	35.05	85.08	177.93	193.79			
19	100,000	500,000	300,000	241	3,351	7.16	99.58	2,260.70	7,473.29	28.99	95.85	9	64	14.06	100.00	1,771.01	11,872.37	14.92	100.00	78.34	158.86			
20	500,000	UP		14	3,365	0.42	100.00	323.89	7,797.18	4.15	100.00	0	64	0.00	100.00	0.00	11,872.37	0.00	100.00	0.00	152.26			
				3,365					7,797.18					64					11,872.37					152.26



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3170

TEBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.14	7.14	0.15	0.15	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.14	14.29	0.18	0.33	0.09	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	5	21.43	35.71	1.14	1.47	0.60	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	7.14	42.86	0.50	1.97	0.26	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	7.14	50.00	0.43	2.41	0.23	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	7.14	57.14	0.88	3.29	0.46	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	14.29	71.43	3.15	6.43	1.64	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	7.14	78.57	31.50	37.93	16.41	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	7.14	85.71	2.51	40.44	1.31	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	7.14	92.86	6.08	46.52	3.17	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	7.14	100.00	145.42	191.94	75.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					191.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3210 PERABOT RUMAH DALAM RUMAH TINGGAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	7.69	7.69	0.10	0.10	6.90	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	12	84.62	92.31	1.32	1.42	87.03	93.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	7.69	100.00	0.09	1.51	6.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					1.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3240

PERKEBUNAN GULA JAMINAN (AMPAS & RAPAK TIDAK DISIMPAN DALAM

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	0.00	0.00	1.71	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.00	0.00	7.47	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	0.00	0.01	9.14	18.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	0.01	0.02	20.42	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	0.01	0.03	20.42	59.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	0.02	0.05	40.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					0.05					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	31.29	31.29	44.33	44.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	8.00	39.29	11.34	55.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	31.29	70.57	44.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				70.57		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3241 PENYIMPANAN GULA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.00				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 40 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	127	127	21.60	21.60	12.83	12.83	1.95	1.95	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	155	4.76	26.36	17.12	29.94	2.61	4.56	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	170	2.55	28.91	3.21	33.15	0.49	5.05	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	180	1.70	30.61	113.59	80.43	17.30	12.25	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	190	1.70	32.31	2.74	77.69	0.42	11.84	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	203	2.21	34.52	5.12	72.58	0.78	11.06	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	214	1.87	36.39	4.65	67.93	0.71	10.35	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	233	3.23	39.63	2.79	65.14	0.42	9.92	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	33	266	5.61	45.24	1.13	64.01	0.17	9.75	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	70	336	11.90	57.14	0.61	63.40	0.09	9.66	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	71	407	12.07	69.22	45.44	17.97	6.92	2.74	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	427	3.40	72.62	16.81	1.16	2.56	0.18	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	428	0.17	72.79	20.63	21.78	3.14	3.32	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	429	0.17	72.96	0.13	21.92	0.02	3.34	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	432	0.51	73.47	34.53	12.61	5.26	1.92	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	444	2.04	75.51	283.69	296.30	43.22	45.14	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	474	5.10	80.61	507.81	804.11	77.37	122.51	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	43	517	7.31	87.93	133.65	937.76	20.36	142.87	1	2	33.33	66.67	13.75	13.75	4.76	4.76	10.29	1.47			
19	100,000	500,000	300,000	64	581	10.88	98.81	387.15	1,324.91	58.98	201.85	1	3	33.33	100.00	275.00	288.75	95.24	100.00	71.03	21.79			
20	500,000	UP		7	588	1.19	100.00	668.53	656.38	101.85	100.00	0	3	0.00	100.00	0.00	288.75	0.00	100.00	0.00	43.99			
				588					656.38					3					288.75					43.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 4000

SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.03	3.03	0.10	0.10	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.03	6.06	0.52	0.61	0.23	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.03	9.09	0.00	0.62	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.03	12.12	0.01	0.62	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.03	15.15	4.05	4.67	1.77	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.03	18.18	0.01	4.69	0.01	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.03	21.21	0.02	4.71	0.01	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.03	24.24	0.02	4.73	0.01	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.03	27.27	0.03	4.76	0.01	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.03	30.30	0.03	4.79	0.01	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.03	33.33	0.03	4.82	0.01	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.03	36.36	0.04	4.86	0.02	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.03	39.39	0.04	4.90	0.02	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.03	42.42	2.50	7.40	1.09	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.03	45.45	0.06	7.47	0.03	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	3.03	48.48	45.00	52.47	19.62	22.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	20	12.12	60.61	5.32	57.79	2.32	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	24	12.12	72.73	24.45	82.24	10.66	35.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	30	18.18	90.91	113.57	195.82	49.51	85.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	33	9.09	100.00	33.58	229.39	14.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				229.39				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4003 CHOCOLATE/COKLAT

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	100.00	100.00	0.15	0.15	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				1					0.15					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4005 COCONUT/KELAPA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.03	0.03	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.03				0				0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4006 COFFEE/KOPI

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	66.67	66.67	0.09	0.09	19.99	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	33.33	100.00	0.35	0.44	80.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3			0.44				0				0.00				0.00			



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,021	1,021	52.76	52.76	166.47	166.47	6.29	6.29	1	1	3.85	3.85	3.75	3.75	0.06	0.06	2.25	2.25			
2	50	100	75	293	1,314	15.14	67.91	102.34	268.81	3.87	10.15	1	2	3.85	7.69	38.29	42.04	0.64	0.70	37.41	15.64			
3	100	200	150	166	1,480	8.58	76.49	78.52	347.33	2.97	13.12	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	12.10			
4	200	300	250	53	1,533	2.74	79.22	53.43	400.76	2.02	15.14	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	10.49			
5	300	500	400	38	1,571	1.96	81.19	56.15	456.91	2.12	17.26	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	9.20			
6	500	750	625	15	1,586	0.78	81.96	9.83	466.74	0.37	17.63	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	9.01			
7	750	1,000	875	5	1,591	0.26	82.22	1.17	467.91	0.04	17.67	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	8.98			
8	1,000	1,500	1,250	18	1,609	0.93	83.15	23.13	491.03	0.87	18.55	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	8.56			
9	1,500	2,000	1,750	11	1,620	0.57	83.72	26.34	517.38	0.99	19.54	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	8.12			
10	2,000	2,500	2,250	12	1,632	0.62	84.34	15.65	533.03	0.59	20.13	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	7.89			
11	2,500	3,000	2,750	5	1,637	0.26	84.60	11.55	544.57	0.44	20.57	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	7.72			
12	3,000	4,000	3,500	6	1,643	0.31	84.91	2.19	546.77	0.08	20.65	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	7.69			
13	4,000	5,000	4,500	4	1,647	0.21	85.12	7.79	554.56	0.29	20.95	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	7.58			
14	5,000	7,500	6,250	16	1,663	0.83	85.94	52.03	606.59	1.97	22.91	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	6.93			
15	7,500	10,000	8,750	19	1,682	0.98	86.93	114.77	721.36	4.33	27.25	0	2	0.00	7.69	0.00	42.04	0.00	0.70	0.00	5.83			
16	10,000	20,000	15,000	36	1,718	1.86	88.79	200.09	921.45	7.56	34.80	1	3	3.85	11.54	39.05	81.08	0.65	1.35	19.51	8.80			
17	20,000	50,000	35,000	49	1,767	2.53	91.32	468.56	1,390.01	17.70	52.50	1	4	3.85	15.38	49.23	130.31	0.82	2.17	10.51	9.37			
18	50,000	100,000	75,000	67	1,834	3.46	94.78	467.78	1,857.79	17.67	70.17	3	7	11.54	26.92	74.10	204.41	1.23	3.40	15.84	11.00			
19	100,000	500,000	300,000	87	1,921	4.50	99.28	700.24	2,558.03	26.45	96.61	17	24	65.38	92.31	5,792.79	5,997.21	96.49	99.89	827.26	234.45			
20	500,000	UP		14	1,935	0.72	100.00	89.64	2,647.66	3.39	100.00	2	26	7.69	100.00	6.61	6,003.81	0.11	100.00	7.37	226.76			
				1,935					2,647.66					26					6,003.81					226.76



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	169	169	86.22	86.22	28.35	28.35	47.08	47.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	188	9.69	95.92	11.20	39.55	18.60	65.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	191	1.53	97.45	3.66	43.22	6.08	71.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	195	2.04	99.49	2.01	45.22	3.33	75.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	196	0.51	100.00	15.00	60.22	24.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				196					60.22					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4017 SPICES/REMPAH REMPAH

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	100.00	100.00	0.14	0.14	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.14					0					0.00					0.00



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 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	37.50	37.50	2.00	2.00	11.55	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	16	29.17	66.67	3.08	5.08	17.76	29.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	18	8.33	75.00	1.75	6.83	10.11	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	19	4.17	79.17	2.04	8.86	11.77	51.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	20	4.17	83.33	1.46	10.32	8.42	59.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	21	4.17	87.50	1.46	11.78	8.42	68.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	4.17	91.67	2.04	13.82	11.77	79.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	23	4.17	95.83	2.04	15.85	11.77	91.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	4.17	100.00	1.46	17.31	8.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					17.31					0					0.00					0.00



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 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4020 TEA/TEH

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.18	0.18	20.35	20.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	0.16	0.35	17.95	38.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	16.67	50.00	0.20	0.54	21.58	59.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	16.67	66.67	0.32	0.86	35.03	94.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	16.67	83.33	0.01	0.85	0.74	94.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	16.67	100.00	0.05	0.91	5.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					0.91					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	7.63	7.63	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				7.63						0				0.00					0.00
GRANT TOTAL						2,294,076			3,005,940.26					13,483				4,074,113.46					

3.5 GROUP BY PROVINCE CODE



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 01 NANGGROE ACEH DARUSSALAM
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,682	3,682	15.87	15.87	336.42	336.42	2.02	2.02	3	3	4.35	4.35	170.95	170.95	5.28	5.28	50.81	50.81			
2	50	100	75	2,733	6,415	11.78	27.65	322.45	658.87	1.94	3.96	7	10	10.14	14.49	352.26	523.21	10.87	16.15	109.24	79.41			
3	100	200	150	4,466	10,881	19.25	46.91	977.04	1,635.91	5.87	9.83	5	15	7.25	21.74	307.49	830.69	9.49	25.63	31.47	50.78			
4	200	300	250	3,156	14,037	13.61	60.51	1,083.30	2,719.21	6.51	16.34	10	25	14.49	36.23	737.03	1,567.72	22.74	48.38	68.04	57.65			
5	300	500	400	3,437	17,474	14.82	75.33	1,746.80	4,466.01	10.49	26.83	3	28	4.35	40.58	162.78	1,730.51	5.02	53.40	9.32	38.75			
6	500	750	625	1,589	19,063	6.85	82.18	1,016.29	5,482.29	6.11	32.94	2	30	2.90	43.48	136.87	1,867.38	4.22	57.63	13.47	34.06			
7	750	1,000	875	940	20,003	4.05	86.23	1,128.26	6,610.55	6.78	39.72	8	38	11.59	55.07	110.14	1,977.52	3.40	61.02	9.76	29.91			
8	1,000	1,500	1,250	805	20,808	3.47	89.70	1,145.34	7,755.89	6.88	46.60	0	38	0.00	55.07	0.00	1,977.52	0.00	61.02	0.00	25.50			
9	1,500	2,000	1,750	466	21,274	2.01	91.71	950.00	8,705.89	5.71	52.30	1	39	1.45	56.52	5.00	1,982.52	0.15	61.18	0.53	22.77			
10	2,000	2,500	2,250	269	21,543	1.16	92.87	472.00	9,177.89	2.84	55.14	3	42	4.35	60.87	185.46	2,167.98	5.72	66.90	39.29	23.62			
11	2,500	3,000	2,750	227	21,770	0.98	93.85	526.68	9,704.57	3.16	58.30	1	43	1.45	62.32	0.00	2,167.98	0.00	66.90	0.00	22.34			
12	3,000	4,000	3,500	197	21,967	0.85	94.70	503.75	10,208.31	3.03	61.33	2	45	2.90	65.22	401.72	2,569.71	12.40	79.30	79.75	25.17			
13	4,000	5,000	4,500	194	22,161	0.84	95.53	664.90	10,873.21	3.99	65.33	1	46	1.45	66.67	50.00	2,619.71	1.54	80.84	7.52	24.09			
14	5,000	7,500	6,250	247	22,408	1.06	96.60	830.48	11,703.69	4.99	70.32	6	52	8.70	75.36	113.71	2,733.41	3.51	84.35	13.69	23.36			
15	7,500	10,000	8,750	123	22,531	0.53	97.13	617.96	12,321.65	3.71	74.03	2	54	2.90	78.26	20.32	2,753.73	0.63	84.98	3.29	22.35			
16	10,000	20,000	15,000	255	22,786	1.10	98.23	1,448.27	13,769.92	8.70	82.73	9	63	13.04	91.30	57.53	2,811.26	1.78	86.75	3.97	20.42			
17	20,000	50,000	35,000	180	22,966	0.78	99.00	1,607.05	15,376.97	9.66	92.38	3	66	4.35	95.65	1.12	2,812.38	0.03	86.79	0.07	18.29			
18	50,000	100,000	75,000	98	23,064	0.42	99.43	1,213.92	16,590.89	7.29	99.68	2	68	2.90	98.55	232.83	3,045.21	7.18	93.97	19.18	18.35			
19	100,000	500,000	300,000	83	23,147	0.36	99.78	889.33	17,480.22	5.34	105.02	1	69	1.45	100.00	195.36	3,240.57	6.03	100.00	21.97	18.54			
20	500,000	UP		50	23,197	0.22	100.00	835.66	16,644.55	5.02	100.00	0	69	0.00	100.00	0.00	3,240.57	0.00	100.00	0.00	19.47			
				23,197					16,644.55					69					3,240.57					19.47



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 02 SUMATERA UTARA
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18,248	18,248	13.03	13.03	1,588.53	1,588.53	0.97	0.97	16	16	1.94	1.94	1,085.26	1,085.26	0.57	0.57	68.32	68.32
2	50	100	75	10,405	28,653	7.43	20.46	1,494.04	3,082.56	0.91	1.89	4	20	0.48	2.42	110.52	1,195.78	0.06	0.63	7.40	38.79
3	100	200	150	18,022	46,675	12.87	33.33	3,319.62	6,402.18	2.03	3.92	47	67	5.70	8.12	1,447.00	2,642.77	0.77	1.40	43.59	41.28
4	200	300	250	13,732	60,407	9.81	43.14	3,843.09	10,245.27	2.35	6.27	23	90	2.79	10.91	931.71	3,574.48	0.49	1.89	24.24	34.89
5	300	500	400	21,791	82,198	15.56	58.70	9,155.71	19,400.98	5.61	11.88	40	130	4.85	15.76	2,412.34	5,986.82	1.28	3.17	26.35	30.86
6	500	750	625	12,916	95,114	9.22	67.92	8,319.07	27,720.05	5.09	16.97	33	163	4.00	19.76	2,662.57	8,649.39	1.41	4.58	32.01	31.20
7	750	1,000	875	9,774	104,888	6.98	74.90	9,555.91	37,275.96	5.85	22.82	117	280	14.18	33.94	5,982.07	14,631.46	3.17	7.75	62.60	39.25
8	1,000	1,500	1,250	8,311	113,199	5.93	80.83	10,793.27	48,069.23	6.61	29.43	56	336	6.79	40.73	3,823.83	18,455.29	2.03	9.78	35.43	38.39
9	1,500	2,000	1,750	5,224	118,423	3.73	84.56	8,650.79	56,720.02	5.30	34.73	29	365	3.52	44.24	4,884.32	23,339.61	2.59	12.36	56.46	41.15
10	2,000	2,500	2,250	2,734	121,157	1.95	86.52	5,755.19	62,475.21	3.52	38.25	23	388	2.79	47.03	2,253.49	25,593.10	1.19	13.56	39.16	40.97
11	2,500	3,000	2,750	2,093	123,250	1.49	88.01	5,859.24	68,334.44	3.59	41.84	20	408	2.42	49.45	1,759.47	27,352.57	0.93	14.49	30.03	40.03
12	3,000	4,000	3,500	2,558	125,808	1.83	89.84	7,809.99	76,144.44	4.78	46.62	16	424	1.94	51.39	490.60	27,843.16	0.26	14.75	6.28	36.57
13	4,000	5,000	4,500	1,902	127,710	1.36	91.20	6,911.67	83,056.10	4.23	50.86	28	452	3.39	54.79	323.05	28,166.21	0.17	14.92	4.67	33.91
14	5,000	7,500	6,250	2,514	130,224	1.80	92.99	12,028.28	95,084.39	7.37	58.22	37	489	4.48	59.27	5,166.64	33,332.84	2.74	17.66	42.95	35.06
15	7,500	10,000	8,750	1,708	131,932	1.22	94.21	10,696.44	105,780.82	6.55	64.77	25	514	3.03	62.30	5,734.11	39,066.95	3.04	20.69	53.61	36.93
16	10,000	20,000	15,000	2,735	134,667	1.95	96.16	20,155.60	125,936.42	12.34	77.11	48	562	5.82	68.12	3,400.60	42,467.55	1.80	22.50	16.87	33.72
17	20,000	50,000	35,000	2,324	136,991	1.66	97.82	18,391.87	144,328.29	11.26	88.37	61	623	7.39	75.52	6,463.15	48,930.70	3.42	25.92	35.14	33.90
18	50,000	100,000	75,000	1,386	138,377	0.99	98.81	10,421.07	154,749.36	6.38	94.76	52	675	6.30	81.82	1,924.41	50,855.11	1.02	26.94	18.47	32.86
19	100,000	500,000	300,000	1,204	139,581	0.86	99.67	6,930.64	161,680.00	4.24	99.00	115	790	13.94	95.76	136,523.82	187,378.93	72.32	99.25	1969.86	115.89
20	500,000	UP		459	140,040	0.33	100.00	1,633.97	163,313.98	1.00	100.00	35	825	4.24	100.00	1,406.94	188,785.87	0.75	100.00	86.11	115.60
				140,040				163,313.98					825				188,785.87				115.60



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 03 SUMATERA BARAT
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,873	6,873	10.16	10.16	516.47	516.47	0.93	0.93	2	2	0.67	0.67	23.75	23.75	0.07	0.07	4.60	4.60			
2	50	100	75	5,374	12,247	7.94	18.10	645.64	1,162.11	1.17	2.10	3	5	1.01	1.68	77.12	100.87	0.21	0.28	11.95	8.68			
3	100	200	150	10,045	22,292	14.85	32.95	2,009.66	3,171.77	3.63	5.73	5	10	1.68	3.37	1,383.32	1,484.19	3.80	4.08	68.83	46.79			
4	200	300	250	9,264	31,556	13.69	46.64	2,707.37	5,879.14	4.89	10.62	11	21	3.70	7.07	275.05	1,759.24	0.76	4.84	10.16	29.92			
5	300	500	400	12,280	43,836	18.15	64.80	5,533.36	11,412.49	10.00	20.62	19	40	6.40	13.47	1,187.59	2,946.83	3.27	8.10	21.46	25.82			
6	500	750	625	6,339	50,175	9.37	74.17	4,453.30	15,865.80	8.05	28.66	10	50	3.37	16.84	901.73	3,848.56	2.48	10.58	20.25	24.26			
7	750	1,000	875	4,611	54,786	6.82	80.98	4,776.21	20,642.01	8.63	37.29	19	69	6.40	23.23	1,810.34	5,658.90	4.98	15.56	37.90	27.41			
8	1,000	1,500	1,250	3,155	57,941	4.66	85.64	4,763.72	25,405.73	8.61	45.90	11	80	3.70	26.94	3,853.12	9,512.02	10.60	26.16	80.88	37.44			
9	1,500	2,000	1,750	1,803	59,744	2.67	88.31	3,619.05	29,024.77	6.54	52.44	11	91	3.70	30.64	401.62	9,913.64	1.10	27.26	11.10	34.16			
10	2,000	2,500	2,250	913	60,657	1.35	89.66	2,333.95	31,358.72	4.22	56.66	6	97	2.02	32.66	181.32	10,094.97	0.50	27.76	7.77	32.19			
11	2,500	3,000	2,750	664	61,321	0.98	90.64	1,860.03	33,218.75	3.36	60.02	1	98	0.34	33.00	15.00	10,109.97	0.04	27.80	0.81	30.43			
12	3,000	4,000	3,500	738	62,059	1.09	91.73	2,869.51	36,088.27	5.18	65.20	12	110	4.04	37.04	3,819.59	13,929.55	10.50	38.31	133.11	38.60			
13	4,000	5,000	4,500	476	62,535	0.70	92.43	2,141.32	38,229.59	3.87	69.07	2	112	0.67	37.71	200.73	14,130.28	0.55	38.86	9.37	36.96			
14	5,000	7,500	6,250	3,411	65,946	5.04	97.48	4,391.04	42,620.63	7.93	77.00	122	234	41.08	78.79	264.39	14,394.67	0.73	39.59	6.02	33.77			
15	7,500	10,000	8,750	363	66,309	0.54	98.01	2,642.99	45,263.62	4.78	81.78	3	237	1.01	79.80	27.50	14,422.17	0.08	39.66	1.04	31.86			
16	10,000	20,000	15,000	446	66,755	0.66	98.67	3,392.95	48,656.57	6.13	87.91	18	255	6.06	85.86	16,116.69	30,538.86	44.32	83.98	475.01	62.76			
17	20,000	50,000	35,000	369	67,124	0.55	99.22	2,692.56	51,349.13	4.86	92.77	6	261	2.02	87.88	465.52	31,004.38	1.28	85.26	17.29	60.38			
18	50,000	100,000	75,000	135	67,259	0.20	99.42	1,944.62	53,293.75	3.51	96.29	5	266	1.68	89.56	1,330.66	32,335.04	3.66	88.92	68.43	60.67			
19	100,000	500,000	300,000	325	67,584	0.48	99.90	1,856.57	55,150.32	3.35	99.64	20	286	6.73	96.30	463.42	32,798.46	1.27	90.20	24.96	59.47			
20	500,000	UP		69	67,653	0.10	100.00	199.24	55,349.55	0.36	100.00	11	297	3.70	100.00	3,564.26	36,362.72	9.80	100.00	1788.96	65.70			
				67,653					55,349.55					297					36,362.72					65.70



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 04 RIAU
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,798	7,798	11.54	11.54	122.13	122.13	0.17	0.17	8	8	1.66	1.66	464.79	464.79	0.44	0.44	380.56	380.56
2	50	100	75	5,697	13,495	8.43	19.97	1,015.75	1,137.88	1.40	1.57	7	15	1.45	3.11	327.63	792.42	0.31	0.75	32.26	69.64
3	100	200	150	9,836	23,331	14.55	34.52	2,226.78	3,364.66	3.07	4.64	8	23	1.66	4.76	574.90	1,367.32	0.55	1.30	25.82	40.64
4	200	300	250	7,048	30,379	10.43	44.95	2,211.48	5,576.14	3.05	7.69	13	36	2.69	7.45	550.87	1,918.19	0.52	1.82	24.91	34.40
5	300	500	400	11,073	41,452	16.38	61.33	5,567.31	11,143.45	7.68	15.36	31	67	6.42	13.87	1,767.70	3,685.89	1.68	3.50	31.75	33.08
6	500	750	625	7,903	49,355	11.69	73.02	5,762.19	16,905.64	7.94	23.31	64	131	13.25	27.12	1,549.53	5,235.42	1.47	4.97	26.89	30.97
7	750	1,000	875	4,326	53,681	6.40	79.42	4,587.27	21,492.91	6.32	29.63	18	149	3.73	30.85	603.17	5,838.58	0.57	5.55	13.15	27.17
8	1,000	1,500	1,250	3,335	57,016	4.93	84.36	3,261.19	24,754.10	4.50	34.13	20	169	4.14	34.99	1,289.51	7,128.09	1.22	6.77	39.54	28.80
9	1,500	2,000	1,750	1,931	58,947	2.86	87.21	3,381.56	28,135.66	4.66	38.79	11	180	2.28	37.27	258.26	7,386.35	0.25	7.02	7.64	26.25
10	2,000	2,500	2,250	829	59,776	1.23	88.44	2,027.57	30,163.23	2.80	41.59	6	186	1.24	38.51	1,984.48	9,370.83	1.88	8.90	97.88	31.07
11	2,500	3,000	2,750	911	60,687	1.35	89.79	2,289.75	32,452.98	3.16	44.74	6	192	1.24	39.75	353.26	9,724.09	0.34	9.24	15.43	29.96
12	3,000	4,000	3,500	1,010	61,697	1.49	91.28	3,183.79	35,636.77	4.39	49.13	9	201	1.86	41.61	387.17	10,111.26	0.37	9.60	12.16	28.37
13	4,000	5,000	4,500	656	62,353	0.97	92.25	2,579.87	38,216.64	3.56	52.69	3	204	0.62	42.24	218.15	10,329.41	0.21	9.81	8.46	27.03
14	5,000	7,500	6,250	925	63,278	1.37	93.62	3,968.93	42,185.57	5.47	58.16	7	211	1.45	43.69	64.19	10,393.60	0.06	9.87	1.62	24.64
15	7,500	10,000	8,750	593	63,871	0.88	94.50	3,792.42	45,977.99	5.23	63.39	8	219	1.66	45.34	861.92	11,255.52	0.82	10.69	22.73	24.48
16	10,000	20,000	15,000	1,049	64,920	1.55	96.05	8,077.71	54,055.70	11.14	74.53	20	239	4.14	49.48	21,485.86	32,741.38	20.41	31.10	265.99	60.57
17	20,000	50,000	35,000	847	65,767	1.25	97.30	7,696.85	61,752.55	10.61	85.14	34	273	7.04	56.52	1,693.09	34,434.47	1.61	32.70	22.00	55.76
18	50,000	100,000	75,000	660	66,427	0.98	98.28	5,406.60	67,159.15	7.45	92.60	21	294	4.35	60.87	39,353.81	73,788.28	37.38	70.08	727.88	109.87
19	100,000	500,000	300,000	912	67,339	1.35	99.63	4,884.68	72,043.83	6.73	99.33	165	459	34.16	95.03	30,496.45	104,284.74	28.96	99.04	624.33	144.75
20	500,000	UP		250	67,589	0.37	100.00	485.38	72,529.21	0.67	100.00	24	483	4.97	100.00	1,007.44	105,292.18	0.96	100.00	207.56	145.17
				67,589				72,529.21					483				105,292.18				145.17



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 05 JAMBI
UNDERWRITING YEAR : 2017
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,157	3,157	12.11	12.11	510.57	510.57	1.92	1.92	1	1	0.41	0.41	55.62	55.62	0.04	0.04	10.89	10.89			
2	50	100	75	2,324	5,481	8.91	21.02	264.14	774.72	0.99	2.91	2	3	0.81	1.22	42.94	98.56	0.03	0.07	16.26	12.72			
3	100	200	150	4,184	9,665	16.05	37.07	818.77	1,593.49	3.07	5.98	12	15	4.88	6.10	1,181.75	1,280.31	0.83	0.90	144.33	80.35			
4	200	300	250	3,060	12,725	11.74	48.81	1,074.42	2,667.91	4.03	10.01	7	22	2.85	8.94	1,402.85	2,683.15	0.98	1.88	130.57	100.57			
5	300	500	400	4,196	16,921	16.09	64.90	2,287.07	4,954.97	8.58	18.58	13	35	5.28	14.23	3,552.83	6,235.99	2.49	4.38	155.34	125.85			
6	500	750	625	2,251	19,172	8.63	73.53	1,735.97	6,690.94	6.51	25.10	8	43	3.25	17.48	2,122.45	8,358.44	1.49	5.87	122.26	124.92			
7	750	1,000	875	1,705	20,877	6.54	80.07	1,665.31	8,356.25	6.25	31.34	28	71	11.38	28.86	3,047.32	11,405.76	2.14	8.00	182.99	136.49			
8	1,000	1,500	1,250	1,255	22,132	4.81	84.88	1,621.21	9,977.46	6.08	37.42	24	95	9.76	38.62	2,241.47	13,647.22	1.57	9.58	138.26	136.78			
9	1,500	2,000	1,750	694	22,826	2.66	87.55	1,352.68	11,330.14	5.07	42.50	3	98	1.22	39.84	160.43	13,807.65	0.11	9.69	11.86	121.87			
10	2,000	2,500	2,250	424	23,250	1.63	89.17	859.86	12,190.00	3.23	45.72	2	100	0.81	40.65	42.08	13,849.73	0.03	9.72	4.89	113.62			
11	2,500	3,000	2,750	347	23,597	1.33	90.50	875.79	13,065.79	3.28	49.01	1	101	0.41	41.06	220.36	14,070.09	0.15	9.87	25.16	107.69			
12	3,000	4,000	3,500	348	23,945	1.33	91.84	1,191.76	14,257.54	4.47	53.48	0	101	0.00	41.06	0.00	14,070.09	0.00	9.87	0.00	98.69			
13	4,000	5,000	4,500	233	24,178	0.89	92.73	834.40	15,091.94	3.13	56.61	4	105	1.63	42.68	36.87	14,106.97	0.03	9.90	4.42	93.47			
14	5,000	7,500	6,250	391	24,569	1.50	94.23	1,815.60	16,907.54	6.81	63.42	5	110	2.03	44.72	28.58	14,135.54	0.02	9.92	1.57	83.60			
15	7,500	10,000	8,750	216	24,785	0.83	95.06	1,314.17	18,221.71	4.93	68.35	8	118	3.25	47.97	8,085.35	22,220.89	5.67	15.59	615.25	121.95			
16	10,000	20,000	15,000	390	25,175	1.50	96.56	2,918.77	21,140.48	10.95	79.29	11	129	4.47	52.44	1,490.45	23,711.34	1.05	16.64	51.06	112.16			
17	20,000	50,000	35,000	300	25,475	1.15	97.71	2,523.73	23,664.21	9.47	88.76	18	147	7.32	59.76	238.85	23,950.20	0.17	16.81	9.46	101.21			
18	50,000	100,000	75,000	204	25,679	0.78	98.49	1,216.11	24,880.32	4.56	93.32	10	157	4.07	63.82	119.78	24,069.97	0.08	16.89	9.85	96.74			
19	100,000	500,000	300,000	275	25,954	1.05	99.54	1,576.12	26,456.45	5.91	99.23	84	241	34.15	97.97	117,844.41	141,914.38	82.70	99.59	7476.85	536.41			
20	500,000	UP		119	26,073	0.46	100.00	204.77	26,661.22	0.77	100.00	5	246	2.03	100.00	590.27	142,504.66	0.41	100.00	288.26	534.50			
				26,073					26,661.22					246					142,504.66					534.50



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 06 SUMATERA SELATAN
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,319	7,319	11.61	11.61	572.51	572.51	0.87	0.87	6	6	1.43	1.43	712.81	712.81	2.03	2.03	124.50	124.50			
2	50	100	75	4,327	11,646	6.87	18.48	437.90	1,010.41	0.66	1.53	6	12	1.43	2.85	104.38	817.19	0.30	2.32	23.84	80.88			
3	100	200	150	7,857	19,503	12.47	30.95	1,100.18	2,110.59	1.67	3.20	9	21	2.14	4.99	148.14	965.33	0.42	2.74	13.47	45.74			
4	200	300	250	6,143	25,646	9.75	40.70	1,463.98	3,574.57	2.22	5.41	9	30	2.14	7.13	502.65	1,467.98	1.43	4.17	34.33	41.07			
5	300	500	400	9,580	35,226	15.20	55.90	3,774.41	7,348.98	5.72	11.13	19	49	4.51	11.64	629.40	2,097.38	1.79	5.96	16.68	28.54			
6	500	750	625	6,337	41,563	10.06	65.96	3,315.51	10,664.49	5.02	16.15	23	72	5.46	17.10	176.38	2,273.76	0.50	6.46	5.32	21.32			
7	750	1,000	875	4,677	46,240	7.42	73.38	3,965.64	14,630.13	6.00	22.15	28	100	6.65	23.75	1,448.60	3,722.37	4.12	10.58	36.53	25.44			
8	1,000	1,500	1,250	4,624	50,864	7.34	80.72	4,715.49	19,345.62	7.14	29.29	81	181	19.24	42.99	1,770.71	5,493.08	5.03	15.61	37.55	28.39			
9	1,500	2,000	1,750	2,203	53,067	3.50	84.21	3,635.79	22,981.41	5.51	34.80	21	202	4.99	47.98	667.32	6,160.40	1.90	17.51	18.35	26.81			
10	2,000	2,500	2,250	1,181	54,248	1.87	86.09	2,460.84	25,442.25	3.73	38.52	6	208	1.43	49.41	83.70	6,244.10	0.24	17.75	3.40	24.54			
11	2,500	3,000	2,750	996	55,244	1.58	87.67	2,111.35	27,553.61	3.20	41.72	2	210	0.48	49.88	65.08	6,309.19	0.18	17.93	3.08	22.90			
12	3,000	4,000	3,500	1,184	56,428	1.88	89.55	3,072.59	30,626.20	4.65	46.37	2	212	0.48	50.36	66.41	6,375.59	0.19	18.12	2.16	20.82			
13	4,000	5,000	4,500	818	57,246	1.30	90.85	2,748.43	33,374.63	4.16	50.53	9	221	2.14	52.49	276.43	6,652.02	0.79	18.91	10.06	19.93			
14	5,000	7,500	6,250	1,013	58,259	1.61	92.45	3,771.88	37,146.50	5.71	56.25	8	229	1.90	54.39	278.61	6,930.63	0.79	19.70	7.39	18.66			
15	7,500	10,000	8,750	622	58,881	0.99	93.44	3,096.11	40,242.61	4.69	60.93	8	237	1.90	56.29	228.83	7,159.46	0.65	20.35	7.39	17.79			
16	10,000	20,000	15,000	1,204	60,085	1.91	95.35	6,630.65	46,873.26	10.04	70.97	23	260	5.46	61.76	2,252.81	9,412.28	6.40	26.75	33.98	20.08			
17	20,000	50,000	35,000	1,098	61,183	1.74	97.09	7,108.06	53,981.31	10.76	81.74	30	290	7.13	68.88	6,356.28	15,768.56	18.07	44.82	89.42	29.21			
18	50,000	100,000	75,000	673	61,856	1.07	98.16	3,421.60	57,402.91	5.18	86.92	38	328	9.03	77.91	5,105.08	20,873.64	14.51	59.33	149.20	36.36			
19	100,000	500,000	300,000	756	62,612	1.20	99.36	4,685.75	62,088.66	7.10	94.01	56	384	13.30	91.21	10,801.92	31,675.56	30.70	90.04	230.53	51.02			
20	500,000	UP		402	63,014	0.64	100.00	3,954.15	66,042.81	5.99	100.00	37	421	8.79	100.00	3,505.67	35,181.24	9.96	100.00	88.66	53.27			
				63,014					66,042.81					421					35,181.24					53.27



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 07 BENGKULU
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,624	1,624	11.96	11.96	298.41	298.41	2.13	2.13	1	1	1.54	1.54	23.59	23.59	0.90	0.90	7.90	7.90			
2	50	100	75	1,324	2,948	9.75	21.71	200.80	499.21	1.43	3.56	2	3	3.08	4.62	13.77	37.36	0.53	1.43	6.86	7.48			
3	100	200	150	2,405	5,353	17.71	39.42	631.43	1,130.63	4.50	8.05	4	7	6.15	10.77	407.84	445.20	15.59	17.02	64.59	39.38			
4	200	300	250	1,799	7,152	13.25	52.67	674.07	1,804.71	4.80	12.85	2	9	3.08	13.85	218.60	663.80	8.36	25.38	32.43	36.78			
5	300	500	400	2,037	9,189	15.00	67.67	1,250.62	3,055.33	8.91	21.76	2	11	3.08	16.92	159.46	823.26	6.10	31.47	12.75	26.94			
6	500	750	625	1,046	10,235	7.70	75.37	853.34	3,908.67	6.08	27.84	1	12	1.54	18.46	167.96	991.21	6.42	37.90	19.68	25.36			
7	750	1,000	875	908	11,143	6.69	82.05	1,235.08	5,143.75	8.80	36.63	2	14	3.08	21.54	8.47	999.69	0.32	38.22	0.69	19.44			
8	1,000	1,500	1,250	734	11,877	5.41	87.46	1,111.81	6,255.56	7.92	44.55	15	29	23.08	44.62	245.13	1,244.82	9.37	47.59	22.05	19.90			
9	1,500	2,000	1,750	363	12,240	2.67	90.13	795.77	7,051.33	5.67	50.22	3	32	4.62	49.23	743.62	1,988.44	28.43	76.02	93.45	28.20			
10	2,000	2,500	2,250	168	12,408	1.24	91.37	341.48	7,392.81	2.43	52.65	3	35	4.62	53.85	155.16	2,143.60	5.93	81.95	45.44	29.00			
11	2,500	3,000	2,750	155	12,563	1.14	92.51	501.49	7,894.30	3.57	56.22	0	35	0.00	53.85	0.00	2,143.60	0.00	81.95	0.00	27.15			
12	3,000	4,000	3,500	145	12,708	1.07	93.58	468.93	8,363.23	3.34	59.56	0	35	0.00	53.85	0.00	2,143.60	0.00	81.95	0.00	25.63			
13	4,000	5,000	4,500	115	12,823	0.85	94.43	536.51	8,899.73	3.82	63.38	0	35	0.00	53.85	0.00	2,143.60	0.00	81.95	0.00	24.09			
14	5,000	7,500	6,250	152	12,975	1.12	95.54	604.50	9,504.23	4.30	67.69	1	36	1.54	55.38	3.55	2,147.15	0.14	82.09	0.59	22.59			
15	7,500	10,000	8,750	104	13,079	0.77	96.31	651.21	10,155.45	4.64	72.32	1	37	1.54	56.92	0.00	2,147.15	0.00	82.09	0.00	21.14			
16	10,000	20,000	15,000	181	13,260	1.33	97.64	1,219.47	11,374.91	8.68	81.01	4	41	6.15	63.08	11.51	2,158.65	0.44	82.53	0.94	18.98			
17	20,000	50,000	35,000	106	13,366	0.78	98.42	927.98	12,302.89	6.61	87.62	2	43	3.08	66.15	132.55	2,291.20	5.07	87.60	14.28	18.62			
18	50,000	100,000	75,000	76	13,442	0.56	98.98	914.36	13,217.25	6.51	94.13	4	47	6.15	72.31	133.31	2,424.51	5.10	92.69	14.58	18.34			
19	100,000	500,000	300,000	121	13,563	0.89	99.87	735.71	13,952.97	5.24	99.37	11	58	16.92	89.23	188.62	2,613.13	7.21	99.90	25.64	18.73			
20	500,000	UP		17	13,580	0.13	100.00	88.84	14,041.81	0.63	100.00	7	65	10.77	100.00	2.52	2,615.64	0.10	100.00	2.83	18.63			
				13,580					14,041.81					65					2,615.64					18.63



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 08 LAMPUNG
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,377	5,377	11.78	11.78	445.28	445.28	1.02	1.02	7	7	2.27	2.27	478.66	478.66	1.82	1.82	107.50	107.50			
2	50	100	75	3,574	8,951	7.83	19.61	359.37	804.65	0.82	1.84	1	8	0.32	2.60	1.68	480.34	0.01	1.83	0.47	59.70			
3	100	200	150	6,800	15,751	14.90	34.51	1,010.67	1,815.32	2.32	4.16	2	10	0.65	3.25	16.68	497.02	0.06	1.89	1.65	27.38			
4	200	300	250	4,543	20,294	9.95	44.46	1,077.50	2,892.82	2.47	6.63	2	12	0.65	3.90	38.38	535.40	0.15	2.04	3.56	18.51			
5	300	500	400	6,328	26,622	13.86	58.32	2,613.13	5,505.95	5.99	12.61	5	17	1.62	5.52	30.43	565.82	0.12	2.16	1.16	10.28			
6	500	750	625	4,036	30,658	8.84	67.16	2,187.84	7,693.79	5.01	17.63	12	29	3.90	9.42	138.46	704.29	0.53	2.69	6.33	9.15			
7	750	1,000	875	3,472	34,130	7.61	74.77	2,430.90	10,124.69	5.57	23.20	40	69	12.99	22.40	932.06	1,636.35	3.55	6.24	38.34	16.16			
8	1,000	1,500	1,250	3,038	37,168	6.66	81.43	3,359.22	13,483.91	7.70	30.89	25	94	8.12	30.52	772.01	2,408.36	2.94	9.18	22.98	17.86			
9	1,500	2,000	1,750	1,443	38,611	3.16	84.59	2,151.52	15,635.43	4.93	35.82	2	96	0.65	31.17	79.48	2,487.84	0.30	9.49	3.69	15.91			
10	2,000	2,500	2,250	755	39,366	1.65	86.24	1,586.64	17,222.07	3.64	39.46	2	98	0.65	31.82	25.35	2,513.19	0.10	9.58	1.60	14.59			
11	2,500	3,000	2,750	905	40,271	1.98	88.22	1,643.20	18,865.26	3.76	43.22	9	107	2.92	34.74	895.02	3,408.21	3.41	12.99	54.47	18.07			
12	3,000	4,000	3,500	911	41,182	2.00	90.22	2,249.92	21,115.19	5.15	48.38	10	117	3.25	37.99	156.88	3,565.09	0.60	13.59	6.97	16.88			
13	4,000	5,000	4,500	543	41,725	1.19	91.41	2,010.32	23,125.51	4.61	52.98	8	125	2.60	40.58	1,421.74	4,986.82	5.42	19.01	70.72	21.56			
14	5,000	7,500	6,250	845	42,570	1.85	93.26	3,309.66	26,435.17	7.58	60.57	6	131	1.95	42.53	151.38	5,138.21	0.58	19.59	4.57	19.44			
15	7,500	10,000	8,750	453	43,023	0.99	94.25	2,155.69	28,590.87	4.94	65.51	4	135	1.30	43.83	58.71	5,196.92	0.22	19.81	2.72	18.18			
16	10,000	20,000	15,000	731	43,754	1.60	95.86	4,539.12	33,129.98	10.40	75.90	14	149	4.55	48.38	1,241.10	6,438.02	4.73	24.55	27.34	19.43			
17	20,000	50,000	35,000	669	44,423	1.47	97.32	5,001.78	38,131.76	11.46	87.36	43	192	13.96	62.34	4,773.73	11,211.75	18.20	42.75	95.44	29.40			
18	50,000	100,000	75,000	380	44,803	0.83	98.15	2,055.45	40,187.21	4.71	92.07	23	215	7.47	69.81	2,345.36	13,557.11	8.94	51.69	114.10	33.73			
19	100,000	500,000	300,000	491	45,294	1.08	99.23	2,340.44	42,527.66	5.36	97.44	54	269	17.53	87.34	11,020.03	24,577.14	42.02	93.70	470.85	57.79			
20	500,000	UP		352	45,646	0.77	100.00	1,119.14	43,646.80	2.56	100.00	39	308	12.66	100.00	1,651.28	26,228.41	6.30	100.00	147.55	60.09			
				45,646					43,646.80					308					26,228.41					60.09



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 09 DKI JAKARTA
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM	
1	0	50	25	51,759	51,759	13.90	13.90	8,188.31	8,188.31	1.45	1.45	60	60	2.27	2.27	7,688.40	7,688.40	2.68	2.68	93.89	93.89	
2	50	100	75	17,327	69,086	4.65	18.55	3,246.26	11,434.57	0.58	2.03	32	92	1.21	3.48	666.78	8,355.17	0.23	2.91	20.54	73.07	
3	100	200	150	34,405	103,491	9.24	27.79	6,085.32	17,519.90	1.08	3.11	169	261	6.39	9.86	1,386.71	9,741.88	0.48	3.40	22.79	55.60	
4	200	300	250	28,273	131,764	7.59	35.38	5,846.60	23,366.50	1.04	4.15	71	332	2.68	12.55	721.44	10,463.32	0.25	3.65	12.34	44.78	
5	300	500	400	41,625	173,389	11.18	46.56	12,949.51	36,316.01	2.30	6.45	59	391	2.23	14.78	3,189.79	13,653.11	1.11	4.76	24.63	37.60	
6	500	750	625	34,925	208,314	9.38	55.93	19,385.09	55,701.10	3.44	9.90	75	466	2.83	17.61	3,461.77	17,114.88	1.21	5.97	17.86	30.73	
7	750	1,000	875	34,160	242,474	9.17	65.11	26,521.69	82,222.80	4.71	14.61	72	538	2.72	20.33	5,946.34	23,061.22	2.07	8.04	22.42	28.05	
8	1,000	1,500	1,250	31,821	274,295	8.54	73.65	35,858.61	118,081.40	6.37	20.98	79	617	2.99	23.32	3,219.92	26,281.14	1.12	9.16	8.98	22.26	
9	1,500	2,000	1,750	19,443	293,738	5.22	78.87	30,111.40	148,192.80	5.35	26.33	43	660	1.63	24.94	5,641.21	31,922.35	1.97	11.13	18.73	21.54	
10	2,000	2,500	2,250	11,839	305,577	3.18	82.05	23,437.15	171,629.95	4.16	30.49	42	702	1.59	26.53	2,793.75	34,716.10	0.97	12.10	11.92	20.23	
11	2,500	3,000	2,750	9,350	314,927	2.51	84.56	24,145.26	195,775.21	4.29	34.78	28	730	1.06	27.59	1,628.15	36,344.24	0.57	12.67	6.74	18.56	
12	3,000	4,000	3,500	10,386	325,313	2.79	87.35	33,191.11	228,966.32	5.90	40.68	49	779	1.85	29.44	4,789.27	41,133.52	1.67	14.34	14.43	17.96	
13	4,000	5,000	4,500	7,242	332,555	1.94	89.30	28,559.52	257,525.85	5.07	45.75	34	813	1.28	30.73	1,414.83	42,548.34	0.49	14.84	4.95	16.52	
14	5,000	7,500	6,250	9,203	341,758	2.47	91.77	50,293.78	307,819.63	8.94	54.69	65	878	2.46	33.18	7,147.31	49,695.66	2.49	17.33	14.21	16.14	
15	7,500	10,000	8,750	5,612	347,370	1.51	93.27	44,876.09	352,695.72	7.97	62.66	50	928	1.89	35.07	17,880.15	67,575.81	6.23	23.56	39.84	19.16	
16	10,000	20,000	15,000	8,195	355,565	2.20	95.47	77,171.34	429,867.05	13.71	76.37	115	1,043	4.35	39.42	20,779.97	88,355.79	7.25	30.81	26.93	20.55	
17	20,000	50,000	35,000	6,526	362,091	1.75	97.23	66,713.10	496,580.16	11.85	88.22	135	1,178	5.10	44.52	72,047.05	160,402.83	25.12	55.93	108.00	32.30	
18	50,000	100,000	75,000	3,129	365,220	0.84	98.07	23,997.44	520,577.59	4.26	92.49	204	1,382	7.71	52.23	24,211.02	184,613.85	8.44	64.37	100.89	35.46	
19	100,000	500,000	300,000	4,472	369,692	1.20	99.27	38,410.57	558,988.16	6.82	99.31	465	1,847	17.57	69.80	30,780.37	215,394.23	10.73	75.10	80.14	38.53	
20	500,000	UP		2,730	372,422	0.73	100.00	3,869.67	562,857.84	0.69	100.00	799	2,646	30.20	100.00	71,409.51	286,803.74	24.90	100.00	1845.36	50.95	
				372,422				562,857.84					2,646				286,803.74					50.95



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 10 JAWA BARAT

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM	
1	0	50	25	52,377	52,377	13.59	13.59	3,893.14	3,893.14	0.73	0.73	28	28	1.17	1.17	13,570.91	13,570.91	2.07	2.07	348.58	348.58	
2	50	100	75	27,055	79,432	7.02	20.60	2,959.36	6,852.50	0.56	1.29	20	48	0.84	2.01	427.64	13,998.54	0.07	2.13	14.45	204.28	
3	100	200	150	55,549	134,981	14.41	35.01	8,924.76	15,777.26	1.67	2.96	89	137	3.72	5.73	1,271.39	15,269.93	0.19	2.33	14.25	96.78	
4	200	300	250	39,233	174,214	10.18	45.19	9,084.44	24,861.70	1.70	4.66	49	186	2.05	7.77	4,794.20	20,064.13	0.73	3.06	52.77	80.70	
5	300	500	400	48,847	223,061	12.67	57.86	18,796.11	43,657.81	3.53	8.19	89	275	3.72	11.49	4,631.06	24,695.19	0.71	3.76	24.64	56.57	
6	500	750	625	32,095	255,156	8.32	66.18	18,318.04	61,975.85	3.44	11.62	153	428	6.39	17.89	4,583.86	29,279.05	0.70	4.46	25.02	47.24	
7	750	1,000	875	25,748	280,904	6.68	72.86	19,789.14	81,764.99	3.71	15.34	251	679	10.49	28.37	7,265.20	36,544.25	1.11	5.57	36.71	44.69	
8	1,000	1,500	1,250	22,630	303,534	5.87	78.73	24,923.20	106,688.20	4.67	20.01	149	828	6.23	34.60	4,609.04	41,153.29	0.70	6.27	18.49	38.57	
9	1,500	2,000	1,750	11,646	315,180	3.02	81.75	20,094.31	126,782.51	3.77	23.78	54	882	2.26	36.86	9,210.33	50,363.62	1.40	7.67	45.84	39.72	
10	2,000	2,500	2,250	8,095	323,275	2.10	83.85	16,492.02	143,274.53	3.09	26.87	40	922	1.67	38.53	4,288.74	54,652.36	0.65	8.32	26.00	38.15	
11	2,500	3,000	2,750	5,976	329,251	1.55	85.40	15,571.50	158,846.03	2.92	29.79	31	953	1.30	39.82	6,917.64	61,570.00	1.05	9.38	44.42	38.76	
12	3,000	4,000	3,500	7,025	336,276	1.82	87.22	23,026.47	181,872.50	4.32	34.11	56	1,009	2.34	42.16	9,497.74	71,067.74	1.45	10.82	41.25	39.08	
13	4,000	5,000	4,500	5,352	341,628	1.39	88.61	22,354.98	204,227.48	4.19	38.30	42	1,051	1.76	43.92	6,644.28	77,712.02	1.01	11.83	29.72	38.05	
14	5,000	7,500	6,250	7,248	348,876	1.88	90.49	36,749.71	240,977.19	6.89	45.20	64	1,115	2.67	46.59	14,117.43	91,829.45	2.15	13.98	38.42	38.11	
15	7,500	10,000	8,750	4,903	353,779	1.27	91.76	30,556.10	271,533.28	5.73	50.93	59	1,174	2.47	49.06	16,337.44	108,166.89	2.49	16.47	53.47	39.84	
16	10,000	20,000	15,000	8,775	362,554	2.28	94.04	74,030.50	345,563.78	13.88	64.81	140	1,314	5.85	54.91	51,794.44	159,961.33	7.89	24.36	69.96	46.29	
17	20,000	50,000	35,000	8,906	371,460	2.31	96.35	88,528.43	434,092.22	16.60	81.42	235	1,549	9.82	64.73	141,366.68	301,328.01	21.53	45.89	159.69	69.42	
18	50,000	100,000	75,000	5,081	376,541	1.32	97.67	44,433.82	478,526.03	8.33	89.75	184	1,733	7.69	72.42	53,476.63	354,804.64	8.14	54.03	120.35	74.15	
19	100,000	500,000	300,000	6,222	382,763	1.61	99.28	48,317.91	526,843.95	9.06	98.81	345	2,078	14.42	86.84	204,685.24	559,489.88	31.17	85.21	423.62	106.20	
20	500,000	UP		2,766	385,529	0.72	100.00	6,326.53	533,170.48	1.19	100.00	315	2,393	13.16	100.00	97,149.41	656,639.29	14.79	100.00	1535.59	123.16	
				385,529				533,170.48					2,393				656,639.29					123.16



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 11 JAWA TENGAH
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25,262	25,262	13.59	13.59	1,852.50	1,852.50	0.85	0.85	20	20	2.04	2.04	852.63	852.63	0.45	0.45	46.03	46.03			
2	50	100	75	17,856	43,118	9.60	23.19	1,892.72	3,745.22	0.87	1.72	22	42	2.24	4.28	571.26	1,423.89	0.30	0.75	30.18	38.02			
3	100	200	150	29,447	72,565	15.84	39.03	5,291.85	9,037.07	2.43	4.15	45	87	4.59	8.87	2,627.77	4,051.67	1.38	2.12	49.66	44.83			
4	200	300	250	18,487	91,052	9.94	48.97	4,838.96	13,876.03	2.22	6.37	24	111	2.45	11.31	438.27	4,489.93	0.23	2.35	9.06	32.36			
5	300	500	400	21,981	113,033	11.82	60.79	8,766.99	22,643.02	4.02	10.39	23	134	2.34	13.66	2,319.45	6,809.38	1.21	3.56	26.46	30.07			
6	500	750	625	14,568	127,601	7.83	68.62	8,539.61	31,182.63	3.92	14.30	76	210	7.75	21.41	4,578.87	11,388.25	2.40	5.96	53.62	36.52			
7	750	1,000	875	10,945	138,546	5.89	74.51	8,745.73	39,928.36	4.01	18.32	82	292	8.36	29.77	4,926.75	16,315.00	2.58	8.54	56.33	40.86			
8	1,000	1,500	1,250	10,206	148,752	5.49	80.00	11,888.35	51,816.71	5.45	23.77	59	351	6.01	35.78	2,546.67	18,861.67	1.33	9.87	21.42	36.40			
9	1,500	2,000	1,750	5,590	154,342	3.01	83.01	10,644.70	62,461.41	4.88	28.65	46	397	4.69	40.47	9,971.87	28,833.55	5.22	15.09	93.68	46.16			
10	2,000	2,500	2,250	3,625	157,967	1.95	84.96	8,149.18	70,610.59	3.74	32.39	20	417	2.04	42.51	758.36	29,591.91	0.40	15.49	9.31	41.91			
11	2,500	3,000	2,750	2,960	160,927	1.59	86.55	7,960.35	78,570.94	3.65	36.04	21	438	2.14	44.65	14,636.45	44,228.36	7.66	23.15	183.87	56.29			
12	3,000	4,000	3,500	3,798	164,725	2.04	88.59	12,431.92	91,002.86	5.70	41.74	27	465	2.75	47.40	3,038.41	47,266.77	1.59	24.74	24.44	51.94			
13	4,000	5,000	4,500	2,366	167,091	1.27	89.86	9,812.07	100,814.93	4.50	46.25	30	495	3.06	50.46	3,681.69	50,948.46	1.93	26.67	37.52	50.54			
14	5,000	7,500	6,250	3,803	170,894	2.05	91.91	17,730.93	118,545.85	8.13	54.38	30	525	3.06	53.52	2,608.70	53,557.16	1.37	28.03	14.71	45.18			
15	7,500	10,000	8,750	2,339	173,233	1.26	93.17	13,951.79	132,497.64	6.40	60.78	39	564	3.98	57.49	15,566.59	69,123.75	8.15	36.18	111.57	52.17			
16	10,000	20,000	15,000	3,917	177,150	2.11	95.27	31,231.28	163,728.92	14.33	75.10	82	646	8.36	65.85	26,282.57	95,406.32	13.76	49.93	84.15	58.27			
17	20,000	50,000	35,000	3,393	180,543	1.82	97.10	28,416.90	192,145.82	13.04	88.14	107	753	10.91	76.76	23,114.78	118,521.10	12.10	62.03	81.34	61.68			
18	50,000	100,000	75,000	2,010	182,553	1.08	98.18	12,943.90	205,089.71	5.94	94.08	72	825	7.34	84.10	48,232.63	166,753.73	25.24	87.27	372.63	81.31			
19	100,000	500,000	300,000	2,334	184,887	1.26	99.43	7,808.86	212,898.58	3.58	97.66	103	928	10.50	94.60	15,078.96	181,832.69	7.89	95.17	193.10	85.41			
20	500,000	UP		1,053	185,940	0.57	100.00	5,103.00	218,001.58	2.34	100.00	53	981	5.40	100.00	9,235.37	191,068.06	4.83	100.00	180.98	87.65			
				185,940					218,001.58					981					191,068.06					87.65



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 12 DIY YOGYAKARTA
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,615	3,615	13.26	13.26	237.68	237.68	0.63	0.63	1	1	1.27	1.27	5.46	5.46	0.12	0.12	2.30	2.30			
2	50	100	75	1,883	5,498	6.91	20.17	280.20	517.88	0.74	1.38	0	1	0.00	1.27	0.00	5.46	0.00	0.12	0.00	1.05			
3	100	200	150	3,471	8,969	12.73	32.90	710.80	1,228.67	1.89	3.27	1	2	1.27	2.53	85.46	90.92	1.82	1.94	12.02	7.40			
4	200	300	250	3,021	11,990	11.08	43.98	713.72	1,942.40	1.90	5.16	2	4	2.53	5.06	6.80	97.72	0.14	2.08	0.95	5.03			
5	300	500	400	3,901	15,891	14.31	58.28	1,457.34	3,399.74	3.87	9.04	1	5	1.27	6.33	1.73	99.44	0.04	2.12	0.12	2.93			
6	500	750	625	2,340	18,231	8.58	66.87	1,546.26	4,946.00	4.11	13.15	6	11	7.59	13.92	41.39	140.84	0.88	3.00	2.68	2.85			
7	750	1,000	875	1,827	20,058	6.70	73.57	1,808.29	6,754.29	4.81	17.96	2	13	2.53	16.46	21.00	161.83	0.45	3.45	1.16	2.40			
8	1,000	1,500	1,250	1,699	21,757	6.23	79.80	2,278.40	9,032.69	6.06	24.01	4	17	5.06	21.52	240.12	401.95	5.12	8.57	10.54	4.45			
9	1,500	2,000	1,750	979	22,736	3.59	83.39	1,964.45	10,997.14	5.22	29.24	4	21	5.06	26.58	65.58	467.53	1.40	9.97	3.34	4.25			
10	2,000	2,500	2,250	603	23,339	2.21	85.60	1,497.51	12,494.65	3.98	33.22	5	26	6.33	32.91	490.48	958.01	10.46	20.43	32.75	7.67			
11	2,500	3,000	2,750	492	23,831	1.80	87.41	1,384.07	13,878.71	3.68	36.90	3	29	3.80	36.71	35.93	993.94	0.77	21.19	2.60	7.16			
12	3,000	4,000	3,500	578	24,409	2.12	89.53	2,218.33	16,097.04	5.90	42.80	4	33	5.06	41.77	1,006.22	2,000.16	21.45	42.65	45.36	12.43			
13	4,000	5,000	4,500	414	24,823	1.52	91.04	1,838.43	17,935.47	4.89	47.68	3	36	3.80	45.57	146.00	2,146.16	3.11	45.76	7.94	11.97			
14	5,000	7,500	6,250	570	25,393	2.09	93.13	3,310.35	21,245.83	8.80	56.48	4	40	5.06	50.63	794.76	2,940.92	16.95	62.71	24.01	13.84			
15	7,500	10,000	8,750	453	25,846	1.66	94.80	2,563.26	23,809.09	6.81	63.30	0	40	0.00	50.63	0.00	2,940.92	0.00	62.71	0.00	12.35			
16	10,000	20,000	15,000	541	26,387	1.98	96.78	5,504.97	29,314.06	14.64	77.93	3	43	3.80	54.43	22.02	2,962.95	0.47	63.17	0.40	10.11			
17	20,000	50,000	35,000	384	26,771	1.41	98.19	4,464.34	33,778.41	11.87	89.80	14	57	17.72	72.15	1,298.38	4,261.33	27.68	90.86	29.08	12.62			
18	50,000	100,000	75,000	308	27,079	1.13	99.32	2,519.54	36,297.95	6.70	96.50	8	65	10.13	82.28	214.80	4,476.13	4.58	95.44	8.53	12.33			
19	100,000	500,000	300,000	115	27,194	0.42	99.74	1,096.54	37,394.49	2.92	99.42	7	72	8.86	91.14	85.76	4,561.89	1.83	97.27	7.82	12.20			
20	500,000	UP		71	27,265	0.26	100.00	219.20	37,613.69	0.58	100.00	7	79	8.86	100.00	128.19	4,690.08	2.73	100.00	58.48	12.47			
				27,265					37,613.69					79					4,690.08					12.47



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 13 JAWA TIMUR
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM
1	0	50	25	33,086	33,086	11.76	11.76	3,877.14	3,877.14	1.06	1.06	22	22	1.51	1.51	1,629.85	1,629.85	0.12	0.12	42.04	42.04
2	50	100	75	21,208	54,294	7.54	19.30	2,450.81	6,327.95	0.67	1.73	10	32	0.69	2.20	958,602.84	960,232.69	68.59	68.71	39113.70	15174.47
3	100	200	150	39,350	93,644	13.99	33.29	7,389.87	13,717.82	2.02	3.75	58	90	3.99	6.19	712.05	960,944.73	0.05	68.76	9.64	7005.08
4	200	300	250	27,051	120,695	9.62	42.91	6,606.90	20,324.72	1.80	5.55	16	106	1.10	7.29	749.26	961,694.00	0.05	68.81	11.34	4731.65
5	300	500	400	35,249	155,944	12.53	55.44	12,779.67	33,104.39	3.49	9.04	36	142	2.48	9.77	1,823.26	963,517.25	0.13	68.94	14.27	2910.54
6	500	750	625	23,057	179,001	8.20	63.64	13,539.64	46,644.03	3.70	12.74	47	189	3.23	13.00	3,375.82	966,893.07	0.24	69.18	24.93	2072.92
7	750	1,000	875	17,939	196,940	6.38	70.01	14,385.69	61,029.73	3.93	16.66	74	263	5.09	18.09	12,648.18	979,541.25	0.90	70.09	87.92	1605.02
8	1,000	1,500	1,250	16,696	213,636	5.94	75.95	18,740.16	79,769.88	5.12	21.78	57	320	3.92	22.01	6,758.83	986,300.08	0.48	70.57	36.07	1236.43
9	1,500	2,000	1,750	10,549	224,185	3.75	79.70	16,726.33	96,496.22	4.57	26.35	32	352	2.20	24.21	2,684.68	988,984.76	0.19	70.76	16.05	1024.89
10	2,000	2,500	2,250	6,506	230,691	2.31	82.01	12,948.95	109,445.17	3.54	29.88	31	383	2.13	26.34	2,963.82	991,948.58	0.21	70.97	22.89	906.34
11	2,500	3,000	2,750	5,187	235,878	1.84	83.86	11,984.65	121,429.81	3.27	33.16	34	417	2.34	28.68	3,606.96	995,555.54	0.26	71.23	30.10	819.86
12	3,000	4,000	3,500	6,435	242,313	2.29	86.14	18,398.66	139,828.47	5.02	38.18	53	470	3.65	32.32	2,943.67	998,499.21	0.21	71.44	16.00	714.09
13	4,000	5,000	4,500	4,459	246,772	1.59	87.73	16,672.76	156,501.24	4.55	42.73	23	493	1.58	33.91	9,332.83	1,007,832.05	0.67	72.11	55.98	643.98
14	5,000	7,500	6,250	6,882	253,654	2.45	90.18	29,644.38	186,145.61	8.09	50.83	71	564	4.88	38.79	16,782.07	1,024,614.12	1.20	73.31	56.61	550.44
15	7,500	10,000	8,750	4,285	257,939	1.52	91.70	24,308.26	210,453.87	6.64	57.46	73	637	5.02	43.81	22,940.71	1,047,554.83	1.64	74.95	94.37	497.76
16	10,000	20,000	15,000	7,211	265,150	2.56	94.26	51,757.18	262,211.05	14.13	71.59	128	765	8.80	52.61	20,061.63	1,067,616.46	1.44	76.39	38.76	407.16
17	20,000	50,000	35,000	6,693	271,843	2.38	96.64	50,703.95	312,915.00	13.84	85.44	174	939	11.97	64.58	54,749.85	1,122,366.31	3.92	80.31	107.98	358.68
18	50,000	100,000	75,000	3,526	275,369	1.25	97.90	22,294.70	335,209.70	6.09	91.53	114	1,053	7.84	72.42	8,628.50	1,130,994.81	0.62	80.92	38.70	337.40
19	100,000	500,000	300,000	3,808	279,177	1.35	99.25	20,362.36	355,572.06	5.56	97.09	200	1,253	13.76	86.18	161,978.76	1,292,973.57	11.59	92.51	795.48	363.63
20	500,000	UP		2,112	281,289	0.75	100.00	10,673.37	366,245.43	2.91	100.00	201	1,454	13.82	100.00	104,633.02	1,397,606.58	7.49	100.00	980.32	381.60
				281,289				366,245.43					1,454				1,397,606.58			381.60	



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 14 KALIMANTAN BARAT
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,136	6,136	10.33	10.33	979.44	979.44	1.64	1.64	3	3	1.29	1.29	20.56	20.56	0.07	0.07	2.10	2.10			
2	50	100	75	6,328	12,464	10.65	20.98	1,370.72	2,350.16	2.30	3.94	11	14	4.72	6.01	693.49	714.05	2.24	2.31	50.59	30.38			
3	100	200	150	12,733	25,197	21.44	42.42	5,132.89	7,483.05	8.60	12.54	15	29	6.44	12.45	1,738.38	2,452.43	5.62	7.93	33.87	32.77			
4	200	300	250	8,174	33,371	13.76	56.18	5,253.26	12,736.30	8.81	21.35	16	45	6.87	19.31	2,680.93	5,133.36	8.67	16.59	51.03	40.30			
5	300	500	400	8,732	42,103	14.70	70.88	8,218.16	20,954.46	13.78	35.13	24	69	10.30	29.61	5,231.78	10,365.14	16.91	33.51	63.66	49.47			
6	500	750	625	4,582	46,685	7.71	78.59	2,795.32	23,749.78	4.69	39.82	15	84	6.44	36.05	3,006.49	13,371.63	9.72	43.23	107.55	56.30			
7	750	1,000	875	3,242	49,927	5.46	84.05	5,501.38	29,251.16	9.22	49.04	9	93	3.86	39.91	2,951.82	16,323.45	9.54	52.77	53.66	55.80			
8	1,000	1,500	1,250	2,307	52,234	3.88	87.93	4,692.14	33,943.30	7.87	56.90	5	98	2.15	42.06	1,209.91	17,533.36	3.91	56.68	25.79	51.65			
9	1,500	2,000	1,750	1,279	53,513	2.15	90.09	3,401.59	37,344.89	5.70	62.61	4	102	1.72	43.78	2,751.41	20,284.77	8.89	65.57	80.89	54.32			
10	2,000	2,500	2,250	818	54,331	1.38	91.46	2,026.82	39,371.71	3.40	66.00	10	112	4.29	48.07	796.75	21,081.52	2.58	68.15	39.31	53.54			
11	2,500	3,000	2,750	602	54,933	1.01	92.48	1,941.42	41,313.13	3.25	69.26	1	113	0.43	48.50	46.59	21,128.11	0.15	68.30	2.40	51.14			
12	3,000	4,000	3,500	638	55,571	1.07	93.55	2,192.15	43,505.29	3.68	72.93	7	120	3.00	51.50	486.85	21,614.95	1.57	69.87	22.21	49.68			
13	4,000	5,000	4,500	412	55,983	0.69	94.25	1,630.31	45,135.60	2.73	75.67	8	128	3.43	54.94	88.07	21,703.02	0.28	70.16	5.40	48.08			
14	5,000	7,500	6,250	696	56,679	1.17	95.42	2,315.40	47,451.00	3.88	79.55	17	145	7.30	62.23	179.86	21,882.88	0.58	70.74	7.77	46.12			
15	7,500	10,000	8,750	414	57,093	0.70	96.11	1,951.53	49,402.53	3.27	82.82	3	148	1.29	63.52	27.44	21,910.32	0.09	70.83	1.41	44.35			
16	10,000	20,000	15,000	601	57,694	1.01	97.13	3,119.61	52,522.14	5.23	88.05	17	165	7.30	70.82	2,838.00	24,748.32	9.17	80.00	90.97	47.12			
17	20,000	50,000	35,000	407	58,101	0.69	97.81	2,239.96	54,762.11	3.76	91.81	16	181	6.87	77.68	876.96	25,625.28	2.83	82.84	39.15	46.79			
18	50,000	100,000	75,000	355	58,456	0.60	98.41	1,472.25	56,234.35	2.47	94.27	21	202	9.01	86.70	186.65	25,811.93	0.60	83.44	12.68	45.90			
19	100,000	500,000	300,000	719	59,175	1.21	99.62	2,801.02	59,035.37	4.70	98.97	26	228	11.16	97.85	4,976.66	30,788.59	16.09	99.53	177.67	52.15			
20	500,000	UP		226	59,401	0.38	100.00	614.92	59,650.30	1.03	100.00	5	233	2.15	100.00	146.22	30,934.81	0.47	100.00	23.78	51.86			
				59,401					59,650.30					233					30,934.81					51.86



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 15 KALIMANTAN TENGAH
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,777	2,777	15.94	15.94	295.08	295.08	1.59	1.59	2	2	2.27	2.27	1,560.17	1,560.17	22.68	22.68	528.73	528.73			
2	50	100	75	1,227	4,004	7.04	22.98	155.56	450.64	0.84	2.43	0	2	0.00	2.27	0.00	1,560.17	0.00	22.68	0.00	346.21			
3	100	200	150	2,486	6,490	14.27	37.25	658.82	1,109.45	3.55	5.97	2	4	2.27	4.55	164.87	1,725.04	2.40	25.07	25.03	155.49			
4	200	300	250	1,659	8,149	9.52	46.77	563.93	1,673.38	3.04	9.01	2	6	2.27	6.82	139.76	1,864.80	2.03	27.10	24.78	111.44			
5	300	500	400	2,058	10,207	11.81	58.58	993.80	2,667.18	5.35	14.36	4	10	4.55	11.36	301.79	2,166.59	4.39	31.49	30.37	81.23			
6	500	750	625	1,127	11,334	6.47	65.05	822.54	3,489.72	4.43	18.79	4	14	4.55	15.91	845.37	3,011.96	12.29	43.78	102.78	86.31			
7	750	1,000	875	896	12,230	5.14	70.19	825.68	4,315.39	4.45	23.23	3	17	3.41	19.32	830.46	3,842.43	12.07	55.85	100.58	89.04			
8	1,000	1,500	1,250	845	13,075	4.85	75.04	954.80	5,270.19	5.14	28.37	0	17	0.00	19.32	0.00	3,842.43	0.00	55.85	0.00	72.91			
9	1,500	2,000	1,750	555	13,630	3.19	78.23	847.72	6,117.91	4.56	32.94	1	18	1.14	20.45	100.00	3,942.43	1.45	57.30	11.80	64.44			
10	2,000	2,500	2,250	369	13,999	2.12	80.34	639.18	6,757.08	3.44	36.38	2	20	2.27	22.73	0.55	3,942.98	0.01	57.31	0.09	58.35			
11	2,500	3,000	2,750	335	14,334	1.92	82.27	646.01	7,403.09	3.48	39.86	2	22	2.27	25.00	76.52	4,019.50	1.11	58.42	11.84	54.29			
12	3,000	4,000	3,500	331	14,665	1.90	84.17	984.50	8,387.59	5.30	45.16	3	25	3.41	28.41	79.05	4,098.55	1.15	59.57	8.03	48.86			
13	4,000	5,000	4,500	206	14,871	1.18	85.35	695.67	9,083.26	3.75	48.90	0	25	0.00	28.41	0.00	4,098.55	0.00	59.57	0.00	45.12			
14	5,000	7,500	6,250	341	15,212	1.96	87.30	1,210.97	10,294.23	6.52	55.42	5	30	5.68	34.09	40.38	4,138.93	0.59	60.16	3.33	40.21			
15	7,500	10,000	8,750	251	15,463	1.44	88.75	815.21	11,109.44	4.39	59.81	0	30	0.00	34.09	0.00	4,138.93	0.00	60.16	0.00	37.26			
16	10,000	20,000	15,000	462	15,925	2.65	91.40	1,725.90	12,835.34	9.29	69.10	7	37	7.95	42.05	8.54	4,147.47	0.12	60.28	0.49	32.31			
17	20,000	50,000	35,000	482	16,407	2.77	94.16	1,923.80	14,759.14	10.36	79.46	12	49	13.64	55.68	515.83	4,663.30	7.50	67.78	26.81	31.60			
18	50,000	100,000	75,000	357	16,764	2.05	96.21	1,368.45	16,127.59	7.37	86.83	10	59	11.36	67.05	601.25	5,264.55	8.74	76.52	43.94	32.64			
19	100,000	500,000	300,000	549	17,313	3.15	99.36	2,042.17	18,169.76	10.99	97.82	27	86	30.68	97.73	1,536.92	6,801.47	22.34	98.86	75.26	37.43			
20	500,000	UP		111	17,424	0.64	100.00	404.21	18,573.97	2.18	100.00	2	88	2.27	100.00	78.77	6,880.25	1.14	100.00	19.49	37.04			
				17,424					18,573.97					88					6,880.25					37.04



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 16 KALIMANTAN SELATAN
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,899	4,899	15.47	15.47	1,070.59	1,070.59	3.52	3.52	9	9	5.92	5.92	376.95	376.95	0.46	0.46	35.21	35.21			
2	50	100	75	2,898	7,797	9.15	24.63	320.00	1,390.59	1.05	4.57	4	13	2.63	8.55	187.73	564.68	0.23	0.69	58.66	40.61			
3	100	200	150	5,053	12,850	15.96	40.58	1,101.95	2,492.54	3.62	8.20	3	16	1.97	10.53	3.94	568.62	0.00	0.69	0.36	22.81			
4	200	300	250	3,016	15,866	9.53	50.11	793.40	3,285.93	2.61	10.81	2	18	1.32	11.84	30.59	599.21	0.04	0.73	3.86	18.24			
5	300	500	400	3,874	19,740	12.24	62.35	1,427.68	4,713.61	4.70	15.50	5	23	3.29	15.13	85.67	684.88	0.10	0.83	6.00	14.53			
6	500	750	625	2,273	22,013	7.18	69.52	1,046.77	5,760.38	3.44	18.95	5	28	3.29	18.42	16.82	701.70	0.02	0.85	1.61	12.18			
7	750	1,000	875	1,797	23,810	5.68	75.20	1,341.74	7,102.12	4.41	23.36	5	33	3.29	21.71	25.23	726.93	0.03	0.88	1.88	10.24			
8	1,000	1,500	1,250	1,679	25,489	5.30	80.50	1,820.16	8,922.28	5.99	29.35	5	38	3.29	25.00	24.62	751.54	0.03	0.91	1.35	8.42			
9	1,500	2,000	1,750	856	26,345	2.70	83.21	1,415.50	10,337.78	4.66	34.00	4	42	2.63	27.63	395.77	1,147.31	0.48	1.39	27.96	11.10			
10	2,000	2,500	2,250	542	26,887	1.71	84.92	1,286.29	11,624.07	4.23	38.24	2	44	1.32	28.95	17.50	1,164.81	0.02	1.41	1.36	10.02			
11	2,500	3,000	2,750	488	27,375	1.54	86.46	1,060.83	12,684.90	3.49	41.72	1	45	0.66	29.61	67.19	1,232.01	0.08	1.50	6.33	9.71			
12	3,000	4,000	3,500	565	27,940	1.78	88.24	1,593.57	14,278.47	5.24	46.97	2	47	1.32	30.92	8.12	1,240.13	0.01	1.51	0.51	8.69			
13	4,000	5,000	4,500	425	28,365	1.34	89.59	1,244.06	15,522.54	4.09	51.06	6	53	3.95	34.87	986.94	2,227.07	1.20	2.70	79.33	14.35			
14	5,000	7,500	6,250	608	28,973	1.92	91.51	2,285.12	17,807.65	7.52	58.57	6	59	3.95	38.82	1,405.87	3,632.94	1.71	4.41	61.52	20.40			
15	7,500	10,000	8,750	334	29,307	1.05	92.56	1,523.41	19,331.07	5.01	63.59	3	62	1.97	40.79	262.12	3,895.06	0.32	4.73	17.21	20.15			
16	10,000	20,000	15,000	685	29,992	2.16	94.73	3,427.78	22,758.85	11.28	74.86	21	83	13.82	54.61	3,949.58	7,844.64	4.79	9.52	115.22	34.47			
17	20,000	50,000	35,000	716	30,708	2.26	96.99	4,096.65	26,855.50	13.48	88.34	16	99	10.53	65.13	18,553.51	26,398.15	22.52	32.05	452.89	98.30			
18	50,000	100,000	75,000	306	31,014	0.97	97.95	1,302.94	28,158.43	4.29	92.62	9	108	5.92	71.05	517.61	26,915.76	0.63	32.68	39.73	95.59			
19	100,000	500,000	300,000	431	31,445	1.36	99.31	1,760.78	29,919.21	5.79	98.41	28	136	18.42	89.47	41,138.33	68,054.09	49.94	82.62	2336.37	227.46			
20	500,000	UP		217	31,662	0.69	100.00	482.37	30,401.59	1.59	100.00	16	152	10.53	100.00	14,318.73	82,372.81	17.38	100.00	2968.38	270.95			
				31,662					30,401.59					152					82,372.81					270.95



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 17 KALIMANTAN TIMUR
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,012	6,012	12.11	12.11	781.70	781.70	1.16	1.16	8	8	3.77	3.77	136.48	136.48	0.43	0.43	17.46	17.46			
2	50	100	75	3,039	9,051	6.12	18.23	507.66	1,289.36	0.75	1.91	0	8	0.00	3.77	0.00	136.48	0.00	0.43	0.00	10.59			
3	100	200	150	5,511	14,562	11.10	29.34	1,187.43	2,476.79	1.76	3.67	7	15	3.30	7.08	477.40	613.88	1.52	1.95	40.20	24.79			
4	200	300	250	4,489	19,051	9.04	38.38	1,358.47	3,835.26	2.01	5.68	4	19	1.89	8.96	436.66	1,050.54	1.39	3.34	32.14	27.39			
5	300	500	400	6,788	25,839	13.67	52.05	3,136.64	6,971.90	4.65	10.33	7	26	3.30	12.26	775.90	1,826.44	2.46	5.80	24.74	26.20			
6	500	750	625	4,616	30,455	9.30	61.35	2,929.33	9,901.23	4.34	14.67	5	31	2.36	14.62	40.23	1,866.67	0.13	5.93	1.37	18.85			
7	750	1,000	875	3,691	34,146	7.44	68.79	3,902.90	13,804.14	5.78	20.46	4	35	1.89	16.51	912.17	2,778.84	2.90	8.83	23.37	20.13			
8	1,000	1,500	1,250	3,504	37,650	7.06	75.85	4,726.56	18,530.70	7.01	27.46	8	43	3.77	20.28	312.41	3,091.25	0.99	9.82	6.61	16.68			
9	1,500	2,000	1,750	2,173	39,823	4.38	80.22	4,280.83	22,811.53	6.34	33.81	7	50	3.30	23.58	1,073.13	4,164.38	3.41	13.23	25.07	18.26			
10	2,000	2,500	2,250	1,245	41,068	2.51	82.73	2,759.32	25,570.85	4.09	37.90	5	55	2.36	25.94	207.59	4,371.97	0.66	13.89	7.52	17.10			
11	2,500	3,000	2,750	1,051	42,119	2.12	84.85	2,796.36	28,367.21	4.14	42.04	3	58	1.42	27.36	111.44	4,483.41	0.35	14.24	3.99	15.80			
12	3,000	4,000	3,500	1,115	43,234	2.25	87.10	3,633.37	32,000.58	5.39	47.43	6	64	2.83	30.19	312.59	4,796.00	0.99	15.24	8.60	14.99			
13	4,000	5,000	4,500	755	43,989	1.52	88.62	3,074.82	35,075.40	4.56	51.99	2	66	0.94	31.13	214.42	5,010.41	0.68	15.92	6.97	14.28			
14	5,000	7,500	6,250	1,047	45,036	2.11	90.73	4,973.19	40,048.60	7.37	59.36	13	79	6.13	37.26	881.02	5,891.43	2.80	18.71	17.72	14.71			
15	7,500	10,000	8,750	586	45,622	1.18	91.91	3,487.28	43,535.88	5.17	64.53	14	93	6.60	43.87	1,113.08	7,004.51	3.54	22.25	31.92	16.09			
16	10,000	20,000	15,000	1,089	46,711	2.19	94.10	6,737.91	50,273.79	9.99	74.51	21	114	9.91	53.77	1,758.57	8,763.08	5.59	27.84	26.10	17.43			
17	20,000	50,000	35,000	1,025	47,736	2.06	96.16	6,280.01	56,553.79	9.31	83.82	19	133	8.96	62.74	1,777.45	10,540.53	5.65	33.48	28.30	18.64			
18	50,000	100,000	75,000	622	48,358	1.25	97.42	5,186.41	61,740.20	7.69	91.51	14	147	6.60	69.34	273.12	10,813.65	0.87	34.35	5.27	17.51			
19	100,000	500,000	300,000	901	49,259	1.82	99.23	4,709.99	66,450.20	6.98	98.49	26	173	12.26	81.60	19,180.39	29,994.04	60.93	95.28	407.23	45.14			
20	500,000	UP		381	49,640	0.77	100.00	1,020.79	67,470.99	1.51	100.00	39	212	18.40	100.00	1,485.96	31,480.00	4.72	100.00	145.57	46.66			
				49,640					67,470.99					212					31,480.00					46.66



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 18 SULAWESI UTARA
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,728	2,728	10.29	10.29	209.65	209.65	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,789	4,517	6.75	17.04	209.90	419.54	0.60	1.19	1	1	1.49	1.49	67.14	67.14	0.93	0.93	31.99	16.00			
3	100	200	150	3,272	7,789	12.34	29.38	618.70	1,038.24	1.76	2.95	1	2	1.49	2.99	2.21	69.36	0.03	0.96	0.36	6.68			
4	200	300	250	2,468	10,257	9.31	38.69	705.80	1,744.04	2.00	4.95	1	3	1.49	4.48	208.00	277.36	2.88	3.84	29.47	15.90			
5	300	500	400	3,895	14,152	14.69	53.38	1,444.80	3,188.84	4.10	9.05	9	12	13.43	17.91	154.67	432.03	2.14	5.98	10.71	13.55			
6	500	750	625	2,414	16,566	9.11	62.48	1,376.21	4,565.05	3.91	12.96	6	18	8.96	26.87	162.06	594.09	2.24	8.22	11.78	13.01			
7	750	1,000	875	2,111	18,677	7.96	70.45	1,735.54	6,300.59	4.93	17.89	13	31	19.40	46.27	769.16	1,363.25	10.64	18.86	44.32	21.64			
8	1,000	1,500	1,250	1,954	20,631	7.37	77.82	1,854.39	8,154.99	5.27	23.16	6	37	8.96	55.22	390.45	1,753.70	5.40	24.26	21.06	21.50			
9	1,500	2,000	1,750	1,280	21,911	4.83	82.65	2,217.23	10,372.22	6.30	29.45	2	39	2.99	58.21	399.33	2,153.03	5.52	29.79	18.01	20.76			
10	2,000	2,500	2,250	749	22,660	2.83	85.47	1,831.30	12,203.52	5.20	34.65	2	41	2.99	61.19	168.04	2,321.07	2.32	32.11	9.18	19.02			
11	2,500	3,000	2,750	591	23,251	2.23	87.70	1,735.20	13,938.72	4.93	39.58	3	44	4.48	65.67	112.86	2,433.93	1.56	33.67	6.50	17.46			
12	3,000	4,000	3,500	660	23,911	2.49	90.19	2,349.41	16,288.13	6.67	46.25	1	45	1.49	67.16	12.75	2,446.67	0.18	33.85	0.54	15.02			
13	4,000	5,000	4,500	452	24,363	1.70	91.89	1,910.92	18,199.05	5.43	51.68	1	46	1.49	68.66	432.30	2,878.98	5.98	39.83	22.62	15.82			
14	5,000	7,500	6,250	535	24,898	2.02	93.91	3,268.99	21,468.04	9.28	60.96	2	48	2.99	71.64	54.19	2,933.17	0.75	40.58	1.66	13.66			
15	7,500	10,000	8,750	354	25,252	1.34	95.25	2,615.80	24,083.84	7.43	68.38	3	51	4.48	76.12	627.91	3,561.08	8.69	49.27	24.00	14.79			
16	10,000	20,000	15,000	483	25,735	1.82	97.07	4,967.12	29,050.96	14.10	82.49	6	57	8.96	85.07	1,057.84	4,618.92	14.64	63.90	21.30	15.90			
17	20,000	50,000	35,000	358	26,093	1.35	98.42	3,723.74	32,774.71	10.57	93.06	2	59	2.99	88.06	48.89	4,667.81	0.68	64.58	1.31	14.24			
18	50,000	100,000	75,000	140	26,233	0.53	98.95	1,029.96	33,804.66	2.92	95.99	1	60	1.49	89.55	50.57	4,718.38	0.70	65.28	4.91	13.96			
19	100,000	500,000	300,000	181	26,414	0.68	99.63	1,246.22	35,050.88	3.54	99.53	3	63	4.48	94.03	1,557.44	6,275.82	21.55	86.82	124.97	17.90			
20	500,000	UP		98	26,512	0.37	100.00	167.27	35,218.15	0.47	100.00	4	67	5.97	100.00	952.31	7,228.13	13.18	100.00	569.32	20.52			
				26,512					35,218.15					67					7,228.13					20.52



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 19 SULAWESI TENGAH
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,206	3,206	18.03	18.03	296.28	296.28	1.69	1.69	8	8	5.44	5.44	1,857.06	1,857.06	0.92	0.92	626.80	626.80			
2	50	100	75	2,232	5,438	12.55	30.58	426.13	722.41	2.43	4.11	3	11	2.04	7.48	92.93	1,949.99	0.05	0.97	21.81	269.93			
3	100	200	150	2,924	8,362	16.44	47.03	795.13	1,517.54	4.53	8.64	4	15	2.72	10.20	182.55	2,132.54	0.09	1.06	22.96	140.53			
4	200	300	250	1,702	10,064	9.57	56.60	593.29	2,110.82	3.38	12.02	11	26	7.48	17.69	1,053.90	3,186.44	0.52	1.58	177.64	150.96			
5	300	500	400	2,065	12,129	11.61	68.21	1,163.73	3,274.55	6.63	18.65	14	40	9.52	27.21	664.68	3,851.12	0.33	1.91	57.12	117.61			
6	500	750	625	1,167	13,296	6.56	74.78	950.87	4,225.42	5.42	24.07	5	45	3.40	30.61	492.38	4,343.50	0.24	2.15	51.78	102.79			
7	750	1,000	875	903	14,199	5.08	79.85	953.56	5,178.98	5.43	29.50	4	49	2.72	33.33	27.08	4,370.58	0.01	2.17	2.84	84.39			
8	1,000	1,500	1,250	873	15,072	4.91	84.76	1,480.41	6,659.39	8.43	37.93	8	57	5.44	38.78	3,119.71	7,490.29	1.55	3.71	210.73	112.48			
9	1,500	2,000	1,750	584	15,656	3.28	88.05	1,165.16	7,824.55	6.64	44.57	3	60	2.04	40.82	623.31	8,113.60	0.31	4.02	53.50	103.69			
10	2,000	2,500	2,250	355	16,011	2.00	90.05	855.77	8,680.32	4.87	49.44	13	73	8.84	49.66	1,504.61	9,618.21	0.75	4.77	175.82	110.80			
11	2,500	3,000	2,750	256	16,267	1.44	91.49	806.89	9,487.20	4.60	54.04	4	77	2.72	52.38	538.81	10,157.02	0.27	5.03	66.78	107.06			
12	3,000	4,000	3,500	252	16,519	1.42	92.90	947.60	10,434.80	5.40	59.43	6	83	4.08	56.46	797.33	10,954.36	0.40	5.43	84.14	104.98			
13	4,000	5,000	4,500	210	16,729	1.18	94.08	912.93	11,347.73	5.20	64.63	5	88	3.40	59.86	5,820.72	16,775.07	2.88	8.31	637.59	147.83			
14	5,000	7,500	6,250	254	16,983	1.43	95.51	1,335.83	12,683.56	7.61	72.24	9	97	6.12	65.99	11,428.37	28,203.44	5.66	13.98	855.53	222.36			
15	7,500	10,000	8,750	188	17,171	1.06	96.57	949.24	13,632.80	5.41	77.65	6	103	4.08	70.07	3,588.33	31,791.77	1.78	15.75	378.02	233.20			
16	10,000	20,000	15,000	262	17,433	1.47	98.04	1,429.55	15,062.35	8.14	85.79	8	111	5.44	75.51	14,343.63	46,135.40	7.11	22.86	1003.37	306.30			
17	20,000	50,000	35,000	177	17,610	1.00	99.04	1,187.85	16,250.20	6.77	92.56	19	130	12.93	88.44	10,082.19	56,217.59	5.00	27.86	848.78	345.95			
18	50,000	100,000	75,000	73	17,683	0.41	99.45	816.47	17,066.67	4.65	97.21	7	137	4.76	93.20	118,113.54	174,331.12	58.53	86.39	14466.36	1021.47			
19	100,000	500,000	300,000	63	17,746	0.35	99.80	367.03	17,433.70	2.09	99.30	1	138	0.68	93.88	22,986.87	197,317.99	11.39	97.78	6262.89	1131.82			
20	500,000	UP		35	17,781	0.20	100.00	123.49	17,557.19	0.70	100.00	9	147	6.12	100.00	4,471.61	201,789.61	2.22	100.00	3621.05	1149.33			
				17,781					17,557.19					147					201,789.61					1149.33



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 20 SULAWESI SELATAN
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,129	9,129	13.98	13.98	1,203.76	1,203.76	1.83	1.83	5	5	3.60	3.60	3,030.07	3,030.07	8.00	8.00	251.72	251.72			
2	50	100	75	5,000	14,129	7.66	21.64	630.08	1,833.85	0.96	2.78	3	8	2.16	5.76	145.18	3,175.25	0.38	8.38	23.04	173.15			
3	100	200	150	10,422	24,551	15.97	37.61	1,940.60	3,774.45	2.94	5.73	7	15	5.04	10.79	348.20	3,523.45	0.92	9.30	17.94	93.35			
4	200	300	250	6,453	31,004	9.89	47.49	1,842.08	5,616.53	2.80	8.52	2	17	1.44	12.23	15.92	3,539.37	0.04	9.34	0.86	63.02			
5	300	500	400	9,213	40,217	14.11	61.61	4,198.46	9,814.99	6.37	14.89	9	26	6.47	18.71	1,387.53	4,926.90	3.66	13.00	33.05	50.20			
6	500	750	625	5,987	46,204	9.17	70.78	4,097.36	13,912.35	6.22	21.11	10	36	7.19	25.90	257.34	5,184.25	0.68	13.68	6.28	37.26			
7	750	1,000	875	4,395	50,599	6.73	77.51	4,041.38	17,953.73	6.13	27.25	8	44	5.76	31.65	676.41	5,860.65	1.78	15.46	16.74	32.64			
8	1,000	1,500	1,250	3,423	54,022	5.24	82.76	4,767.18	22,720.91	7.23	34.48	4	48	2.88	34.53	72.62	5,933.28	0.19	15.66	1.52	26.11			
9	1,500	2,000	1,750	2,576	56,598	3.95	86.70	3,753.32	26,474.24	5.70	40.18	3	51	2.16	36.69	2,246.41	8,179.68	5.93	21.58	59.85	30.90			
10	2,000	2,500	2,250	1,209	57,807	1.85	88.55	2,638.43	29,112.66	4.00	44.18	3	54	2.16	38.85	24.24	8,203.93	0.06	21.65	0.92	28.18			
11	2,500	3,000	2,750	942	58,749	1.44	90.00	2,794.35	31,907.01	4.24	48.42	3	57	2.16	41.01	147.96	8,351.88	0.39	22.04	5.29	26.18			
12	3,000	4,000	3,500	1,439	60,188	2.20	92.20	3,897.34	35,804.36	5.91	54.33	4	61	2.88	43.88	3,095.44	11,447.32	8.17	30.21	79.42	31.97			
13	4,000	5,000	4,500	804	60,992	1.23	93.43	3,335.69	39,140.04	5.06	59.40	1	62	0.72	44.60	58.00	11,505.32	0.15	30.36	1.74	29.40			
14	5,000	7,500	6,250	1,123	62,115	1.72	95.15	5,523.29	44,663.33	8.38	67.78	5	67	3.60	48.20	393.57	11,898.89	1.04	31.40	7.13	26.64			
15	7,500	10,000	8,750	591	62,706	0.91	96.06	3,806.56	48,469.90	5.78	73.56	3	70	2.16	50.36	6,241.15	18,140.05	16.47	47.87	163.96	37.43			
16	10,000	20,000	15,000	972	63,678	1.49	97.55	7,709.91	56,179.81	11.70	85.26	10	80	7.19	57.55	84.70	18,224.74	0.22	48.09	1.10	32.44			
17	20,000	50,000	35,000	685	64,363	1.05	98.60	6,237.13	62,416.94	9.47	94.72	24	104	17.27	74.82	1,216.86	19,441.60	3.21	51.30	19.51	31.15			
18	50,000	100,000	75,000	355	64,718	0.54	99.14	2,295.35	64,712.29	3.48	98.20	11	115	7.91	82.73	857.04	20,298.64	2.26	53.56	37.34	31.37			
19	100,000	500,000	300,000	372	65,090	0.57	99.71	2,208.83	66,921.12	3.35	101.56	12	127	8.63	91.37	988.81	21,287.45	2.61	56.17	44.77	31.81			
20	500,000	UP		189	65,279	0.29	100.00	1,025.17	65,895.95	1.56	100.00	12	139	8.63	100.00	16,610.18	37,897.63	43.83	100.00	1620.24	57.51			
				65,279					65,895.95					139					37,897.63					57.51



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 21 SULAWESI TENGGARA
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,632	1,632	14.29	14.29	397.40	397.40	2.83	2.83	1	1	6.25	6.25	7.37	7.37	1.13	1.13	1.86	1.86			
2	50	100	75	856	2,488	7.50	21.79	226.34	623.74	1.61	4.44	2	3	12.50	18.75	29.33	36.70	4.48	5.61	12.96	5.88			
3	100	200	150	1,778	4,266	15.57	37.36	405.52	1,029.26	2.89	7.33	1	4	6.25	25.00	63.43	100.14	9.69	15.30	15.64	9.73			
4	200	300	250	1,396	5,662	12.23	49.59	456.47	1,485.74	3.25	10.58	1	5	6.25	31.25	0.14	100.28	0.02	15.32	0.03	6.75			
5	300	500	400	1,746	7,408	15.29	64.88	1,003.42	2,489.16	7.15	17.73	4	9	25.00	56.25	81.03	181.30	12.38	27.70	8.08	7.28			
6	500	750	625	1,052	8,460	9.21	74.09	941.32	3,430.47	6.71	24.44	2	11	12.50	68.75	52.86	234.17	8.08	35.78	5.62	6.83			
7	750	1,000	875	648	9,108	5.68	79.77	831.43	4,261.91	5.92	30.36	0	11	0.00	68.75	0.00	234.17	0.00	35.78	0.00	5.49			
8	1,000	1,500	1,250	673	9,781	5.89	85.66	1,279.09	5,541.00	9.11	39.47	0	11	0.00	68.75	0.00	234.17	0.00	35.78	0.00	4.23			
9	1,500	2,000	1,750	415	10,196	3.63	89.30	881.75	6,422.75	6.28	45.75	1	12	6.25	75.00	194.25	428.42	29.68	65.46	22.03	6.67			
10	2,000	2,500	2,250	199	10,395	1.74	91.04	465.73	6,888.48	3.32	49.07	0	12	0.00	75.00	0.00	428.42	0.00	65.46	0.00	6.22			
11	2,500	3,000	2,750	163	10,558	1.43	92.47	492.92	7,381.40	3.51	52.58	0	12	0.00	75.00	0.00	428.42	0.00	65.46	0.00	5.80			
12	3,000	4,000	3,500	152	10,710	1.33	93.80	528.40	7,909.80	3.76	56.35	0	12	0.00	75.00	0.00	428.42	0.00	65.46	0.00	5.42			
13	4,000	5,000	4,500	158	10,868	1.38	95.18	378.04	8,287.84	2.69	59.04	1	13	6.25	81.25	5.00	433.42	0.76	66.22	1.32	5.23			
14	5,000	7,500	6,250	146	11,014	1.28	96.46	755.50	9,043.34	5.38	64.42	0	13	0.00	81.25	0.00	433.42	0.00	66.22	0.00	4.79			
15	7,500	10,000	8,750	66	11,080	0.58	97.04	520.73	9,564.07	3.71	68.13	0	13	0.00	81.25	0.00	433.42	0.00	66.22	0.00	4.53			
16	10,000	20,000	15,000	152	11,232	1.33	98.37	1,564.18	11,128.25	11.14	79.27	0	13	0.00	81.25	0.00	433.42	0.00	66.22	0.00	3.89			
17	20,000	50,000	35,000	106	11,338	0.93	99.30	2,337.69	13,465.94	16.65	95.93	1	14	6.25	87.50	106.54	539.96	16.28	82.50	4.56	4.01			
18	50,000	100,000	75,000	28	11,366	0.25	99.54	203.96	13,669.90	1.45	97.38	1	15	6.25	93.75	20.63	560.59	3.15	85.65	10.12	4.10			
19	100,000	500,000	300,000	33	11,399	0.29	99.83	281.50	13,951.40	2.01	99.38	1	16	6.25	100.00	93.90	654.49	14.35	100.00	33.36	4.69			
20	500,000	UP		19	11,418	0.17	100.00	86.39	14,037.79	0.62	100.00	0	16	0.00	100.00	0.00	654.49	0.00	100.00	0.00	4.66			
				11,418					14,037.79					16					654.49					4.66



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 22 BALI
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,672	8,672	12.99	12.99	1,088.02	1,088.02	0.87	0.87	8	8	1.15	1.15	209.82	209.82	0.38	0.38	19.28	19.28			
2	50	100	75	4,787	13,459	7.17	20.15	685.79	1,773.80	0.55	1.42	7	15	1.00	2.15	300.88	510.70	0.55	0.93	43.87	28.79			
3	100	200	150	8,279	21,738	12.40	32.55	2,669.72	4,443.52	2.14	3.57	12	27	1.72	3.87	129.59	640.29	0.23	1.16	4.85	14.41			
4	200	300	250	5,925	27,663	8.87	41.42	1,584.40	6,027.92	1.27	4.84	9	36	1.29	5.16	478.33	1,118.62	0.87	2.03	30.19	18.56			
5	300	500	400	7,737	35,400	11.59	53.01	3,236.87	9,264.78	2.60	7.44	12	48	1.72	6.89	518.84	1,637.46	0.94	2.97	16.03	17.67			
6	500	750	625	5,226	40,626	7.83	60.83	3,468.57	12,733.36	2.79	10.22	29	77	4.16	11.05	738.14	2,375.59	1.34	4.30	21.28	18.66			
7	750	1,000	875	4,464	45,090	6.68	67.52	4,020.91	16,754.27	3.23	13.45	26	103	3.73	14.78	715.41	3,091.00	1.30	5.60	17.79	18.45			
8	1,000	1,500	1,250	4,423	49,513	6.62	74.14	6,288.96	23,043.23	5.05	18.50	26	129	3.73	18.51	536.27	3,627.27	0.97	6.57	8.53	15.74			
9	1,500	2,000	1,750	3,323	52,836	4.98	79.12	6,379.78	29,423.00	5.12	23.62	37	166	5.31	23.82	2,384.88	6,012.15	4.32	10.89	37.38	20.43			
10	2,000	2,500	2,250	2,067	54,903	3.10	82.21	5,613.08	35,036.08	4.51	28.13	29	195	4.16	27.98	2,036.80	8,048.95	3.69	14.58	36.29	22.97			
11	2,500	3,000	2,750	1,662	56,565	2.49	84.70	5,485.44	40,521.53	4.40	32.54	30	225	4.30	32.28	4,579.71	12,628.66	8.30	22.88	83.49	31.17			
12	3,000	4,000	3,500	1,987	58,552	2.98	87.68	8,134.53	48,656.06	6.53	39.07	36	261	5.16	37.45	2,180.53	14,809.20	3.95	26.83	26.81	30.44			
13	4,000	5,000	4,500	1,300	59,852	1.95	89.62	7,047.93	55,703.99	5.66	44.73	27	288	3.87	41.32	1,510.33	16,319.52	2.74	29.57	21.43	29.30			
14	5,000	7,500	6,250	1,764	61,616	2.64	92.27	11,715.26	67,419.24	9.41	54.13	51	339	7.32	48.64	3,854.62	20,174.15	6.98	36.55	32.90	29.92			
15	7,500	10,000	8,750	961	62,577	1.44	93.70	8,459.16	75,878.40	6.79	60.93	26	365	3.73	52.37	6,775.63	26,949.78	12.28	48.83	80.10	35.52			
16	10,000	20,000	15,000	1,481	64,058	2.22	95.92	18,487.33	94,365.73	14.84	75.77	53	418	7.60	59.97	3,138.21	30,087.99	5.69	54.52	16.97	31.88			
17	20,000	50,000	35,000	1,174	65,232	1.76	97.68	16,684.08	111,049.81	13.40	89.17	51	469	7.32	67.29	4,446.04	34,534.03	8.06	62.57	26.65	31.10			
18	50,000	100,000	75,000	574	65,806	0.86	98.54	6,399.80	117,449.61	5.14	94.30	58	527	8.32	75.61	3,714.18	38,248.20	6.73	69.30	58.04	32.57			
19	100,000	500,000	300,000	640	66,446	0.96	99.50	5,933.78	123,383.39	4.76	99.07	111	638	15.93	91.54	15,725.11	53,973.32	28.49	97.79	265.01	43.74			
20	500,000	UP		335	66,781	0.50	100.00	1,159.68	124,543.07	0.93	100.00	59	697	8.46	100.00	1,217.78	55,191.10	2.21	100.00	105.01	44.31			
				66,781					124,543.07					697					55,191.10					44.31



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 23 NUSA TENGGARA BARAT
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,475	2,475	12.25	12.25	239.74	239.74	0.98	0.98	6	6	1.86	1.86	713.25	713.25	0.28	0.28	297.52	297.52			
2	50	100	75	2,092	4,567	10.36	22.61	262.25	501.99	1.07	2.06	1	7	0.31	2.17	0.85	714.10	0.00	0.28	0.33	142.25			
3	100	200	150	3,093	7,660	15.31	37.92	708.13	1,210.12	2.90	4.96	6	13	1.86	4.02	290.97	1,005.07	0.11	0.39	41.09	83.06			
4	200	300	250	2,293	9,953	11.35	49.27	781.52	1,991.64	3.20	8.16	2	15	0.62	4.64	374.79	1,379.87	0.15	0.54	47.96	69.28			
5	300	500	400	2,781	12,734	13.77	63.04	1,243.96	3,235.60	5.09	13.25	24	39	7.43	12.07	1,352.38	2,732.24	0.53	1.07	108.72	84.44			
6	500	750	625	1,727	14,461	8.55	71.59	1,201.32	4,436.91	4.92	18.17	45	84	13.93	26.01	2,388.27	5,120.51	0.94	2.01	198.80	115.41			
7	750	1,000	875	1,321	15,782	6.54	78.13	1,273.46	5,710.38	5.22	23.39	59	143	18.27	44.27	9,158.03	14,278.54	3.60	5.61	719.14	250.05			
8	1,000	1,500	1,250	1,008	16,790	4.99	83.12	1,657.75	7,368.13	6.79	30.18	25	168	7.74	52.01	3,821.90	18,100.44	1.50	7.11	230.55	245.66			
9	1,500	2,000	1,750	623	17,413	3.08	86.21	1,293.16	8,661.29	5.30	35.47	16	184	4.95	56.97	2,662.89	20,763.34	1.05	8.16	205.92	239.73			
10	2,000	2,500	2,250	430	17,843	2.13	88.34	970.93	9,632.22	3.98	39.45	15	199	4.64	61.61	6,418.19	27,181.53	2.52	10.68	661.04	282.19			
11	2,500	3,000	2,750	352	18,195	1.74	90.08	915.53	10,547.75	3.75	43.20	18	217	5.57	67.18	8,041.14	35,222.67	3.16	13.84	878.30	333.94			
12	3,000	4,000	3,500	339	18,534	1.68	91.76	1,150.68	11,698.43	4.71	47.91	9	226	2.79	69.97	10,399.79	45,622.45	4.09	17.92	903.79	389.99			
13	4,000	5,000	4,500	292	18,826	1.45	93.20	1,436.04	13,134.47	5.88	53.79	9	235	2.79	72.76	4,686.15	50,308.61	1.84	19.77	326.33	383.03			
14	5,000	7,500	6,250	337	19,163	1.67	94.87	2,037.36	15,171.83	8.34	62.14	27	262	8.36	81.11	14,202.97	64,511.57	5.58	25.35	697.13	425.21			
15	7,500	10,000	8,750	220	19,383	1.09	95.96	1,742.74	16,914.57	7.14	69.27	11	273	3.41	84.52	13,414.48	77,926.05	5.27	30.62	769.73	460.70			
16	10,000	20,000	15,000	357	19,740	1.77	97.73	3,336.63	20,251.20	13.67	82.94	19	292	5.88	90.40	40,350.50	118,276.55	15.85	46.47	1209.32	584.05			
17	20,000	50,000	35,000	212	19,952	1.05	98.78	2,340.16	22,591.36	9.58	92.52	12	304	3.72	94.12	55,613.16	173,889.70	21.85	68.32	2376.47	769.72			
18	50,000	100,000	75,000	104	20,056	0.51	99.29	1,071.11	23,662.47	4.39	96.91	8	312	2.48	96.59	70,365.46	244,255.17	27.65	95.96	6569.38	1032.25			
19	100,000	500,000	300,000	87	20,143	0.43	99.72	514.57	24,177.04	2.11	99.02	7	319	2.17	98.76	6,169.69	250,424.86	2.42	98.39	1199.00	1035.80			
20	500,000	UP		56	20,199	0.28	100.00	239.57	24,416.62	0.98	100.00	4	323	1.24	100.00	4,103.18	254,528.04	1.61	100.00	1712.69	1042.44			
				20,199					24,416.62					323					254,528.04					1042.44



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 24 NUSA TENGGARA TIMUR
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,333	1,333	11.25	11.25	143.78	143.78	0.88	0.88	1	1	2.78	2.78	2.89	2.89	0.05	0.05	2.01	2.01			
2	50	100	75	822	2,155	6.94	18.18	145.85	289.64	0.89	1.78	3	4	8.33	11.11	26.61	29.50	0.43	0.47	18.24	10.18			
3	100	200	150	1,396	3,551	11.78	29.96	409.02	698.66	2.51	4.28	0	4	0.00	11.11	0.00	29.50	0.00	0.47	0.00	4.22			
4	200	300	250	1,307	4,858	11.03	40.99	526.43	1,225.08	3.23	7.51	1	5	2.78	13.89	79.82	109.32	1.28	1.75	15.16	8.92			
5	300	500	400	1,634	6,492	13.79	54.78	910.23	2,135.31	5.58	13.09	3	8	8.33	22.22	784.22	893.54	12.55	14.30	86.16	41.85			
6	500	750	625	1,075	7,567	9.07	63.85	853.95	2,989.27	5.24	18.33	1	9	2.78	25.00	0.50	894.04	0.01	14.31	0.06	29.91			
7	750	1,000	875	841	8,408	7.10	70.95	950.26	3,939.53	5.83	24.16	3	12	8.33	33.33	616.28	1,510.32	9.86	24.17	64.85	38.34			
8	1,000	1,500	1,250	856	9,264	7.22	78.17	1,439.90	5,379.43	8.83	32.98	2	14	5.56	38.89	787.57	2,297.88	12.60	36.77	54.70	42.72			
9	1,500	2,000	1,750	564	9,828	4.76	82.93	1,237.38	6,616.81	7.59	40.57	1	15	2.78	41.67	580.79	2,878.68	9.29	46.07	46.94	43.51			
10	2,000	2,500	2,250	328	10,156	2.77	85.70	807.36	7,424.17	4.95	45.52	1	16	2.78	44.44	6.51	2,885.18	0.10	46.17	0.81	38.86			
11	2,500	3,000	2,750	311	10,467	2.62	88.32	891.07	8,315.24	5.46	50.98	2	18	5.56	50.00	1,289.06	4,174.25	20.63	66.80	144.67	50.20			
12	3,000	4,000	3,500	326	10,793	2.75	91.07	1,310.23	9,625.47	8.03	59.02	1	19	2.78	52.78	1,138.09	5,312.33	18.21	85.02	86.86	55.19			
13	4,000	5,000	4,500	260	11,053	2.19	93.27	1,263.82	10,889.28	7.75	66.77	1	20	2.78	55.56	8.19	5,320.52	0.13	85.15	0.65	48.86			
14	5,000	7,500	6,250	237	11,290	2.00	95.27	1,623.69	12,512.98	9.96	76.72	4	24	11.11	66.67	61.26	5,381.78	0.98	86.13	3.77	43.01			
15	7,500	10,000	8,750	157	11,447	1.32	96.59	929.98	13,442.96	5.70	82.43	2	26	5.56	72.22	127.77	5,509.55	2.04	88.17	13.74	40.98			
16	10,000	20,000	15,000	167	11,614	1.41	98.00	1,127.02	14,569.98	6.91	89.34	1	27	2.78	75.00	276.62	5,786.18	4.43	92.60	24.54	39.71			
17	20,000	50,000	35,000	118	11,732	1.00	99.00	1,100.91	15,670.89	6.75	96.09	3	30	8.33	83.33	26.66	5,812.84	0.43	93.03	2.42	37.09			
18	50,000	100,000	75,000	38	11,770	0.32	99.32	246.32	15,917.21	1.51	97.60	1	31	2.78	86.11	74.34	5,887.19	1.19	94.22	30.18	36.99			
19	100,000	500,000	300,000	37	11,807	0.31	99.63	262.57	16,179.78	1.61	99.21	2	33	5.56	91.67	346.15	6,233.34	5.54	99.76	131.83	38.53			
20	500,000	UP		44	11,851	0.37	100.00	129.41	16,309.19	0.79	100.00	3	36	8.33	100.00	15.23	6,248.57	0.24	100.00	11.77	38.31			
				11,851					16,309.19					36					6,248.57					38.31



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 25 MALUKU
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,594	1,594	18.58	18.58	89.54	89.54	0.78	0.78	5	5	22.73	22.73	100.84	100.84	2.25	2.25	112.62	112.62			
2	50	100	75	713	2,307	8.31	26.88	125.35	214.88	1.09	1.87	1	6	4.55	27.27	52.93	153.76	1.18	3.43	42.22	71.56			
3	100	200	150	1,021	3,328	11.90	38.78	275.55	490.43	2.40	4.26	1	7	4.55	31.82	190.00	343.76	4.24	7.67	68.95	70.09			
4	200	300	250	772	4,100	9.00	47.78	247.68	738.11	2.15	6.42	1	8	4.55	36.36	148.05	491.82	3.30	10.98	59.78	66.63			
5	300	500	400	1,152	5,252	13.43	61.20	566.17	1,304.29	4.92	11.34	1	9	4.55	40.91	14.90	506.72	0.33	11.31	2.63	38.85			
6	500	750	625	716	5,968	8.34	69.55	570.82	1,875.11	4.96	16.30	1	10	4.55	45.45	171.64	678.36	3.83	15.14	30.07	36.18			
7	750	1,000	875	454	6,422	5.29	74.84	520.93	2,396.04	4.53	20.83	2	12	9.09	54.55	718.64	1,397.00	16.04	31.18	137.95	58.30			
8	1,000	1,500	1,250	593	7,015	6.91	81.75	967.48	3,363.52	8.41	29.24	3	15	13.64	68.18	2,386.50	3,783.51	53.27	84.45	246.67	112.49			
9	1,500	2,000	1,750	350	7,365	4.08	85.83	778.89	4,142.41	6.77	36.01	0	15	0.00	68.18	0.00	3,783.51	0.00	84.45	0.00	91.34			
10	2,000	2,500	2,250	234	7,599	2.73	88.56	673.52	4,815.93	5.85	41.86	0	15	0.00	68.18	0.00	3,783.51	0.00	84.45	0.00	78.56			
11	2,500	3,000	2,750	184	7,783	2.14	90.70	653.23	5,469.16	5.68	47.54	0	15	0.00	68.18	0.00	3,783.51	0.00	84.45	0.00	69.18			
12	3,000	4,000	3,500	188	7,971	2.19	92.89	890.83	6,359.99	7.74	55.29	0	15	0.00	68.18	0.00	3,783.51	0.00	84.45	0.00	59.49			
13	4,000	5,000	4,500	106	8,077	1.24	94.13	554.15	6,914.14	4.82	60.10	1	16	4.55	72.73	28.93	3,812.43	0.65	85.10	5.22	55.14			
14	5,000	7,500	6,250	132	8,209	1.54	95.66	1,044.75	7,958.89	9.08	69.18	0	16	0.00	72.73	0.00	3,812.43	0.00	85.10	0.00	47.90			
15	7,500	10,000	8,750	96	8,305	1.12	96.78	756.59	8,715.48	6.58	75.76	0	16	0.00	72.73	0.00	3,812.43	0.00	85.10	0.00	43.74			
16	10,000	20,000	15,000	121	8,426	1.41	98.19	1,398.49	10,113.96	12.16	87.92	3	19	13.64	86.36	361.61	4,174.04	8.07	93.17	25.86	41.27			
17	20,000	50,000	35,000	95	8,521	1.11	99.30	1,046.92	11,160.89	9.10	97.02	0	19	0.00	86.36	0.00	4,174.04	0.00	93.17	0.00	37.40			
18	50,000	100,000	75,000	10	8,531	0.12	99.42	72.65	11,233.53	0.63	97.65	0	19	0.00	86.36	0.00	4,174.04	0.00	93.17	0.00	37.16			
19	100,000	500,000	300,000	32	8,563	0.37	99.79	215.67	11,449.20	1.87	99.52	2	21	9.09	95.45	0.00	4,174.04	0.00	93.17	0.00	36.46			
20	500,000	UP		18	8,581	0.21	100.00	54.67	11,503.88	0.48	100.00	1	22	4.55	100.00	305.97	4,480.02	6.83	100.00	559.62	38.94			
				8,581					11,503.88					22					4,480.02					38.94



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 26 IRIAN JAYA/PAPUA
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,426	1,426	10.22	10.22	250.67	250.67	0.93	0.93	2	2	4.00	4.00	134.16	134.16	1.62	1.62	53.52	53.52			
2	50	100	75	725	2,151	5.20	15.41	280.19	530.87	1.03	1.96	2	4	4.00	8.00	107.92	242.08	1.31	2.93	38.52	45.60			
3	100	200	150	1,471	3,622	10.54	25.96	549.55	1,080.41	2.03	3.99	4	8	8.00	16.00	23.36	265.44	0.28	3.21	4.25	24.57			
4	200	300	250	1,280	4,902	9.17	35.13	509.04	1,589.45	1.88	5.87	2	10	4.00	20.00	250.00	515.44	3.02	6.24	49.11	32.43			
5	300	500	400	2,062	6,964	14.78	49.91	1,437.63	3,027.08	5.31	11.17	8	18	16.00	36.00	1,418.73	1,934.17	17.16	23.40	98.69	63.90			
6	500	750	625	1,362	8,326	9.76	59.67	1,365.17	4,392.25	5.04	16.21	2	20	4.00	40.00	293.44	2,227.61	3.55	26.95	21.49	50.72			
7	750	1,000	875	1,163	9,489	8.33	68.00	1,644.43	6,036.68	6.07	22.28	5	25	10.00	50.00	2,171.49	4,399.10	26.27	53.22	132.05	72.87			
8	1,000	1,500	1,250	1,068	10,557	7.65	75.66	2,112.73	8,149.41	7.80	30.08	2	27	4.00	54.00	79.61	4,478.71	0.96	54.18	3.77	54.96			
9	1,500	2,000	1,750	689	11,246	4.94	80.59	1,970.34	10,119.75	7.27	37.35	4	31	8.00	62.00	1,957.49	6,436.20	23.68	77.86	99.35	63.60			
10	2,000	2,500	2,250	456	11,702	3.27	83.86	1,486.55	11,606.30	5.49	42.84	0	31	0.00	62.00	0.00	6,436.20	0.00	77.86	0.00	55.45			
11	2,500	3,000	2,750	320	12,022	2.29	86.15	1,274.16	12,880.46	4.70	47.54	1	32	2.00	64.00	491.99	6,928.19	5.95	83.82	38.61	53.79			
12	3,000	4,000	3,500	464	12,486	3.33	89.48	1,898.97	14,779.44	7.01	54.55	1	33	2.00	66.00	16.01	6,944.21	0.19	84.01	0.84	46.99			
13	4,000	5,000	4,500	288	12,774	2.06	91.54	1,841.87	16,621.31	6.80	61.35	1	34	2.00	68.00	44.37	6,988.57	0.54	84.55	2.41	42.05			
14	5,000	7,500	6,250	371	13,145	2.66	94.20	2,326.07	18,947.38	8.59	69.94	1	35	2.00	70.00	9.69	6,998.26	0.12	84.66	0.42	36.94			
15	7,500	10,000	8,750	180	13,325	1.29	95.49	1,802.67	20,750.05	6.65	76.59	2	37	4.00	74.00	1.52	6,999.78	0.02	84.68	0.08	33.73			
16	10,000	20,000	15,000	241	13,566	1.73	97.22	2,348.82	23,098.87	8.67	85.26	3	40	6.00	80.00	50.25	7,050.03	0.61	85.29	2.14	30.52			
17	20,000	50,000	35,000	210	13,776	1.50	98.72	2,079.14	25,178.01	7.67	92.94	5	45	10.00	90.00	593.19	7,643.21	7.18	92.47	28.53	30.36			
18	50,000	100,000	75,000	76	13,852	0.54	99.27	768.81	25,946.82	2.84	95.78	3	48	6.00	96.00	556.22	8,199.43	6.73	99.20	72.35	31.60			
19	100,000	500,000	300,000	87	13,939	0.62	99.89	991.13	26,937.95	3.66	99.43	2	50	4.00	100.00	66.46	8,265.89	0.80	100.00	6.71	30.68			
20	500,000	UP		15	13,954	0.11	100.00	153.25	27,091.21	0.57	100.00	0	50	0.00	100.00	0.00	8,265.89	0.00	100.00	0.00	30.51			
				13,954					27,091.21					50					8,265.89					30.51



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 27 MALUKU UTARA
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	231	231	9.28	9.28	8.93	8.93	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	188	419	7.56	16.84	14.81	23.75	0.35	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	317	736	12.74	29.58	49.03	72.78	1.15	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	247	983	9.93	39.51	67.35	140.12	1.58	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	320	1,303	12.86	52.37	146.00	286.12	3.42	6.71	1	1	14.29	14.29	7.86	7.86	0.18	0.18	5.38	2.75			
6	500	750	625	229	1,532	9.20	61.58	152.52	438.64	3.58	10.29	0	1	0.00	14.29	0.00	7.86	0.00	0.18	0.00	1.79			
7	750	1,000	875	200	1,732	8.04	69.61	261.14	699.78	6.12	16.41	1	2	14.29	28.57	327.49	335.35	7.54	7.72	125.41	47.92			
8	1,000	1,500	1,250	188	1,920	7.56	77.17	363.29	1,063.07	8.52	24.93	0	2	0.00	28.57	0.00	335.35	0.00	7.72	0.00	31.55			
9	1,500	2,000	1,750	135	2,055	5.43	82.60	377.12	1,440.19	8.84	33.77	1	3	14.29	42.86	37.68	373.03	0.87	8.59	9.99	25.90			
10	2,000	2,500	2,250	60	2,115	2.41	85.01	201.61	1,641.80	4.73	38.50	0	3	0.00	42.86	0.00	373.03	0.00	8.59	0.00	22.72			
11	2,500	3,000	2,750	79	2,194	3.18	88.18	296.57	1,938.37	6.95	45.46	0	3	0.00	42.86	0.00	373.03	0.00	8.59	0.00	19.24			
12	3,000	4,000	3,500	58	2,252	2.33	90.51	302.68	2,241.04	7.10	52.56	0	3	0.00	42.86	0.00	373.03	0.00	8.59	0.00	16.65			
13	4,000	5,000	4,500	44	2,296	1.77	92.28	310.38	2,551.42	7.28	59.83	1	4	14.29	57.14	217.90	590.93	5.02	13.60	70.20	23.16			
14	5,000	7,500	6,250	50	2,346	2.01	94.29	435.85	2,987.28	10.22	70.06	0	4	0.00	57.14	0.00	590.93	0.00	13.60	0.00	19.78			
15	7,500	10,000	8,750	40	2,386	1.61	95.90	297.06	3,284.33	6.97	77.02	0	4	0.00	57.14	0.00	590.93	0.00	13.60	0.00	17.99			
16	10,000	20,000	15,000	37	2,423	1.49	97.39	406.39	3,690.72	9.53	86.55	2	6	28.57	85.71	3,752.75	4,343.68	86.40	100.00	923.43	117.69			
17	20,000	50,000	35,000	19	2,442	0.76	98.15	320.10	4,010.83	7.51	94.06	0	6	0.00	85.71	0.00	4,343.68	0.00	100.00	0.00	108.30			
18	50,000	100,000	75,000	23	2,465	0.92	99.08	120.76	4,131.58	2.83	96.89	0	6	0.00	85.71	0.00	4,343.68	0.00	100.00	0.00	105.13			
19	100,000	500,000	300,000	13	2,478	0.52	99.60	106.66	4,238.24	2.50	99.39	1	7	14.29	100.00	0.00	4,343.68	0.00	100.00	0.00	102.49			
20	500,000	UP		10	2,488	0.40	100.00	25.92	4,264.17	0.61	100.00	0	7	0.00	100.00	0.00	4,343.68	0.00	100.00	0.00	101.86			
				2,488					4,264.17					7					4,343.68					101.86



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 28 IRIAN JAYA BARAT
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	485	485	8.77	8.77	24.23	24.23	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	285	770	5.15	13.92	39.64	63.87	0.38	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	773	1,543	13.98	27.90	231.14	295.01	2.24	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	593	2,136	10.72	38.63	255.16	550.17	2.48	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	929	3,065	16.80	55.42	559.21	1,109.39	5.43	10.77	1	1	5.00	5.00	48.83	48.83	0.86	0.86	8.73	4.40			
6	500	750	625	528	3,593	9.55	64.97	481.31	1,590.69	4.67	15.45	1	2	5.00	10.00	32.63	81.46	0.58	1.44	6.78	5.12			
7	750	1,000	875	412	4,005	7.45	72.42	663.40	2,254.09	6.44	21.89	1	3	5.00	15.00	584.55	666.01	10.31	11.75	88.11	29.55			
8	1,000	1,500	1,250	391	4,396	7.07	79.49	700.76	2,954.85	6.80	28.69	1	4	5.00	20.00	24.16	690.17	0.43	12.18	3.45	23.36			
9	1,500	2,000	1,750	246	4,642	4.45	83.94	979.88	3,934.72	9.51	38.21	2	6	10.00	30.00	386.49	1,076.66	6.82	19.00	39.44	27.36			
10	2,000	2,500	2,250	128	4,770	2.31	86.26	507.60	4,442.33	4.93	43.13	0	6	0.00	30.00	0.00	1,076.66	0.00	19.00	0.00	24.24			
11	2,500	3,000	2,750	130	4,900	2.35	88.61	627.54	5,069.87	6.09	49.23	1	7	5.00	35.00	202.51	1,279.17	3.57	22.57	32.27	25.23			
12	3,000	4,000	3,500	123	5,023	2.22	90.83	578.07	5,647.94	5.61	54.84	1	8	5.00	40.00	29.89	1,309.07	0.53	23.10	5.17	23.18			
13	4,000	5,000	4,500	82	5,105	1.48	92.31	580.80	6,228.74	5.64	60.48	0	8	0.00	40.00	0.00	1,309.07	0.00	23.10	0.00	21.02			
14	5,000	7,500	6,250	124	5,229	2.24	94.56	879.44	7,108.18	8.54	69.02	1	9	5.00	45.00	548.97	1,858.04	9.69	32.79	62.42	26.14			
15	7,500	10,000	8,750	64	5,293	1.16	95.71	464.24	7,572.42	4.51	73.53	0	9	0.00	45.00	0.00	1,858.04	0.00	32.79	0.00	24.54			
16	10,000	20,000	15,000	91	5,384	1.65	97.36	920.79	8,493.20	8.94	82.47	2	11	10.00	55.00	5.00	1,863.04	0.09	32.87	0.54	21.94			
17	20,000	50,000	35,000	89	5,473	1.61	98.97	934.25	9,427.45	9.07	91.54	3	14	15.00	70.00	3,767.26	5,630.30	66.47	99.35	403.24	59.72			
18	50,000	100,000	75,000	12	5,485	0.22	99.19	288.72	9,716.17	2.80	94.34	3	17	15.00	85.00	4.82	5,635.12	0.08	99.43	1.67	58.00			
19	100,000	500,000	300,000	37	5,522	0.67	99.86	411.42	10,127.59	3.99	98.34	1	18	5.00	90.00	31.15	5,666.27	0.55	99.98	7.57	55.95			
20	500,000	UP		8	5,530	0.14	100.00	171.18	10,298.77	1.66	100.00	2	20	10.00	100.00	1.06	5,667.32	0.02	100.00	0.62	55.03			
				5,530					10,298.77					20					5,667.32					55.03



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 29 BANTEN
UNDERWRITING YEAR : 2017
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16,681	16,681	11.86	11.86	2,691.43	2,691.43	1.14	1.14	9	9	1.06	1.06	6,988.65	6,988.65	2.97	2.97	259.66	259.66			
2	50	100	75	8,088	24,769	5.75	17.60	1,078.42	3,769.85	0.46	1.59	2	11	0.24	1.29	60.82	7,049.47	0.03	2.99	5.64	187.00			
3	100	200	150	15,774	40,543	11.21	28.82	2,619.05	6,388.90	1.11	2.70	60	71	7.05	8.34	1,235.00	8,284.47	0.52	3.52	47.15	129.67			
4	200	300	250	13,712	54,255	9.75	38.56	2,762.03	9,150.94	1.17	3.87	42	113	4.94	13.28	687.52	8,971.99	0.29	3.81	24.89	98.04			
5	300	500	400	18,034	72,289	12.82	51.38	6,533.41	15,684.35	2.76	6.63	32	145	3.76	17.04	2,322.84	11,294.83	0.99	4.79	35.55	72.01			
6	500	750	625	13,639	85,928	9.69	61.07	7,264.33	22,948.67	3.07	9.70	31	176	3.64	20.68	560.14	11,854.96	0.24	5.03	7.71	51.66			
7	750	1,000	875	11,238	97,166	7.99	69.06	8,622.73	31,571.40	3.65	13.35	94	270	11.05	31.73	2,664.83	14,519.79	1.13	6.16	30.90	45.99			
8	1,000	1,500	1,250	9,276	106,442	6.59	75.65	10,219.05	41,790.46	4.32	17.67	47	317	5.52	37.25	1,207.25	15,727.04	0.51	6.68	11.81	37.63			
9	1,500	2,000	1,750	4,747	111,189	3.37	79.03	8,513.25	50,303.70	3.60	21.27	14	331	1.65	38.90	975.96	16,703.01	0.41	7.09	11.46	33.20			
10	2,000	2,500	2,250	3,132	114,321	2.23	81.25	6,919.92	57,223.62	2.93	24.19	9	340	1.06	39.95	3,782.51	20,485.51	1.61	8.70	54.66	35.80			
11	2,500	3,000	2,750	2,666	116,987	1.89	83.15	6,903.86	64,127.49	2.92	27.11	16	356	1.88	41.83	3,461.01	23,946.53	1.47	10.17	50.13	37.34			
12	3,000	4,000	3,500	2,877	119,864	2.04	85.19	9,399.81	73,527.30	3.97	31.09	15	371	1.76	43.60	1,328.23	25,274.76	0.56	10.73	14.13	34.37			
13	4,000	5,000	4,500	2,268	122,132	1.61	86.80	9,464.13	82,991.43	4.00	35.09	20	391	2.35	45.95	3,822.06	29,096.82	1.62	12.35	40.38	35.06			
14	5,000	7,500	6,250	3,183	125,315	2.26	89.06	17,846.24	100,837.67	7.55	42.63	25	416	2.94	48.88	10,777.73	39,874.55	4.58	16.93	60.39	39.54			
15	7,500	10,000	8,750	2,333	127,648	1.66	90.72	16,040.51	116,878.18	6.78	49.41	18	434	2.12	51.00	4,312.36	44,186.92	1.83	18.76	26.88	37.81			
16	10,000	20,000	15,000	4,039	131,687	2.87	93.59	39,549.39	156,427.57	16.72	66.13	49	483	5.76	56.76	21,608.38	65,795.30	9.17	27.93	54.64	42.06			
17	20,000	50,000	35,000	3,627	135,314	2.58	96.17	40,184.16	196,611.73	16.99	83.12	96	579	11.28	68.04	75,020.91	140,816.21	31.85	59.78	186.69	71.62			
18	50,000	100,000	75,000	1,961	137,275	1.39	97.57	19,993.55	216,605.29	8.45	91.58	36	615	4.23	72.27	18,437.16	159,253.37	7.83	67.60	92.22	73.52			
19	100,000	500,000	300,000	2,269	139,544	1.61	99.18	16,224.55	232,829.84	6.86	98.44	119	734	13.98	86.25	36,012.38	195,265.75	15.29	82.89	221.96	83.87			
20	500,000	UP		1,157	140,701	0.82	100.00	3,698.58	236,528.42	1.56	100.00	117	851	13.75	100.00	40,307.34	235,573.09	17.11	100.00	1089.80	99.60			
				140,701					236,528.42					851					235,573.09					99.60



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 30 BANGKA BELITUNG
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	872	872	11.60	11.60	72.63	72.63	0.67	0.67	3	3	5.88	5.88	510.88	510.88	7.38	7.38	703.38	703.38			
2	50	100	75	587	1,459	7.81	19.41	65.55	138.18	0.61	1.28	1	4	1.96	7.84	23.30	534.19	0.34	7.72	35.55	386.59			
3	100	200	150	1,087	2,546	14.46	33.87	149.97	288.15	1.39	2.67	1	5	1.96	9.80	8.32	542.51	0.12	7.84	5.55	188.27			
4	200	300	250	706	3,252	9.39	43.26	179.20	467.35	1.66	4.33	1	6	1.96	11.76	240.00	782.51	3.47	11.31	133.93	167.44			
5	300	500	400	1,003	4,255	13.34	56.61	453.34	920.69	4.20	8.53	2	8	3.92	15.69	87.79	870.29	1.27	12.58	19.36	94.53			
6	500	750	625	681	4,936	9.06	65.66	523.02	1,443.70	4.85	13.38	1	9	1.96	17.65	147.69	1,017.98	2.13	14.71	28.24	70.51			
7	750	1,000	875	522	5,458	6.94	72.61	524.00	1,967.70	4.85	18.23	8	17	15.69	33.33	486.43	1,504.41	7.03	21.74	92.83	76.46			
8	1,000	1,500	1,250	405	5,863	5.39	78.00	575.13	2,542.83	5.33	23.56	1	18	1.96	35.29	48.08	1,552.48	0.69	22.44	8.36	61.05			
9	1,500	2,000	1,750	337	6,200	4.48	82.48	708.46	3,251.29	6.56	30.12	4	22	7.84	43.14	1,799.24	3,351.72	26.00	48.44	253.97	103.09			
10	2,000	2,500	2,250	173	6,373	2.30	84.78	352.41	3,603.70	3.27	33.39	1	23	1.96	45.10	134.42	3,486.15	1.94	50.38	38.14	96.74			
11	2,500	3,000	2,750	165	6,538	2.20	86.98	611.29	4,214.99	5.66	39.05	1	24	1.96	47.06	6.23	3,492.38	0.09	50.47	1.02	82.86			
12	3,000	4,000	3,500	140	6,678	1.86	88.84	560.43	4,775.42	5.19	44.24	0	24	0.00	47.06	0.00	3,492.38	0.00	50.47	0.00	73.13			
13	4,000	5,000	4,500	112	6,790	1.49	90.33	683.12	5,458.54	6.33	50.57	1	25	1.96	49.02	1,917.15	5,409.53	27.71	78.17	280.65	99.10			
14	5,000	7,500	6,250	98	6,888	1.30	91.63	685.36	6,143.90	6.35	56.92	0	25	0.00	49.02	0.00	5,409.53	0.00	78.17	0.00	88.05			
15	7,500	10,000	8,750	114	7,002	1.52	93.15	706.37	6,850.27	6.54	63.47	1	26	1.96	50.98	4.06	5,413.60	0.06	78.23	0.58	79.03			
16	10,000	20,000	15,000	160	7,162	2.13	95.28	970.12	7,820.39	8.99	72.45	7	33	13.73	64.71	347.95	5,761.55	5.03	83.26	35.87	73.67			
17	20,000	50,000	35,000	174	7,336	2.31	97.59	795.90	8,616.30	7.37	79.83	3	36	5.88	70.59	11.99	5,773.53	0.17	83.43	1.51	67.01			
18	50,000	100,000	75,000	62	7,398	0.82	98.42	520.98	9,137.28	4.83	84.65	3	39	5.88	76.47	68.89	5,842.42	1.00	84.43	13.22	63.94			
19	100,000	500,000	300,000	94	7,492	1.25	99.67	1,427.83	10,565.10	13.23	97.88	12	51	23.53	100.00	1,077.42	6,919.84	15.57	100.00	75.46	65.50			
20	500,000	UP		25	7,517	0.33	100.00	228.55	10,793.65	2.12	100.00	0	51	0.00	100.00	0.00	6,919.84	0.00	100.00	0.00	64.11			
				7,517					10,793.65					51					6,919.84					64.11



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 31 GORONTALO
UNDERWRITING YEAR : 2017
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	565	565	10.86	10.86	112.64	112.64	1.97	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	411	976	7.90	18.76	45.89	158.53	0.80	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	670	1,646	12.88	31.64	118.18	276.70	2.07	4.84	2	2	18.18	18.18	146.66	146.66	19.93	19.93	124.10	53.00			
4	200	300	250	562	2,208	10.80	42.45	168.60	445.30	2.95	7.79	1	3	9.09	27.27	0.50	147.16	0.07	20.00	0.30	33.05			
5	300	500	400	837	3,045	16.09	58.54	344.77	790.07	6.03	13.83	1	4	9.09	36.36	42.38	189.53	5.76	25.76	12.29	23.99			
6	500	750	625	493	3,538	9.48	68.01	299.48	1,089.55	5.24	19.07	0	4	0.00	36.36	0.00	189.53	0.00	25.76	0.00	17.40			
7	750	1,000	875	400	3,938	7.69	75.70	323.12	1,412.67	5.66	24.73	2	6	18.18	54.55	38.54	228.07	5.24	31.00	11.93	16.14			
8	1,000	1,500	1,250	335	4,273	6.44	82.14	384.35	1,797.01	6.73	31.45	0	6	0.00	54.55	0.00	228.07	0.00	31.00	0.00	12.69			
9	1,500	2,000	1,750	190	4,463	3.65	85.79	357.48	2,154.49	6.26	37.71	0	6	0.00	54.55	0.00	228.07	0.00	31.00	0.00	10.59			
10	2,000	2,500	2,250	117	4,580	2.25	88.04	339.80	2,494.29	5.95	43.66	0	6	0.00	54.55	0.00	228.07	0.00	31.00	0.00	9.14			
11	2,500	3,000	2,750	89	4,669	1.71	89.75	256.62	2,750.91	4.49	48.15	0	6	0.00	54.55	0.00	228.07	0.00	31.00	0.00	8.29			
12	3,000	4,000	3,500	89	4,758	1.71	91.46	345.69	3,096.60	6.05	54.20	2	8	18.18	72.73	52.26	280.33	7.10	38.10	15.12	9.05			
13	4,000	5,000	4,500	68	4,826	1.31	92.77	302.35	3,398.95	5.29	59.50	1	9	9.09	81.82	88.97	369.31	12.09	50.20	29.43	10.87			
14	5,000	7,500	6,250	79	4,905	1.52	94.29	556.42	3,955.37	9.74	69.23	0	9	0.00	81.82	0.00	369.31	0.00	50.20	0.00	9.34			
15	7,500	10,000	8,750	37	4,942	0.71	95.00	213.92	4,169.29	3.74	72.98	0	9	0.00	81.82	0.00	369.31	0.00	50.20	0.00	8.86			
16	10,000	20,000	15,000	96	5,038	1.85	96.85	538.76	4,708.05	9.43	82.41	0	9	0.00	81.82	0.00	369.31	0.00	50.20	0.00	7.84			
17	20,000	50,000	35,000	90	5,128	1.73	98.58	527.11	5,235.16	9.23	91.64	1	10	9.09	90.91	179.26	548.56	24.37	74.56	34.01	10.48			
18	50,000	100,000	75,000	33	5,161	0.63	99.21	220.06	5,455.22	3.85	95.49	0	10	0.00	90.91	0.00	548.56	0.00	74.56	0.00	10.06			
19	100,000	500,000	300,000	32	5,193	0.62	99.83	183.05	5,638.27	3.20	98.69	1	11	9.09	100.00	187.14	735.71	25.44	100.00	102.23	13.05			
20	500,000	UP		9	5,202	0.17	100.00	74.71	5,712.98	1.31	100.00	0	11	0.00	100.00	0.00	735.71	0.00	100.00	0.00	12.88			
				5,202					5,712.98					11					735.71					12.88



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 32 RIAU KEPULAUAN
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,880	3,880	11.80	11.80	959.05	959.05	1.94	1.94	6	6	6.38	6.38	589.32	589.32	3.71	3.71	61.45	61.45			
2	50	100	75	2,052	5,932	6.24	18.03	462.44	1,421.49	0.93	2.87	0	6	0.00	6.38	0.00	589.32	0.00	3.71	0.00	41.46			
3	100	200	150	4,632	10,564	14.08	32.11	902.84	2,324.32	1.82	4.70	4	10	4.26	10.64	4.45	593.77	0.03	3.73	0.49	25.55			
4	200	300	250	3,199	13,763	9.72	41.84	934.17	3,258.49	1.89	6.58	1	11	1.06	11.70	60.34	654.11	0.38	4.11	6.46	20.07			
5	300	500	400	4,997	18,760	15.19	57.03	2,487.55	5,746.04	5.03	11.61	8	19	8.51	20.21	784.66	1,438.77	4.93	9.05	31.54	25.04			
6	500	750	625	3,684	22,444	11.20	68.23	2,804.08	8,550.13	5.67	17.27	10	29	10.64	30.85	49.31	1,488.08	0.31	9.36	1.76	17.40			
7	750	1,000	875	2,704	25,148	8.22	76.45	3,146.53	11,696.66	6.36	23.63	9	38	9.57	40.43	161.14	1,649.21	1.01	10.37	5.12	14.10			
8	1,000	1,500	1,250	1,965	27,113	5.97	82.42	2,911.40	14,608.06	5.88	29.51	2	40	2.13	42.55	707.24	2,356.45	4.45	14.82	24.29	16.13			
9	1,500	2,000	1,750	1,157	28,270	3.52	85.94	2,707.22	17,315.28	5.47	34.98	1	41	1.06	43.62	1,540.81	3,897.26	9.69	24.51	56.91	22.51			
10	2,000	2,500	2,250	540	28,810	1.64	87.58	1,599.12	18,914.41	3.23	38.21	5	46	5.32	48.94	647.73	4,544.99	4.07	28.58	40.51	24.03			
11	2,500	3,000	2,750	522	29,332	1.59	89.17	1,748.45	20,662.85	3.53	41.75	2	48	2.13	51.06	49.79	4,594.78	0.31	28.89	2.85	22.24			
12	3,000	4,000	3,500	511	29,843	1.55	90.72	2,291.87	22,954.72	4.63	46.38	0	48	0.00	51.06	0.00	4,594.78	0.00	28.89	0.00	20.02			
13	4,000	5,000	4,500	387	30,230	1.18	91.90	2,076.60	25,031.32	4.20	50.57	2	50	2.13	53.19	39.35	4,634.13	0.25	29.14	1.89	18.51			
14	5,000	7,500	6,250	538	30,768	1.64	93.53	3,765.32	28,796.64	7.61	58.18	2	52	2.13	55.32	272.52	4,906.65	1.71	30.85	7.24	17.04			
15	7,500	10,000	8,750	294	31,062	0.89	94.43	2,630.64	31,427.28	5.31	63.49	0	52	0.00	55.32	0.00	4,906.65	0.00	30.85	0.00	15.61			
16	10,000	20,000	15,000	527	31,589	1.60	96.03	5,165.22	36,592.49	10.44	73.93	7	59	7.45	62.77	2,168.99	7,075.64	13.64	44.49	41.99	19.34			
17	20,000	50,000	35,000	428	32,017	1.30	97.33	4,886.74	41,479.24	9.87	83.80	3	62	3.19	65.96	5,240.61	12,316.26	32.95	77.44	107.24	29.69			
18	50,000	100,000	75,000	250	32,267	0.76	98.09	2,434.33	43,913.57	4.92	88.72	7	69	7.45	73.40	2,152.17	14,468.42	13.53	90.98	88.41	32.95			
19	100,000	500,000	300,000	406	32,673	1.23	99.33	4,341.69	48,255.26	8.77	97.49	18	87	19.15	92.55	1,133.22	15,601.64	7.13	98.10	26.10	32.33			
20	500,000	UP		222	32,895	0.67	100.00	1,241.59	49,496.85	2.51	100.00	7	94	7.45	100.00	301.82	15,903.46	1.90	100.00	24.31	32.13			
				32,895					49,496.85					94					15,903.46					32.13



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 33 KALIMANTAN UTARA
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	8.70	8.70	5.62	5.62	9.93	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	4.35	13.04	0.51	6.14	0.91	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4.35	17.39	0.87	7.01	1.54	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	3	7	13.04	30.43	1.33	8.33	2.34	14.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	8	4.35	34.78	1.35	9.68	2.38	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	9	4.35	39.13	0.08	9.60	0.15	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	10	4.35	43.48	0.48	10.08	0.85	17.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	11	4.35	47.83	2.35	12.43	4.15	21.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	12	4.35	52.17	3.58	16.02	6.33	28.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	3	15	13.04	65.22	6.13	22.15	10.83	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	16	4.35	69.57	5.02	27.17	8.87	47.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	17	4.35	73.91	23.60	50.77	41.69	89.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	18	4.35	78.26	0.12	50.89	0.21	89.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	19	4.35	82.61	0.29	51.19	0.51	90.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	20	4.35	86.96	2.55	53.74	4.51	94.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	21	4.35	91.30	1.64	55.38	2.91	97.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	22	4.35	95.65	0.68	56.06	1.20	99.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	23	4.35	100.00	0.55	56.62	0.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	56.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	23	0.00	100.00	0.00	56.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				23					56.62					0					0.00					0.00
GRANT TOTAL				2,294,076					3,005,940.26					13,483					4,074,113.46					

RISK AND LOSS PROFILE 2018

4.1 ALL CLASS OF BUSINESS



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ

UNDERWRITING YEAR : 2018

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points (in million)	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	352,535	352,535	15.81	15.81	90,039.69	90,039.69	2.82	2.82	500	500	6.81	6.81	80,752.05	80,752.05	4.65	4.65	89.68	89.68
2	50	100	75	164,415	516,950	7.37	23.19	20,834.43	110,874.12	0.65	3.47	116	616	1.58	8.39	3,120.29	83,872.34	0.18	4.83	14.98	75.65
3	100	200	150	295,299	812,249	13.24	36.43	62,788.32	173,662.44	1.96	5.43	266	882	3.62	12.01	11,618.06	95,490.41	0.67	5.50	18.50	54.99
4	200	300	250	196,615	1,008,864	8.82	45.25	61,141.79	234,804.23	1.91	7.35	187	1,069	2.55	14.55	6,206.72	101,697.13	0.36	5.86	10.15	43.31
5	300	500	400	274,319	1,283,183	12.30	57.55	131,142.61	365,946.84	4.10	11.45	406	1,475	5.53	20.08	20,911.07	122,608.19	1.20	7.06	15.95	33.50
6	500	750	625	178,493	1,461,676	8.01	65.56	127,964.79	493,911.63	4.00	15.45	338	1,813	4.60	24.68	20,101.10	142,709.29	1.16	8.22	15.71	28.89
7	750	1,000	875	147,937	1,609,613	6.64	72.19	146,232.91	640,144.54	4.58	20.03	407	2,220	5.54	30.22	20,602.94	163,312.23	1.19	9.41	14.09	25.51
8	1,000	1,500	1,250	137,120	1,746,733	6.15	78.34	183,329.77	823,474.31	5.74	25.77	494	2,714	6.72	36.95	37,336.14	200,648.38	2.15	11.56	20.37	24.37
9	1,500	2,000	1,750	81,493	1,828,226	3.66	82.00	157,387.90	980,862.21	4.92	30.69	263	2,977	3.58	40.53	35,192.24	235,840.62	2.03	13.58	22.36	24.04
10	2,000	2,500	2,250	48,782	1,877,008	2.19	84.19	113,861.45	1,094,723.67	3.56	34.25	166	3,143	2.26	42.79	19,317.91	255,158.54	1.11	14.70	16.97	23.31
11	2,500	3,000	2,750	40,586	1,917,594	1.82	86.01	123,547.25	1,218,270.92	3.87	38.12	161	3,304	2.19	44.98	29,552.33	284,710.87	1.70	16.40	23.92	23.37
12	3,000	4,000	3,500	49,614	1,967,208	2.23	88.23	162,959.84	1,381,230.75	5.10	43.22	221	3,525	3.01	47.99	34,821.02	319,531.89	2.01	18.40	21.37	23.13
13	4,000	5,000	4,500	34,763	2,001,971	1.56	89.79	142,988.11	1,524,218.87	4.47	47.69	179	3,704	2.44	50.42	33,517.50	353,049.39	1.93	20.33	23.44	23.16
14	5,000	7,500	6,250	49,759	2,051,730	2.23	92.02	238,753.42	1,762,972.29	7.47	55.16	308	4,012	4.19	54.61	49,517.82	402,567.21	2.85	23.19	20.74	22.83
15	7,500	10,000	8,750	30,124	2,081,854	1.35	93.38	193,208.91	1,956,181.20	6.05	61.21	204	4,216	2.78	57.39	54,980.39	457,547.60	3.17	26.35	28.46	23.39
16	10,000	20,000	15,000	49,400	2,131,254	2.22	95.59	426,443.69	2,382,624.90	13.34	74.55	419	4,635	5.70	63.10	142,576.30	600,123.90	8.21	34.57	33.43	25.19
17	20,000	50,000	35,000	40,916	2,172,170	1.84	97.43	400,861.64	2,783,486.53	12.54	87.10	550	5,185	7.49	70.58	259,320.98	859,444.88	14.94	49.50	64.69	30.88
18	50,000	100,000	75,000	21,118	2,193,288	0.95	98.37	177,656.93	2,961,143.46	5.56	92.65	406	5,591	5.53	76.11	431,676.76	1,291,121.64	24.86	74.36	242.98	43.60
19	100,000	500,000	300,000	25,874	2,219,162	1.16	99.53	183,926.31	3,145,069.78	5.76	98.41	1026	6,617	13.97	90.08	237,699.92	1,528,821.56	13.69	88.05	129.24	48.61
20	500,000	UP		10,395	2,229,557	0.47	100.00	50,811.89	3,195,881.67	1.59	100.00	729	7,346	9.92	100.00	207,391.92	1,736,213.49	11.95	100.00	408.16	54.33
TOTAL					2,229,557			3,195,881.65			7,346						1,736,213.46			54.33	

4.2 GROUP BY OF BUSINESS



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2018

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	61,267	61,267	17.92	17.92	11,907.45	11,907.45	2.23	2.23	9	9	2.19	2.19	2,138.03	2,138.03	0.57	0.57	17.96	17.96
2	50	100	75	18,715	79,982	5.48	23.40	1,718.25	13,625.71	0.32	2.55	6	15	1.46	3.65	156.61	2,294.64	0.04	0.61	9.11	16.84
3	100	200	150	32,043	112,025	9.37	32.77	6,038.05	19,663.75	1.13	3.68	8	23	1.95	5.60	203.20	2,497.85	0.05	0.66	3.37	12.70
4	200	300	250	22,408	134,433	6.56	39.33	5,750.57	25,414.33	1.08	4.76	6	29	1.46	7.06	72.99	2,570.83	0.02	0.68	1.27	10.12
5	300	500	400	36,897	171,330	10.79	50.12	13,107.31	38,521.63	2.45	7.21	35	64	8.52	15.57	1,834.23	4,405.06	0.49	1.17	13.99	11.44
6	500	750	625	23,198	194,528	6.79	56.91	12,553.27	51,074.90	2.35	9.56	26	90	6.33	21.90	2,865.50	7,270.57	0.76	1.92	22.83	14.24
7	750	1,000	875	20,622	215,150	6.03	62.94	14,734.09	65,809.00	2.76	12.31	27	117	6.57	28.47	1,858.60	9,129.16	0.49	2.42	12.61	13.87
8	1,000	1,500	1,250	21,770	236,920	6.37	69.31	22,093.19	87,902.19	4.13	16.45	31	148	7.54	36.01	6,014.00	15,143.16	1.59	4.01	27.22	17.23
9	1,500	2,000	1,750	12,490	249,410	3.65	72.96	18,789.68	106,691.87	3.52	19.96	32	180	7.79	43.80	5,307.91	20,451.07	1.41	5.41	28.25	19.17
10	2,000	2,500	2,250	8,717	258,127	2.55	75.51	15,423.71	122,115.59	2.89	22.85	16	196	3.89	47.69	5,209.83	25,660.90	1.38	6.79	33.78	21.01
11	2,500	3,000	2,750	7,884	266,011	2.31	77.82	15,241.62	137,357.20	2.85	25.70	17	213	4.14	51.82	1,969.01	27,629.91	0.52	7.32	12.92	20.12
12	3,000	4,000	3,500	10,388	276,399	3.04	80.86	23,710.85	161,068.05	4.44	30.14	9	222	2.19	54.01	3,379.33	31,009.24	0.89	8.21	14.25	19.25
13	4,000	5,000	4,500	7,096	283,495	2.08	82.94	21,563.41	182,631.46	4.03	34.17	9	231	2.19	56.20	1,738.51	32,747.74	0.46	8.67	8.06	17.93
14	5,000	7,500	6,250	11,091	294,586	3.24	86.18	38,279.76	220,911.22	7.16	41.33	22	253	5.35	61.56	12,834.99	45,582.74	3.40	12.07	33.53	20.63
15	7,500	10,000	8,750	7,193	301,779	2.10	88.28	32,900.27	253,811.49	6.16	47.49	21	274	5.11	66.67	13,417.80	59,000.53	3.55	15.62	40.78	23.25
16	10,000	20,000	15,000	12,275	314,054	3.59	91.88	78,600.74	332,412.22	14.71	62.20	27	301	6.57	73.24	44,106.69	103,107.22	11.68	27.30	56.11	31.02
17	20,000	50,000	35,000	10,300	324,354	3.01	94.89	82,621.55	415,033.77	15.46	77.66	37	338	9.00	82.24	93,469.70	196,576.92	24.75	52.05	113.13	47.36
18	50,000	100,000	75,000	5,941	330,295	1.74	96.63	44,214.58	459,248.35	8.27	85.93	21	359	5.11	87.35	139,093.73	335,670.66	36.83	88.87	314.59	73.09
19	100,000	500,000	300,000	7,674	337,969	2.25	98.87	50,707.51	509,955.86	9.49	95.42	33	392	8.03	95.38	26,082.45	361,753.11	6.91	95.78	51.44	70.94
20	500,000	UP		3,856	341,825	1.13	100.00	24,491.93	534,447.79	4.58	100.00	19	411	4.62	100.00	15,943.72	377,696.83	4.22	100.00	65.10	70.67
				341,825				534,447.79				411				377,696.83				70.67	



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE

JUNI 2019

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	177,276	177,276	14.05	14.05	41,484.86	41,484.86	3.38	3.38	80	80	5.02	5.02	14,335.47	14,335.47	3.83	3.83	34.56	34.56			
2	50	100	75	113,295	290,571	8.98	23.03	16,694.57	58,179.43	1.36	4.74	60	140	3.77	8.79	2,250.96	16,586.43	0.60	4.43	13.48	28.51			
3	100	200	150	215,551	506,122	17.08	40.11	49,260.46	107,439.89	4.01	8.75	77	217	4.83	13.62	4,920.93	21,507.36	1.31	5.74	9.99	20.02			
4	200	300	250	141,280	647,402	11.20	51.31	46,847.79	154,287.68	3.82	12.57	72	289	4.52	18.14	4,317.44	25,824.80	1.15	6.89	9.22	16.74			
5	300	500	400	180,308	827,710	14.29	65.60	93,437.56	247,725.24	7.61	20.18	152	441	9.54	27.68	10,051.28	35,876.08	2.68	9.57	10.76	14.48			
6	500	750	625	114,063	941,773	9.04	74.64	88,549.96	336,275.20	7.21	27.40	137	578	8.60	36.28	10,006.49	45,882.57	2.67	12.24	11.30	13.64			
7	750	1,000	875	86,669	1,028,442	6.87	81.51	92,133.54	428,408.75	7.51	34.90	195	773	12.24	48.52	11,322.88	57,205.45	3.02	15.27	12.29	13.35			
8	1,000	1,500	1,250	71,771	1,100,213	5.69	87.20	104,388.98	532,797.72	8.50	43.41	167	940	10.48	59.01	14,904.19	72,109.64	3.98	19.24	14.28	13.53			
9	1,500	2,000	1,750	40,435	1,140,648	3.20	90.40	83,051.82	615,849.55	6.77	50.17	87	1,027	5.46	64.47	21,593.64	93,703.28	5.76	25.01	26.00	15.22			
10	2,000	2,500	2,250	21,327	1,161,975	1.69	92.09	53,858.21	669,707.76	4.39	54.56	43	1,070	2.70	67.17	9,475.18	103,178.46	2.53	27.53	17.59	15.41			
11	2,500	3,000	2,750	16,865	1,178,840	1.34	93.43	50,371.25	720,079.01	4.10	58.67	37	1,107	2.32	69.49	14,031.32	117,209.78	3.74	31.28	27.86	16.28			
12	3,000	4,000	3,500	18,803	1,197,643	1.49	94.92	68,805.20	788,884.21	5.61	64.27	46	1,153	2.89	72.38	18,592.39	135,802.17	4.96	36.24	27.02	17.21			
13	4,000	5,000	4,500	12,918	1,210,561	1.02	95.94	55,797.15	844,681.36	4.55	68.82	36	1,189	2.26	74.64	7,653.50	143,455.67	2.04	38.28	13.72	16.98			
14	5,000	7,500	6,250	14,377	1,224,938	1.14	97.08	84,453.46	929,134.81	6.88	75.70	35	1,224	2.20	76.84	8,375.29	151,830.96	2.23	40.52	9.92	16.34			
15	7,500	10,000	8,750	8,176	1,233,114	0.65	97.73	61,708.96	990,843.77	5.03	80.73	22	1,246	1.38	78.22	11,319.51	163,150.47	3.02	43.54	18.34	16.47			
16	10,000	20,000	15,000	11,479	1,244,593	0.91	98.64	109,879.43	1,100,723.20	8.95	89.68	54	1,300	3.39	81.61	20,259.81	183,410.28	5.41	48.94	18.44	16.66			
17	20,000	50,000	35,000	8,278	1,252,871	0.66	99.30	86,999.45	1,187,722.65	7.09	96.77	91	1,391	5.71	87.32	42,475.26	225,885.54	11.33	60.28	48.82	19.02			
18	50,000	100,000	75,000	3,560	1,256,431	0.28	99.58	29,637.68	1,217,360.33	2.41	99.18	46	1,437	2.89	90.21	101,164.89	327,050.43	27.00	87.27	341.34	26.87			
19	100,000	500,000	300,000	3,805	1,260,236	0.30	99.88	19,490.28	1,236,850.61	1.59	100.77	101	1,538	6.34	96.55	42,615.41	369,665.84	11.37	98.65	218.65	29.89			
20	500,000	UP		1,489	1,261,725	0.12	100.00	9,444.21	1,227,406.40	0.77	100.00	55	1,593	3.45	100.00	5,071.42	374,737.25	1.35	100.00	53.70	30.53			
				1,261,725					1,227,406.40					1,593					374,737.25					30.53



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RISK AND LOSS PROFILE

JUNI 2019

CLASS OF BUSSINESS : IAR
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM		
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	113,992	113,992	18.21	18.21	36,647.38	36,647.38	2.56	2.56	411	411	7.69	7.69	64,278.55	64,278.55	6.53	6.53	175.40	175.40
2	50	100	75	32,401	146,393	5.18	23.39	2,420.91	39,068.29	0.17	2.72	50	461	0.94	8.63	712.72	64,991.27	0.07	6.61	29.44	166.75
3	100	200	150	47,705	194,098	7.62	31.01	7,489.81	46,558.10	0.52	3.25	181	642	3.39	12.02	6,493.93	71,485.20	0.66	7.27	86.70	153.54
4	200	300	250	32,927	227,025	5.26	36.27	8,543.43	55,101.53	0.60	3.84	109	751	2.04	14.06	1,816.29	73,301.50	0.18	7.45	21.26	133.03
5	300	500	400	57,113	284,138	9.12	45.39	24,597.26	79,698.79	1.72	5.56	219	970	4.10	18.16	9,025.55	82,327.05	0.92	8.37	36.69	103.30
6	500	750	625	41,231	325,369	6.59	51.98	26,859.84	106,558.62	1.87	7.43	175	1,145	3.28	21.43	7,229.11	89,556.16	0.73	9.10	26.91	84.04
7	750	1,000	875	40,646	366,015	6.49	58.47	39,365.27	145,923.90	2.75	10.18	185	1,330	3.46	24.90	7,421.46	96,977.62	0.75	9.86	18.85	66.46
8	1,000	1,500	1,250	43,576	409,591	6.96	65.43	56,843.92	202,767.81	3.96	14.14	296	1,626	5.54	30.44	16,417.96	113,395.58	1.67	11.53	28.88	55.92
9	1,500	2,000	1,750	28,565	438,156	4.56	69.99	55,538.56	258,306.37	3.87	18.01	144	1,770	2.70	33.13	8,290.69	121,686.27	0.84	12.37	14.93	47.11
10	2,000	2,500	2,250	18,738	456,894	2.99	72.99	44,579.53	302,885.90	3.11	21.12	107	1,877	2.00	35.14	4,632.91	126,319.17	0.47	12.84	10.39	41.71
11	2,500	3,000	2,750	15,837	472,731	2.53	75.52	57,934.39	360,820.29	4.04	25.16	107	1,984	2.00	37.14	13,552.01	139,871.18	1.38	14.22	23.39	38.76
12	3,000	4,000	3,500	20,423	493,154	3.26	78.78	70,443.79	431,264.08	4.91	30.07	166	2,150	3.11	40.25	12,849.30	152,720.48	1.31	15.52	18.24	35.41
13	4,000	5,000	4,500	14,749	507,903	2.36	81.14	65,627.56	496,891.64	4.58	34.65	134	2,284	2.51	42.76	24,125.49	176,845.97	2.45	17.98	36.76	35.59
14	5,000	7,500	6,250	24,291	532,194	3.88	85.02	116,020.21	612,911.84	8.09	42.74	251	2,535	4.70	47.45	28,307.54	205,153.51	2.88	20.85	24.40	33.47
15	7,500	10,000	8,750	14,755	546,949	2.36	87.37	98,599.68	711,511.53	6.88	49.62	161	2,696	3.01	50.47	30,243.09	235,396.61	3.07	23.93	30.67	33.08
16	10,000	20,000	15,000	25,646	572,595	4.10	91.47	237,963.52	949,475.05	16.59	66.21	338	3,034	6.33	56.80	78,209.79	313,606.40	7.95	31.88	32.87	33.03
17	20,000	50,000	35,000	22,338	594,933	3.57	95.04	231,240.64	1,180,715.69	16.13	82.34	422	3,456	7.90	64.69	123,376.02	436,982.42	12.54	44.42	53.35	37.01
18	50,000	100,000	75,000	11,617	606,550	1.86	96.89	103,804.67	1,284,520.36	7.24	89.58	339	3,795	6.35	71.04	191,418.13	628,400.55	19.46	63.88	184.40	48.92
19	100,000	500,000	300,000	14,395	620,945	2.30	99.19	113,728.53	1,398,248.89	7.93	97.51	892	4,687	16.70	87.74	169,002.06	797,402.62	17.18	81.06	148.60	57.03
20	500,000	UP		5,050	625,995	0.81	100.00	35,764.17	1,434,013.06	2.49	100.00	655	5,342	12.26	100.00	186,376.78	983,779.40	18.94	100.00	521.13	68.60
				625,995				1,434,013.06				5,342				983,779.40					68.60



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RISK AND LOSS PROFILE

JUNI 2019

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	4	33.33	33.33	0.69	0.69	4.81	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	8.33	41.67	0.48	1.17	3.32	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	8.33	50.00	1.72	2.90	11.96	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	8.33	58.33	1.60	4.50	11.10	31.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	8.33	66.67	2.08	6.58	14.46	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	8.33	75.00	0.00	6.58	0.00	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	8.33	83.33	2.43	9.01	16.87	62.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	12	16.67	100.00	5.40	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	87,500	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	750,000	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					14.42					0					0.00					0.00
GRANT TOTAL				2,229,557					3,195,881.65					7,346					1,736,213.46					

4.3 GROUP BY OCCUPATION CODE – 2 DIGIT



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	489	489	11.89	11.89	354.81	354.81	2.13	2.13	4	4	13.79	13.79	5,107.08	5,107.08	10.84	10.84	1439.40	1439.40			
2	50	100	75	150	639	3.65	15.54	4.56	359.37	0.03	2.15	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	1421.14			
3	100	200	150	209	848	5.08	20.63	12.52	371.89	0.08	2.23	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	1373.29			
4	200	300	250	75	923	1.82	22.45	22.05	393.94	0.13	2.36	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	1296.42			
5	300	500	400	92	1,015	2.24	24.69	47.74	441.68	0.29	2.65	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	1156.28			
6	500	750	625	87	1,102	2.12	26.81	51.78	493.47	0.31	2.96	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	1034.94			
7	750	1,000	875	67	1,169	1.63	28.44	66.04	559.51	0.40	3.35	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	912.78			
8	1,000	1,500	1,250	116	1,285	2.82	31.26	115.02	674.52	0.69	4.04	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	757.14			
9	1,500	2,000	1,750	88	1,373	2.14	33.40	144.70	819.23	0.87	4.91	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	623.40			
10	2,000	2,500	2,250	91	1,464	2.21	35.61	135.04	954.27	0.81	5.72	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	535.18			
11	2,500	3,000	2,750	50	1,514	1.22	36.83	131.64	1,085.91	0.79	6.51	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	470.31			
12	3,000	4,000	3,500	96	1,610	2.34	39.16	267.79	1,353.69	1.60	8.11	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	377.27			
13	4,000	5,000	4,500	67	1,677	1.63	40.79	236.43	1,590.13	1.42	9.53	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	321.17			
14	5,000	7,500	6,250	118	1,795	2.87	43.66	692.55	2,282.68	4.15	13.68	0	4	0.00	13.79	0.00	5,107.08	0.00	10.84	0.00	223.73			
15	7,500	10,000	8,750	151	1,946	3.67	47.34	821.38	3,104.06	4.92	18.60	5	9	17.24	31.03	802.40	5,909.47	1.70	12.55	97.69	190.38			
16	10,000	20,000	15,000	359	2,305	8.73	56.07	2,449.71	5,553.77	14.68	33.27	0	9	0.00	31.03	0.00	5,909.47	0.00	12.55	0.00	106.40			
17	20,000	50,000	35,000	379	2,684	9.22	65.29	4,123.68	9,677.45	24.71	57.98	1	10	3.45	34.48	5.00	5,914.47	0.01	12.56	0.12	61.12			
18	50,000	100,000	75,000	331	3,015	8.05	73.34	2,350.48	12,027.93	14.08	72.06	6	16	20.69	55.17	2,479.45	8,393.92	5.26	17.82	105.49	69.79			
19	100,000	500,000	300,000	566	3,581	13.77	87.11	2,959.35	14,987.28	17.73	89.79	3	19	10.34	65.52	35,280.00	43,673.92	74.90	92.73	1192.15	291.41			
20	500,000	UP		530	4,111	12.89	100.00	1,704.24	16,691.52	10.21	100.00	10	29	34.48	100.00	3,426.47	47,100.39	7.27	100.00	201.06	282.18			
				4,111					16,691.52					29					47,100.39					282.18



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	479	479	9.48	9.48	2,272.23	2,272.23	10.52	10.52	1	1	2.44	2.44	6.38	6.38	0.01	0.01	0.28	0.28			
2	50	100	75	130	609	2.57	12.05	15.79	2,288.02	0.07	10.59	0	1	0.00	2.44	0.00	6.38	0.00	0.01	0.00	0.28			
3	100	200	150	140	749	2.77	14.82	41.15	2,329.17	0.19	10.78	0	1	0.00	2.44	0.00	6.38	0.00	0.01	0.00	0.27			
4	200	300	250	120	869	2.37	17.19	42.03	2,371.19	0.19	10.98	0	1	0.00	2.44	0.00	6.38	0.00	0.01	0.00	0.27			
5	300	500	400	224	1,093	4.43	21.62	110.70	2,481.89	0.51	11.49	0	1	0.00	2.44	0.00	6.38	0.00	0.01	0.00	0.26			
6	500	750	625	201	1,294	3.98	25.60	167.54	2,649.43	0.78	12.27	0	1	0.00	2.44	0.00	6.38	0.00	0.01	0.00	0.24			
7	750	1,000	875	140	1,434	2.77	28.37	153.87	2,803.30	0.71	12.98	0	1	0.00	2.44	0.00	6.38	0.00	0.01	0.00	0.23			
8	1,000	1,500	1,250	256	1,690	5.06	33.43	355.27	3,158.57	1.64	14.62	1	2	2.44	4.88	6.12	12.50	0.01	0.01	1.72	0.40			
9	1,500	2,000	1,750	187	1,877	3.70	37.13	332.35	3,490.92	1.54	16.16	0	2	0.00	4.88	0.00	12.50	0.00	0.01	0.00	0.36			
10	2,000	2,500	2,250	113	1,990	2.24	39.37	285.68	3,776.60	1.32	17.49	0	2	0.00	4.88	0.00	12.50	0.00	0.01	0.00	0.33			
11	2,500	3,000	2,750	106	2,096	2.10	41.46	379.43	4,156.03	1.76	19.24	0	2	0.00	4.88	0.00	12.50	0.00	0.01	0.00	0.30			
12	3,000	4,000	3,500	191	2,287	3.78	45.24	518.69	4,674.71	2.40	21.64	1	3	2.44	7.32	4.95	17.45	0.01	0.02	0.95	0.37			
13	4,000	5,000	4,500	179	2,466	3.54	48.78	495.09	5,169.80	2.29	23.94	0	3	0.00	7.32	0.00	17.45	0.00	0.02	0.00	0.34			
14	5,000	7,500	6,250	259	2,725	5.12	53.91	1,389.32	6,559.13	6.43	30.37	0	3	0.00	7.32	0.00	17.45	0.00	0.02	0.00	0.27			
15	7,500	10,000	8,750	169	2,894	3.34	57.25	1,003.24	7,562.37	4.65	35.02	2	5	4.88	12.20	6,000.00	6,017.45	6.96	6.98	598.06	79.57			
16	10,000	20,000	15,000	425	3,319	8.41	65.66	3,153.61	10,715.98	14.60	49.62	1	6	2.44	14.63	255.00	6,272.45	0.30	7.27	8.09	58.53			
17	20,000	50,000	35,000	450	3,769	8.90	74.56	4,126.00	14,841.98	19.10	68.72	4	10	9.76	24.39	159.39	6,431.84	0.18	7.46	3.86	43.34			
18	50,000	100,000	75,000	412	4,181	8.15	82.71	2,430.62	17,272.60	11.25	79.98	12	22	29.27	53.66	68,946.53	75,378.37	79.94	87.40	2836.58	436.40			
19	100,000	500,000	300,000	568	4,749	11.24	93.95	3,387.78	20,660.39	15.69	95.66	6	28	14.63	68.29	7,216.06	82,594.43	8.37	95.76	213.00	399.77			
20	500,000	UP		306	5,055	6.05	100.00	936.99	21,597.38	4.34	100.00	13	41	31.71	100.00	3,652.99	86,247.42	4.24	100.00	389.86	399.34			
				5,055					21,597.38					41					86,247.42					399.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,774	1,774	9.54	9.54	2,913.00	2,913.00	3.71	3.71	2	2	1.54	1.54	8,846.18	8,846.18	14.59	14.59	303.68	303.68			
2	50	100	75	336	2,110	1.81	11.35	48.23	2,961.23	0.06	3.77	0	2	0.00	1.54	0.00	8,846.18	0.00	14.59	0.00	298.73			
3	100	200	150	540	2,650	2.91	14.26	95.49	3,056.72	0.12	3.89	0	2	0.00	1.54	0.00	8,846.18	0.00	14.59	0.00	289.40			
4	200	300	250	440	3,090	2.37	16.62	125.05	3,181.78	0.16	4.05	0	2	0.00	1.54	0.00	8,846.18	0.00	14.59	0.00	278.03			
5	300	500	400	773	3,863	4.16	20.78	331.86	3,513.63	0.42	4.47	0	2	0.00	1.54	0.00	8,846.18	0.00	14.59	0.00	251.77			
6	500	750	625	746	4,609	4.01	24.80	469.78	3,983.41	0.60	5.07	1	3	0.77	2.31	69.00	8,915.17	0.11	14.70	14.69	223.81			
7	750	1,000	875	730	5,339	3.93	28.72	616.26	4,599.67	0.78	5.85	1	4	0.77	3.08	3.82	8,918.99	0.01	14.71	0.62	193.90			
8	1,000	1,500	1,250	808	6,147	4.35	33.07	952.21	5,551.89	1.21	7.06	0	4	0.00	3.08	0.00	8,918.99	0.00	14.71	0.00	160.65			
9	1,500	2,000	1,750	661	6,808	3.56	36.63	1,089.08	6,640.96	1.39	8.45	2	6	1.54	4.62	157.40	9,076.39	0.26	14.97	14.45	136.67			
10	2,000	2,500	2,250	483	7,291	2.60	39.22	963.84	7,604.80	1.23	9.68	1	7	0.77	5.38	14.27	9,090.65	0.02	14.99	1.48	119.54			
11	2,500	3,000	2,750	505	7,796	2.72	41.94	1,115.46	8,720.26	1.42	11.10	2	9	1.54	6.92	248.21	9,338.87	0.41	15.40	22.25	107.09			
12	3,000	4,000	3,500	757	8,553	4.07	46.01	1,923.36	10,643.63	2.45	13.54	1	10	0.77	7.69	13.73	9,352.59	0.02	15.42	0.71	87.87			
13	4,000	5,000	4,500	712	9,265	3.83	49.84	2,460.89	13,104.51	3.13	16.67	1	11	0.77	8.46	33.05	9,385.64	0.05	15.48	1.34	71.62			
14	5,000	7,500	6,250	1,107	10,372	5.96	55.80	4,858.77	17,963.28	6.18	22.86	3	14	2.31	10.77	176.71	9,562.35	0.29	15.77	3.64	53.23			
15	7,500	10,000	8,750	811	11,183	4.36	60.16	4,827.27	22,790.55	6.14	29.00	4	18	3.08	13.85	238.05	9,800.40	0.39	16.16	4.93	43.00			
16	10,000	20,000	15,000	1,712	12,895	9.21	69.37	13,066.89	35,857.44	16.63	45.62	7	25	5.38	19.23	91.66	9,892.06	0.15	16.31	0.70	27.59			
17	20,000	50,000	35,000	2,006	14,901	10.79	80.16	15,930.16	51,787.60	20.27	65.89	14	39	10.77	30.00	364.73	10,256.79	0.60	16.92	2.29	19.81			
18	50,000	100,000	75,000	1,205	16,106	6.48	86.65	9,127.79	60,915.39	11.61	77.51	14	53	10.77	40.77	25,608.58	35,865.37	42.23	59.15	280.56	58.88			
19	100,000	500,000	300,000	1,648	17,754	8.87	95.51	13,008.62	73,924.01	16.55	94.06	48	101	36.92	77.69	21,581.92	57,447.29	35.59	94.74	165.90	77.71			
20	500,000	UP		834	18,588	4.49	100.00	4,667.77	78,591.78	5.94	100.00	29	130	22.31	100.00	3,186.68	60,633.97	5.26	100.00	68.27	77.15			
				18,588					78,591.78					130					60,633.97					77.15



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,069	2,069	6.44	6.44	5,948.65	5,948.65	2.74	2.74	4	4	2.45	2.45	2,951.23	2,951.23	3.24	3.24	49.61	49.61			
2	50	100	75	305	2,374	0.95	7.39	117.67	6,066.31	0.05	2.80	0	4	0.00	2.45	0.00	2,951.23	0.00	3.24	0.00	48.65			
3	100	200	150	589	2,963	1.83	9.22	153.46	6,219.77	0.07	2.87	0	4	0.00	2.45	0.00	2,951.23	0.00	3.24	0.00	47.45			
4	200	300	250	556	3,519	1.73	10.95	240.69	6,460.46	0.11	2.98	1	5	0.61	3.07	25.00	2,976.23	0.03	3.27	10.39	46.07			
5	300	500	400	1,062	4,581	3.31	14.26	910.15	7,370.60	0.42	3.40	3	8	1.84	4.91	4,342.31	7,318.54	4.77	8.03	477.10	99.29			
6	500	750	625	834	5,415	2.60	16.85	1,138.26	8,508.87	0.52	3.92	1	9	0.61	5.52	545.82	7,864.36	0.60	8.63	47.95	92.43			
7	750	1,000	875	971	6,386	3.02	19.88	1,696.94	10,205.80	0.78	4.71	1	10	0.61	6.13	40.64	7,905.00	0.04	8.68	2.39	77.46			
8	1,000	1,500	1,250	1,460	7,846	4.54	24.42	3,345.36	13,551.17	1.54	6.25	3	13	1.84	7.98	23.96	7,928.96	0.03	8.70	0.72	58.51			
9	1,500	2,000	1,750	1,252	9,098	3.90	28.32	3,483.41	17,034.58	1.61	7.85	3	16	1.84	9.82	1,702.49	9,631.44	1.87	10.57	48.87	56.54			
10	2,000	2,500	2,250	1,137	10,235	3.54	31.86	4,275.10	21,309.68	1.97	9.82	6	22	3.68	13.50	1,340.16	10,971.61	1.47	12.05	31.35	51.49			
11	2,500	3,000	2,750	1,075	11,310	3.35	35.20	4,038.25	25,347.93	1.86	11.69	2	24	1.23	14.72	558.86	11,530.47	0.61	12.66	13.84	45.49			
12	3,000	4,000	3,500	1,639	12,949	5.10	40.31	7,207.42	32,555.35	3.32	15.01	7	31	4.29	19.02	4,917.97	16,448.44	5.40	18.06	68.23	50.52			
13	4,000	5,000	4,500	1,390	14,339	4.33	44.63	7,287.50	39,842.86	3.36	18.37	2	33	1.23	20.25	3.00	16,451.44	0.00	18.06	0.04	41.29			
14	5,000	7,500	6,250	2,409	16,748	7.50	52.13	16,615.17	56,458.02	7.66	26.03	11	44	6.75	26.99	1,436.11	17,887.55	1.58	19.64	8.64	31.68			
15	7,500	10,000	8,750	1,885	18,633	5.87	58.00	15,557.47	72,015.49	7.17	33.20	4	48	2.45	29.45	4,303.69	22,191.24	4.72	24.36	27.66	30.81			
16	10,000	20,000	15,000	4,070	22,703	12.67	70.67	41,807.44	113,822.93	19.27	52.48	20	68	12.27	41.72	10,674.49	32,865.74	11.72	36.08	25.53	28.87			
17	20,000	50,000	35,000	3,915	26,618	12.19	82.85	47,626.07	161,449.00	21.96	74.43	22	90	13.50	55.21	2,054.52	34,920.26	2.26	38.34	4.31	21.63			
18	50,000	100,000	75,000	2,150	28,768	6.69	89.54	21,069.61	182,518.61	9.71	84.15	35	125	21.47	76.69	28,201.79	63,122.05	30.96	69.30	133.85	34.58			
19	100,000	500,000	300,000	2,346	31,114	7.30	96.85	24,365.90	206,884.51	11.23	95.38	30	155	18.40	95.09	12,851.02	75,973.07	14.11	83.41	52.74	36.72			
20	500,000	UP		1,013	32,127	3.15	100.00	10,021.30	216,905.81	4.62	100.00	8	163	4.91	100.00	15,114.38	91,087.46	16.59	100.00	150.82	41.99			
				32,127					216,905.81					163					91,087.46					41.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,436	2,436	8.28	8.28	3,561.34	3,561.34	2.91	2.91	18	18	4.66	4.66	9,098.50	9,098.50	9.65	9.65	255.48	255.48			
2	50	100	75	696	3,132	2.37	10.64	146.12	3,707.46	0.12	3.03	0	18	0.00	4.66	0.00	9,098.50	0.00	9.65	0.00	245.41			
3	100	200	150	1,302	4,434	4.42	15.07	554.76	4,262.22	0.45	3.48	1	19	0.26	4.92	58.07	9,156.57	0.06	9.72	10.47	214.83			
4	200	300	250	1,245	5,679	4.23	19.30	788.56	5,050.78	0.64	4.13	1	20	0.26	5.18	202.53	9,359.10	0.21	9.93	25.68	185.30			
5	300	500	400	1,861	7,540	6.32	25.62	1,719.77	6,770.56	1.41	5.54	1	21	0.26	5.44	8.98	9,368.07	0.01	9.94	0.52	138.36			
6	500	750	625	1,585	9,125	5.39	31.01	2,613.98	9,384.53	2.14	7.67	2	23	0.52	5.96	94.82	9,462.89	0.10	10.04	3.63	100.83			
7	750	1,000	875	1,509	10,634	5.13	36.14	2,681.84	12,066.37	2.19	9.87	3	26	0.78	6.74	930.34	10,393.23	0.99	11.03	34.69	86.13			
8	1,000	1,500	1,250	1,767	12,401	6.01	42.14	3,870.72	15,937.09	3.16	13.03	6	32	1.55	8.29	858.28	11,251.51	0.91	11.94	22.17	70.60			
9	1,500	2,000	1,750	1,235	13,636	4.20	46.34	3,782.14	19,719.23	3.09	16.12	1	33	0.26	8.55	1,286.87	12,538.38	1.37	13.30	34.02	63.58			
10	2,000	2,500	2,250	849	14,485	2.89	49.23	2,921.39	22,640.62	2.39	18.51	7	40	1.81	10.36	35.55	12,573.93	0.04	13.34	1.22	55.54			
11	2,500	3,000	2,750	804	15,289	2.73	51.96	3,124.58	25,765.20	2.55	21.07	3	43	0.78	11.14	26.04	12,599.97	0.03	13.37	0.83	48.90			
12	3,000	4,000	3,500	1,031	16,320	3.50	55.46	4,546.87	30,312.07	3.72	24.78	6	49	1.55	12.69	174.74	12,774.71	0.19	13.55	3.84	42.14			
13	4,000	5,000	4,500	875	17,195	2.97	58.44	4,176.91	34,488.98	3.42	28.20	13	62	3.37	16.06	3,214.70	15,989.41	3.41	16.97	76.96	46.36			
14	5,000	7,500	6,250	1,312	18,507	4.46	62.90	8,146.92	42,635.90	6.66	34.86	8	70	2.07	18.13	3,663.78	19,653.19	3.89	20.85	44.97	46.10			
15	7,500	10,000	8,750	1,070	19,577	3.64	66.53	7,055.19	49,691.08	5.77	40.63	11	81	2.85	20.98	3,711.50	23,364.70	3.94	24.79	52.61	47.02			
16	10,000	20,000	15,000	2,176	21,753	7.40	73.93	17,820.98	67,512.07	14.57	55.20	28	109	7.25	28.24	28,154.96	51,519.66	29.87	54.67	157.99	76.31			
17	20,000	50,000	35,000	2,694	24,447	9.16	83.08	22,798.17	90,310.24	18.64	73.84	62	171	16.06	44.30	12,840.25	64,359.91	13.62	68.29	56.32	71.27			
18	50,000	100,000	75,000	1,750	26,197	5.95	89.03	13,523.70	103,833.94	11.06	84.90	27	198	6.99	51.30	762.42	65,122.33	0.81	69.10	5.64	62.72			
19	100,000	500,000	300,000	2,330	28,527	7.92	96.95	15,046.94	118,880.88	12.30	97.20	127	325	32.90	84.20	24,593.57	89,715.90	26.10	95.20	163.45	75.47			
20	500,000	UP		898	29,425	3.05	100.00	3,425.08	122,305.96	2.80	100.00	61	386	15.80	100.00	4,528.21	94,244.11	4.80	100.00	132.21	77.06			
				29,425					122,305.96					386					94,244.11					77.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,412	1,412	6.60	6.60	3,472.41	3,472.41	2.83	2.83	7	7	3.91	3.91	13,135.43	13,135.43	7.11	7.11	378.28	378.28			
2	50	100	75	288	1,700	1.35	7.95	124.39	3,596.81	0.10	2.94	1	8	0.56	4.47	60.00	13,195.43	0.03	7.14	48.23	366.87			
3	100	200	150	584	2,284	2.73	10.68	269.16	3,865.97	0.22	3.15	0	8	0.00	4.47	0.00	13,195.43	0.00	7.14	0.00	341.32			
4	200	300	250	792	3,076	3.70	14.38	419.15	4,285.12	0.34	3.50	2	10	1.12	5.59	244.53	13,439.96	0.13	7.27	58.34	313.64			
5	300	500	400	1,084	4,160	5.07	19.44	1,085.46	5,370.58	0.89	4.38	0	10	0.00	5.59	0.00	13,439.96	0.00	7.27	0.00	250.25			
6	500	750	625	972	5,132	4.54	23.99	1,053.57	6,424.15	0.86	5.24	2	12	1.12	6.70	17.78	13,457.74	0.01	7.28	1.69	209.49			
7	750	1,000	875	1,003	6,135	4.69	28.67	1,530.75	7,954.90	1.25	6.49	0	12	0.00	6.70	0.00	13,457.74	0.00	7.28	0.00	169.18			
8	1,000	1,500	1,250	1,163	7,298	5.44	34.11	2,772.09	10,726.99	2.26	8.75	4	16	2.23	8.94	1,681.81	15,139.55	0.91	8.19	60.67	141.14			
9	1,500	2,000	1,750	1,068	8,366	4.99	39.10	3,203.98	13,930.98	2.61	11.37	1	17	0.56	9.50	72.79	15,212.34	0.04	8.23	2.27	109.20			
10	2,000	2,500	2,250	657	9,023	3.07	42.17	2,297.06	16,228.04	1.87	13.24	2	19	1.12	10.61	346.40	15,558.73	0.19	8.42	15.08	95.88			
11	2,500	3,000	2,750	647	9,670	3.02	45.20	2,385.48	18,613.52	1.95	15.19	2	21	1.12	11.73	13.53	15,572.27	0.01	8.43	0.57	83.66			
12	3,000	4,000	3,500	963	10,633	4.50	49.70	4,398.62	23,012.14	3.59	18.78	5	26	2.79	14.53	142.93	15,715.19	0.08	8.50	3.25	68.29			
13	4,000	5,000	4,500	768	11,401	3.59	53.29	3,927.90	26,940.04	3.21	21.98	4	30	2.23	16.76	232.47	15,947.66	0.13	8.63	5.92	59.20			
14	5,000	7,500	6,250	1,277	12,678	5.97	59.26	8,825.06	35,765.09	7.20	29.18	6	36	3.35	20.11	604.41	16,552.07	0.33	8.96	6.85	46.28			
15	7,500	10,000	8,750	1,010	13,688	4.72	63.98	8,237.07	44,002.17	6.72	35.91	4	40	2.23	22.35	622.47	17,174.54	0.34	9.29	7.56	39.03			
16	10,000	20,000	15,000	2,048	15,736	9.57	73.55	20,575.84	64,578.00	16.79	52.70	28	68	15.64	37.99	10,483.45	27,658.00	5.67	14.97	50.95	42.83			
17	20,000	50,000	35,000	2,342	18,078	10.95	84.50	26,058.10	90,636.11	21.26	73.96	37	105	20.67	58.66	19,604.13	47,262.13	10.61	25.57	75.23	52.14			
18	50,000	100,000	75,000	1,312	19,390	6.13	90.63	12,189.24	102,825.35	9.95	83.91	23	128	12.85	71.51	87,424.83	134,686.96	47.31	72.88	717.23	130.99			
19	100,000	500,000	300,000	1,538	20,928	7.19	97.82	13,647.95	116,473.31	11.14	95.04	40	168	22.35	93.85	24,109.30	158,796.26	13.05	85.93	176.65	136.34			
20	500,000	UP		467	21,395	2.18	100.00	6,073.48	122,546.79	4.96	100.00	11	179	6.15	100.00	26,010.89	184,807.15	14.07	100.00	428.27	150.81			
				21,395					122,546.79					179					184,807.15					150.81



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,467	1,467	10.44	10.44	3,783.06	3,783.06	3.64	3.64	8	8	3.98	3.98	2,534.18	2,534.18	3.63	3.63	66.99	66.99			
2	50	100	75	549	2,016	3.91	14.35	299.86	4,082.92	0.29	3.93	1	9	0.50	4.48	45.96	2,580.14	0.07	3.69	15.33	63.19			
3	100	200	150	651	2,667	4.63	18.98	617.63	4,700.55	0.59	4.52	2	11	1.00	5.47	123.41	2,703.55	0.18	3.87	19.98	57.52			
4	200	300	250	418	3,085	2.97	21.95	539.95	5,240.50	0.52	5.04	0	11	0.00	5.47	0.00	2,703.55	0.00	3.87	0.00	51.59			
5	300	500	400	526	3,611	3.74	25.70	999.46	6,239.96	0.96	6.00	1	12	0.50	5.97	25.00	2,728.55	0.04	3.90	2.50	43.73			
6	500	750	625	480	4,091	3.42	29.11	1,289.40	7,529.36	1.24	7.24	0	12	0.00	5.97	0.00	2,728.55	0.00	3.90	0.00	36.24			
7	750	1,000	875	497	4,588	3.54	32.65	1,608.91	9,138.27	1.55	8.79	2	14	1.00	6.97	26.00	2,754.55	0.04	3.94	1.62	30.14			
8	1,000	1,500	1,250	646	5,234	4.60	37.24	2,437.72	11,575.99	2.34	11.13	2	16	1.00	7.96	40.89	2,795.44	0.06	4.00	1.68	24.15			
9	1,500	2,000	1,750	552	5,786	3.93	41.17	2,552.87	14,128.85	2.45	13.58	4	20	1.99	9.95	1,315.51	4,110.95	1.88	5.88	51.53	29.10			
10	2,000	2,500	2,250	443	6,229	3.15	44.33	2,547.37	16,676.23	2.45	16.03	14	34	6.97	16.92	761.39	4,872.34	1.09	6.97	29.89	29.22			
11	2,500	3,000	2,750	417	6,646	2.97	47.29	2,543.95	19,220.17	2.45	18.48	3	37	1.49	18.41	292.20	5,164.54	0.42	7.39	11.49	26.87			
12	3,000	4,000	3,500	639	7,285	4.55	51.84	4,304.56	23,524.73	4.14	22.62	8	45	3.98	22.39	496.02	5,660.56	0.71	8.10	11.52	24.06			
13	4,000	5,000	4,500	546	7,831	3.89	55.72	3,807.63	27,332.36	3.66	26.28	7	52	3.48	25.87	4,180.76	9,841.31	5.98	14.08	109.80	36.01			
14	5,000	7,500	6,250	910	8,741	6.48	62.20	8,362.00	35,694.36	8.04	34.32	17	69	8.46	34.33	4,793.38	14,634.69	6.86	20.94	57.32	41.00			
15	7,500	10,000	8,750	665	9,406	4.73	66.93	6,650.64	42,345.00	6.39	40.71	10	79	4.98	39.30	729.46	15,364.15	1.04	21.98	10.97	36.28			
16	10,000	20,000	15,000	1,527	10,933	10.87	77.80	21,590.31	63,935.30	20.76	61.47	33	112	16.42	55.72	4,420.75	19,784.90	6.32	28.30	20.48	30.95			
17	20,000	50,000	35,000	1,681	12,614	11.96	89.76	24,897.84	88,833.14	23.94	85.41	38	150	18.91	74.63	15,973.05	35,757.94	22.85	51.15	64.15	40.25			
18	50,000	100,000	75,000	745	13,359	5.30	95.06	8,356.92	97,190.06	8.03	93.44	26	176	12.94	87.56	6,773.84	42,531.79	9.69	60.84	81.06	43.76			
19	100,000	500,000	300,000	580	13,939	4.13	99.19	5,888.06	103,078.13	5.66	99.10	25	201	12.44	100.00	27,370.98	69,902.77	39.16	100.00	464.86	67.82			
20	500,000	UP		114	14,053	0.81	100.00	934.23	104,012.35	0.90	100.00	0	201	0.00	100.00	0.00	69,902.77	0.00	100.00	0.00	67.21			
				14,053					104,012.35					201					69,902.77					67.21



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,624	6,624	8.43	8.43	5,113.01	5,113.01	3.39	3.39	25	25	4.02	4.02	3,038.60	3,038.60	2.97	2.97	59.43	59.43			
2	50	100	75	3,194	9,818	4.06	12.49	508.40	5,621.41	0.34	3.72	9	34	1.45	5.47	317.44	3,356.04	0.31	3.28	62.44	59.70			
3	100	200	150	7,168	16,986	9.12	21.61	3,225.79	8,847.20	2.14	5.86	4	38	0.64	6.11	580.21	3,936.25	0.57	3.85	17.99	44.49			
4	200	300	250	4,722	21,708	6.01	27.62	1,234.87	10,082.07	0.82	6.68	4	42	0.64	6.75	42.01	3,978.26	0.04	3.89	3.40	39.46			
5	300	500	400	5,522	27,230	7.03	34.65	1,979.62	12,061.69	1.31	7.99	17	59	2.73	9.49	148.48	4,126.74	0.15	4.03	7.50	34.21			
6	500	750	625	4,330	31,560	5.51	40.16	2,237.85	14,299.54	1.48	9.47	16	75	2.57	12.06	1,171.47	5,298.21	1.14	5.18	52.35	37.05			
7	750	1,000	875	3,861	35,421	4.91	45.07	2,057.24	16,356.77	1.36	10.83	9	84	1.45	13.50	467.23	5,765.44	0.46	5.63	22.71	35.25			
8	1,000	1,500	1,250	4,109	39,530	5.23	50.30	3,137.45	19,494.23	2.08	12.91	13	97	2.09	15.59	1,491.92	7,257.36	1.46	7.09	47.55	37.23			
9	1,500	2,000	1,750	2,823	42,353	3.59	53.89	3,005.47	22,499.69	1.99	14.90	15	112	2.41	18.01	5,106.00	12,363.36	4.99	12.08	169.89	54.95			
10	2,000	2,500	2,250	3,131	45,484	3.98	57.88	3,534.36	26,034.05	2.34	17.24	4	116	0.64	18.65	49.28	12,412.65	0.05	12.13	1.39	47.68			
11	2,500	3,000	2,750	3,143	48,627	4.00	61.88	3,066.69	29,100.75	2.03	19.27	4	120	0.64	19.29	120.48	12,533.13	0.12	12.24	3.93	43.07			
12	3,000	4,000	3,500	3,406	52,033	4.33	66.21	4,297.63	33,398.37	2.85	22.12	21	141	3.38	22.67	646.03	13,179.16	0.63	12.88	15.03	39.46			
13	4,000	5,000	4,500	1,847	53,880	2.35	68.56	4,687.05	38,085.42	3.10	25.22	12	153	1.93	24.60	5,609.39	18,788.55	5.48	18.36	119.68	49.33			
14	5,000	7,500	6,250	3,312	57,192	4.21	72.78	8,883.89	46,969.31	5.88	31.11	17	170	2.73	27.33	1,774.99	20,563.54	1.73	20.09	19.98	43.78			
15	7,500	10,000	8,750	1,903	59,095	2.42	75.20	7,699.69	54,669.00	5.10	36.21	6	176	0.96	28.30	2,235.71	22,799.25	2.18	22.27	29.04	41.70			
16	10,000	20,000	15,000	4,227	63,322	5.38	80.58	21,394.42	76,063.41	14.17	50.37	36	212	5.79	34.08	7,587.15	30,386.41	7.41	29.69	35.46	39.95			
17	20,000	50,000	35,000	4,982	68,304	6.34	86.92	27,805.40	103,868.81	18.41	68.79	55	267	8.84	42.93	10,605.27	40,991.68	10.36	40.05	38.14	39.46			
18	50,000	100,000	75,000	3,578	71,882	4.55	91.47	19,692.47	123,561.28	13.04	81.83	58	325	9.32	52.25	7,331.07	48,322.75	7.16	47.21	37.23	39.11			
19	100,000	500,000	300,000	5,281	77,163	6.72	98.19	22,804.36	146,365.65	15.10	96.93	225	550	36.17	88.42	29,260.92	77,583.67	28.59	75.80	128.31	53.01			
20	500,000	UP		1,423	78,586	1.81	100.00	4,632.11	150,997.76	3.07	100.00	72	622	11.58	100.00	24,773.54	102,357.20	24.20	100.00	534.82	67.79			
				78,586					150,997.76					622					102,357.20					67.79



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	388	388	10.12	10.12	620.85	620.85	2.70	2.70	1	1	1.92	1.92	743.64	743.64	1.11	1.11	119.78	119.78	
2	50	100	75	51	439	1.33	11.45	19.82	640.68	0.09	2.79	0	1	0.00	1.92	0.00	743.64	0.00	1.11	0.00	116.07	
3	100	200	150	66	505	1.72	13.17	12.00	652.68	0.05	2.84	0	1	0.00	1.92	0.00	743.64	0.00	1.11	0.00	113.94	
4	200	300	250	39	544	1.02	14.19	21.58	674.26	0.09	2.94	0	1	0.00	1.92	0.00	743.64	0.00	1.11	0.00	110.29	
5	300	500	400	77	621	2.01	16.20	59.70	733.95	0.26	3.20	1	2	1.92	3.85	7.65	751.28	0.01	1.12	12.81	102.36	
6	500	750	625	88	709	2.30	18.49	104.82	838.77	0.46	3.65	0	2	0.00	3.85	0.00	751.28	0.00	1.12	0.00	89.57	
7	750	1,000	875	98	807	2.56	21.05	172.15	1,010.92	0.75	4.40	1	3	1.92	5.77	4.24	755.52	0.01	1.12	2.46	74.74	
8	1,000	1,500	1,250	126	933	3.29	24.33	252.68	1,263.60	1.10	5.50	0	3	0.00	5.77	0.00	755.52	0.00	1.12	0.00	59.79	
9	1,500	2,000	1,750	53	986	1.38	25.72	161.74	1,425.35	0.70	6.21	1	4	1.92	7.69	174.47	929.99	0.26	1.38	107.87	65.25	
10	2,000	2,500	2,250	69	1,055	1.80	27.52	162.23	1,587.58	0.71	6.91	2	6	3.85	11.54	285.69	1,215.68	0.42	1.81	176.10	76.57	
11	2,500	3,000	2,750	48	1,103	1.25	28.77	98.90	1,686.48	0.43	7.34	0	6	0.00	11.54	0.00	1,215.68	0.00	1.81	0.00	72.08	
12	3,000	4,000	3,500	84	1,187	2.19	30.96	260.07	1,946.55	1.13	8.48	0	6	0.00	11.54	0.00	1,215.68	0.00	1.81	0.00	62.45	
13	4,000	5,000	4,500	88	1,275	2.30	33.26	368.55	2,315.10	1.60	10.08	0	6	0.00	11.54	0.00	1,215.68	0.00	1.81	0.00	52.51	
14	5,000	7,500	6,250	114	1,389	2.97	36.23	661.94	2,977.04	2.88	12.96	3	9	5.77	17.31	247.35	1,463.03	0.37	2.17	37.37	49.14	
15	7,500	10,000	8,750	167	1,556	4.36	40.58	855.55	3,832.58	3.73	16.69	0	9	0.00	17.31	0.00	1,463.03	0.00	2.17	0.00	38.17	
16	10,000	20,000	15,000	324	1,880	8.45	49.03	2,202.47	6,035.06	9.59	26.28	6	15	11.54	28.85	925.77	2,388.81	1.38	3.55	42.03	39.58	
17	20,000	50,000	35,000	489	2,369	12.75	61.79	4,422.43	10,457.48	19.26	45.53	5	20	9.62	38.46	1,028.86	3,417.67	1.53	5.08	23.26	32.68	
18	50,000	100,000	75,000	338	2,707	8.82	70.61	2,726.11	13,183.60	11.87	57.40	3	23	5.77	44.23	1,919.05	5,336.72	2.85	7.93	70.40	40.48	
19	100,000	500,000	300,000	706	3,413	18.41	89.02	6,796.08	19,979.67	29.59	86.99	16	39	30.77	75.00	2,780.54	8,117.26	4.13	12.06	40.91	40.63	
20	500,000	UP		421	3,834	10.98	100.00	2,987.26	22,966.93	13.01	100.00	13	52	25.00	100.00	59,171.79	67,289.05	87.94	100.00	1980.81	292.98	
				3,834					22,966.93					52					67,289.05			292.98



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	332,893	332,893	16.52	16.52	60,011.44	60,011.44	2.59	2.59	428	428	7.75	7.75	34,741.47	34,741.47	3.74	3.74	57.89	57.89			
2	50	100	75	157,701	490,594	7.83	24.35	17,192.91	77,204.36	0.74	3.33	104	532	1.88	9.63	2,669.05	37,410.52	0.29	4.03	15.52	48.46			
3	100	200	150	283,693	774,287	14.08	38.43	57,459.89	134,664.25	2.48	5.81	259	791	4.69	14.32	10,856.37	48,266.89	1.17	5.20	18.89	35.84			
4	200	300	250	188,020	962,307	9.33	47.76	57,634.48	192,298.73	2.49	8.30	179	970	3.24	17.56	5,692.65	53,959.54	0.61	5.81	9.88	28.06			
5	300	500	400	262,891	1,225,198	13.05	60.80	123,731.26	316,029.99	5.34	13.64	383	1,353	6.93	24.50	16,378.65	70,338.20	1.77	7.58	13.24	22.26			
6	500	750	625	169,077	1,394,275	8.39	69.19	118,755.57	434,785.56	5.13	18.76	316	1,669	5.72	30.22	18,202.22	88,540.41	1.96	9.54	15.33	20.36			
7	750	1,000	875	138,983	1,533,258	6.90	76.09	135,571.50	570,357.06	5.85	24.61	390	2,059	7.06	37.28	19,130.67	107,671.09	2.06	11.60	14.11	18.88			
8	1,000	1,500	1,250	126,508	1,659,766	6.28	82.37	166,005.94	736,363.00	7.16	31.78	465	2,524	8.42	45.70	33,233.17	140,904.26	3.58	15.18	20.02	19.14			
9	1,500	2,000	1,750	73,363	1,733,129	3.64	86.01	139,474.13	875,837.14	6.02	37.80	234	2,758	4.24	49.94	25,340.50	166,244.76	2.73	17.92	18.17	18.98			
10	2,000	2,500	2,250	41,634	1,774,763	2.07	88.08	96,501.84	972,338.98	4.16	41.96	130	2,888	2.35	52.29	16,485.17	182,729.93	1.78	19.69	17.08	18.79			
11	2,500	3,000	2,750	33,668	1,808,431	1.67	89.75	106,481.85	1,078,820.83	4.60	46.56	144	3,032	2.61	54.90	28,285.13	211,015.06	3.05	22.74	26.56	19.56			
12	3,000	4,000	3,500	40,669	1,849,100	2.02	91.77	134,947.59	1,213,768.42	5.82	52.38	172	3,204	3.11	58.01	28,424.65	239,439.72	3.06	25.80	21.06	19.73			
13	4,000	5,000	4,500	28,216	1,877,316	1.40	93.17	115,384.37	1,329,152.79	4.98	57.36	140	3,344	2.53	60.55	20,244.13	259,683.85	2.18	27.99	17.54	19.54			
14	5,000	7,500	6,250	38,749	1,916,065	1.92	95.09	179,745.60	1,508,898.38	7.76	65.12	243	3,587	4.40	64.95	36,821.09	296,504.93	3.97	31.95	20.49	19.65			
15	7,500	10,000	8,750	22,133	1,938,198	1.10	96.19	139,780.96	1,648,679.35	6.03	71.15	158	3,745	2.86	67.81	36,337.11	332,842.05	3.92	35.87	26.00	20.19			
16	10,000	20,000	15,000	32,192	1,970,390	1.60	97.79	279,557.18	1,928,236.52	12.06	83.21	258	4,003	4.67	72.48	79,913.43	412,755.47	8.61	44.48	28.59	21.41			
17	20,000	50,000	35,000	21,479	1,991,869	1.07	98.85	218,947.43	2,147,183.95	9.45	92.66	310	4,313	5.61	78.09	195,306.74	608,062.22	21.05	65.53	89.20	28.32			
18	50,000	100,000	75,000	8,876	2,000,745	0.44	99.29	83,093.42	2,230,277.37	3.59	96.25	202	4,515	3.66	81.75	202,229.19	810,291.41	21.79	87.32	243.38	36.33			
19	100,000	500,000	300,000	9,912	2,010,657	0.49	99.78	72,073.82	2,302,351.18	3.11	99.36	502	5,017	9.09	90.84	50,983.57	861,274.98	5.49	92.82	70.74	37.41			
20	500,000	UP		4,350	2,015,007	0.22	100.00	14,823.73	2,317,174.92	0.64	100.00	506	5,523	9.16	100.00	66,663.62	927,938.60	7.18	100.00	449.71	40.05			
				2,015,007					2,317,174.92					5,523					927,938.60					40.05



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	5.99	5.99	43.65	43.65	1.91	1.91	1	1	33.33	33.33	417.50	417.50	35.17	35.17	956.46	956.46			
2	50	100	75	25	71	3.26	9.24	6.88	50.53	0.30	2.21	1	2	33.33	66.67	27.85	445.35	2.35	37.52	404.57	881.29			
3	100	200	150	39	110	5.08	14.32	12.51	63.04	0.55	2.76	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	706.46			
4	200	300	250	34	144	4.43	18.75	17.13	80.16	0.75	3.51	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	555.54			
5	300	500	400	33	177	4.30	23.05	31.64	111.81	1.38	4.89	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	398.32			
6	500	750	625	50	227	6.51	29.56	41.78	153.58	1.83	6.72	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	289.97			
7	750	1,000	875	26	253	3.39	32.94	19.41	173.00	0.85	7.57	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	257.43			
8	1,000	1,500	1,250	34	287	4.43	37.37	50.94	223.93	2.23	9.80	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	198.87			
9	1,500	2,000	1,750	36	323	4.69	42.06	35.39	259.33	1.55	11.35	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	171.73			
10	2,000	2,500	2,250	33	356	4.30	46.35	76.92	336.25	3.37	14.71	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	132.45			
11	2,500	3,000	2,750	27	383	3.52	49.87	39.43	375.68	1.73	16.44	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	118.54			
12	3,000	4,000	3,500	16	399	2.08	51.95	87.63	463.30	3.83	20.27	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	96.12			
13	4,000	5,000	4,500	21	420	2.73	54.69	63.04	526.34	2.76	23.03	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	84.61			
14	5,000	7,500	6,250	89	509	11.59	66.28	316.64	842.98	13.86	36.89	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	52.83			
15	7,500	10,000	8,750	69	578	8.98	75.26	222.62	1,065.60	9.74	46.63	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	41.79			
16	10,000	20,000	15,000	126	704	16.41	91.67	628.93	1,694.53	27.52	74.15	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	26.28			
17	20,000	50,000	35,000	39	743	5.08	96.74	267.18	1,961.71	11.69	85.85	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	22.70			
18	50,000	100,000	75,000	20	763	2.60	99.35	225.46	2,187.17	9.87	95.71	0	2	0.00	66.67	0.00	445.35	0.00	37.52	0.00	20.36			
19	100,000	500,000	300,000	3	766	0.39	99.74	25.23	2,212.40	1.10	96.82	1	3	33.33	100.00	741.62	1,186.97	62.48	100.00	2939.99	53.65			
20	500,000	UP		2	768	0.26	100.00	72.73	2,285.13	3.18	100.00	0	3	0.00	100.00	0.00	1,186.97	0.00	100.00	0.00	51.94			
				768					2,285.13					3					1,186.97					51.94



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,548	1,548	33.33	33.33	1,781.93	1,781.93	12.19	12.19	1	14.29	14.29	131.87	131.87	7.73	7.73	7.40	7.40		
2	50	100	75	685	2,233	14.75	48.07	2,239.77	4,021.70	15.32	27.51	0	0.00	14.29	0.00	131.87	0.00	7.73	0.00	3.28	3.28	
3	100	200	150	137	2,370	2.95	51.02	219.73	4,241.43	1.50	29.01	0	0.00	14.29	0.00	131.87	0.00	7.73	0.00	3.11	3.11	
4	200	300	250	117	2,487	2.52	53.54	26.22	4,267.64	0.18	29.19	0	0.00	14.29	0.00	131.87	0.00	7.73	0.00	3.09	3.09	
5	300	500	400	144	2,631	3.10	56.64	98.16	4,365.80	0.67	29.86	0	0.00	14.29	0.00	131.87	0.00	7.73	0.00	3.02	3.02	
6	500	750	625	33	2,664	0.71	57.35	32.23	4,398.03	0.22	30.08	0	0.00	14.29	0.00	131.87	0.00	7.73	0.00	3.00	3.00	
7	750	1,000	875	44	2,708	0.95	58.30	52.91	4,450.94	0.36	30.45	0	0.00	14.29	0.00	131.87	0.00	7.73	0.00	2.96	2.96	
8	1,000	1,500	1,250	115	2,823	2.48	60.78	31.06	4,482.00	0.21	30.66	0	0.00	14.29	0.00	131.87	0.00	7.73	0.00	2.94	2.94	
9	1,500	2,000	1,750	154	2,977	3.32	64.09	114.04	4,596.03	0.78	31.44	0	0.00	14.29	0.00	131.87	0.00	7.73	0.00	2.87	2.87	
10	2,000	2,500	2,250	113	3,090	2.43	66.52	149.79	4,745.83	1.02	32.46	0	0.00	14.29	0.00	131.87	0.00	7.73	0.00	2.78	2.78	
11	2,500	3,000	2,750	67	3,157	1.44	67.97	131.11	4,876.93	0.90	33.36	1	14.29	28.57	7.88	139.76	0.46	8.19	6.01	2.87	2.87	
12	3,000	4,000	3,500	110	3,267	2.37	70.33	192.42	5,069.35	1.32	34.68	0	0.00	28.57	0.00	139.76	0.00	8.19	0.00	2.76	2.76	
13	4,000	5,000	4,500	50	3,317	1.08	71.41	87.56	5,156.91	0.60	35.28	0	0.00	28.57	0.00	139.76	0.00	8.19	0.00	2.71	2.71	
14	5,000	7,500	6,250	94	3,411	2.02	73.43	214.74	5,371.65	1.47	36.74	0	0.00	28.57	0.00	139.76	0.00	8.19	0.00	2.60	2.60	
15	7,500	10,000	8,750	80	3,491	1.72	75.16	391.13	5,762.78	2.68	39.42	0	0.00	28.57	0.00	139.76	0.00	8.19	0.00	2.43	2.43	
16	10,000	20,000	15,000	182	3,673	3.92	79.07	1,659.13	7,421.91	11.35	50.77	2	28.57	57.14	69.63	209.38	4.08	12.27	4.20	2.82	2.82	
17	20,000	50,000	35,000	396	4,069	8.53	87.60	2,465.31	9,887.23	16.86	67.63	2	28.57	85.71	1,379.03	1,588.41	80.84	93.12	55.94	16.07	16.07	
18	50,000	100,000	75,000	329	4,398	7.08	94.68	2,151.76	12,038.98	14.72	82.35	0	0.00	85.71	0.00	1,588.41	0.00	93.12	0.00	13.19	13.19	
19	100,000	500,000	300,000	224	4,622	4.82	99.50	2,153.14	14,192.12	14.73	97.08	1	14.29	100.00	117.37	1,705.78	6.88	100.00	5.45	12.02	12.02	
20	500,000	UP		23	4,645	0.50	100.00	426.80	14,618.92	2.92	100.00	0	0.00	100.00	0.00	1,705.78	0.00	100.00	0.00	11.67	11.67	
				4,645					14,618.92					7					1,705.78			11.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.10	0.10	7.08	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	1,000	1,500	1,250	11	12	91.67	100.00	1.31	1.41	92.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	1,500	2,000	1,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	2,000	2,500	2,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	2,500	3,000	2,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	3,000	4,000	3,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	4,000	5,000	4,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	5,000	7,500	6,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	7,500	10,000	8,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	10,000	20,000	15,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	20,000	50,000	35,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	50,000	100,000	75,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	100,000	500,000	300,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	500,000	UP		0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12					1.41					0					0.00		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 40 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE :

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	910	910	46.64	46.64	163.30	163.30	3.15	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	305	1,215	15.63	62.28	110.03	273.33	2.12	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	169	1,384	8.66	70.94	112.83	386.15	2.18	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	37	1,421	1.90	72.83	30.03	416.18	0.58	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	30	1,451	1.54	74.37	37.09	453.27	0.72	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	1,461	0.51	74.88	8.25	461.52	0.16	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	1,469	0.41	75.29	5.09	466.61	0.10	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	1,481	0.62	75.91	3.31	469.92	0.06	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	21	1,502	1.08	76.99	8.59	478.51	0.17	9.23	2	2	20.00	20.00	36.21	36.21	2.11	2.11	421.67	7.57	
10	2,000	2,500	2,250	29	1,531	1.49	78.47	10.83	489.34	0.21	9.44	0	2	0.00	20.00	0.00	36.21	0.00	2.11	0.00	7.40	
11	2,500	3,000	2,750	29	1,560	1.49	79.96	10.48	499.81	0.20	9.64	0	2	0.00	20.00	0.00	36.21	0.00	2.11	0.00	7.24	
12	3,000	4,000	3,500	13	1,573	0.67	80.63	7.20	507.02	0.14	9.78	0	2	0.00	20.00	0.00	36.21	0.00	2.11	0.00	7.14	
13	4,000	5,000	4,500	4	1,577	0.21	80.83	5.21	512.23	0.10	9.88	0	2	0.00	20.00	0.00	36.21	0.00	2.11	0.00	7.07	
14	5,000	7,500	6,250	9	1,586	0.46	81.29	40.83	553.06	0.79	10.67	0	2	0.00	20.00	0.00	36.21	0.00	2.11	0.00	6.55	
15	7,500	10,000	8,750	11	1,597	0.56	81.86	106.71	659.77	2.06	12.72	0	2	0.00	20.00	0.00	36.21	0.00	2.11	0.00	5.49	
16	10,000	20,000	15,000	32	1,629	1.64	83.50	536.79	1,196.55	10.35	23.08	0	2	0.00	20.00	0.00	36.21	0.00	2.11	0.00	3.03	
17	20,000	50,000	35,000	64	1,693	3.28	86.78	1,393.86	2,590.41	26.88	49.96	0	2	0.00	20.00	0.00	36.21	0.00	2.11	0.00	1.40	
18	50,000	100,000	75,000	72	1,765	3.69	90.47	719.35	3,309.76	13.87	63.83	0	2	0.00	20.00	0.00	36.21	0.00	2.11	0.00	1.09	
19	100,000	500,000	300,000	172	1,937	8.82	99.28	1,769.08	5,078.85	34.12	97.95	2	4	20.00	40.00	813.05	849.26	47.47	49.59	45.96	16.72	
20	500,000	UP		14	1,951	0.72	100.00	106.17	5,185.01	2.05	100.00	6	10	60.00	100.00	863.36	1,712.62	50.41	100.00	813.21	33.03	
				1,951					5,185.01					10					1,712.62			33.03
GRANT TOTAL				2,229,557					3,195,881.7					7,346					1,736,213.48			

4.4 ALL OCCUPATION



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	4	5.71	5.71	0.19	0.19	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	1.43	7.14	0.75	0.94	0.17	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	1.43	8.57	0.38	1.32	0.09	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	1.43	10.00	0.00	1.32	0.00	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	1.43	11.43	3.55	4.88	0.81	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	1.43	12.86	1.79	6.67	0.41	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	1.43	14.29	2.49	9.16	0.57	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	1.43	15.71	0.00	9.16	0.00	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	1.43	17.14	0.00	9.16	0.00	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	1.43	18.57	7.08	16.24	1.61	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	1.43	20.00	1.84	18.07	0.42	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	1.43	21.43	3.65	21.72	0.83	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	17	2.86	24.29	13.88	35.60	3.16	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	27	14.29	38.57	68.89	104.50	15.67	23.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	35	11.43	50.00	54.40	158.90	12.37	36.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	42	10.00	60.00	85.93	244.83	19.54	55.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	56	20.00	80.00	33.89	278.72	7.71	63.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	59	4.29	84.29	147.50	426.22	33.55	96.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		11	70	15.71	100.00	13.46	439.68	3.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				70					439.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 200 REFINING INSTALLATIONS (GOLD SILVER PLATINUM ETC.)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	5.25	5.25	7.45	7.45	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	28	2.92	8.16	0.75	8.20	0.13	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	57	8.45	16.62	1.36	9.56	0.24	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	79	6.41	23.03	2.56	12.12	0.46	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	91	3.50	26.53	2.06	14.17	0.37	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	99	2.33	28.86	1.06	15.23	0.19	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	105	1.75	30.61	0.25	15.48	0.04	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	113	2.33	32.94	6.00	21.48	1.07	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	122	2.62	35.57	1.51	22.99	0.27	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	139	4.96	40.52	10.46	33.45	1.86	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	146	2.04	42.57	2.73	36.17	0.49	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	157	3.21	45.77	15.75	51.92	2.81	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	163	1.75	47.52	8.03	59.94	1.43	10.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	168	1.46	48.98	13.22	73.16	2.36	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	176	2.33	51.31	19.08	92.25	3.40	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	209	9.62	60.93	56.72	148.97	10.11	26.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	225	4.66	65.60	99.61	248.57	17.75	44.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	240	4.37	69.97	73.87	322.44	13.17	57.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	22	262	6.41	76.38	72.03	394.47	12.84	70.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		81	343	23.62	100.00	166.59	561.06	29.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				343					561.06					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 201 ALUMUNIUUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	62	62	16.15	16.15	102.09	102.09	5.90	5.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	66	1.04	17.19	0.35	102.44	0.02	5.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	72	1.56	18.75	1.28	103.73	0.07	5.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	77	1.30	20.05	2.32	106.04	0.13	6.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	86	2.34	22.40	4.72	110.77	0.27	6.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	93	1.82	24.22	4.46	115.23	0.26	6.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	103	2.60	26.82	9.77	125.00	0.56	7.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	114	2.86	29.69	14.67	139.67	0.85	8.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	129	3.91	33.59	38.43	178.10	2.22	10.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	140	2.86	36.46	23.09	201.19	1.33	11.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	147	1.82	38.28	24.37	225.56	1.41	13.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	159	3.13	41.41	36.88	262.44	2.13	15.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	165	1.56	42.97	20.14	282.58	1.16	16.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	184	4.95	47.92	91.60	374.18	5.29	21.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	204	5.21	53.13	126.16	500.34	7.29	28.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	234	7.81	60.94	277.95	778.29	16.06	44.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	263	7.55	68.49	347.94	1,126.22	20.10	65.06	1	1	50.00	50.00	20.10	5.00	5.00	8.78	8.78	1.44			
18	50,000	100,000	75,000	24	287	6.25	74.74	234.25	1,360.47	13.53	78.59	0	1	0.00	50.00	0.00	5.00	0.00	8.78	0.00	0.37			
19	100,000	500,000	300,000	66	353	17.19	91.93	311.86	1,672.33	18.01	96.60	0	1	0.00	50.00	0.00	5.00	0.00	8.78	0.00	0.30			
20	500,000	UP		31	384	8.07	100.00	58.78	1,731.11	3.40	100.00	1	2	50.00	100.00	51.92	56.92	91.22	100.00	88.34	3.29			
				384					1,731.11					2					56.92					3.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.08	5.08	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.69	6.78	0.19	0.19	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	3.39	10.17	0.25	0.43	0.10	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	5.08	15.25	0.33	0.76	0.13	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	15	10.17	25.42	2.81	3.57	1.12	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	1.69	27.12	0.53	4.09	0.21	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	18	3.39	30.51	1.36	5.45	0.54	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	24	10.17	40.68	5.74	11.19	2.28	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	28	6.78	47.46	3.00	14.19	1.19	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	29	1.69	49.15	4.98	19.17	1.98	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	30	1.69	50.85	3.66	22.83	1.45	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	32	3.39	54.24	5.77	28.60	2.29	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	33	1.69	55.93	2.82	31.41	1.12	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	35	3.39	59.32	12.31	43.72	4.89	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	40	8.47	67.80	21.42	65.15	8.51	25.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	45	8.47	76.27	32.97	98.12	13.10	38.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	47	3.39	79.66	28.00	126.12	11.12	50.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	49	3.39	83.05	26.35	152.47	10.47	60.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	51	3.39	86.44	16.82	169.29	6.68	67.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	59	13.56	100.00	82.43	251.72	32.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				59					251.72					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2020 IRON MINES (UNDERGROUND)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	5.77	5.77	4.46	4.46	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	1.92	7.69	0.11	4.56	0.03	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	13	4.81	12.50	0.36	4.92	0.11	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	16	2.88	15.38	0.59	5.51	0.19	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	19	2.88	18.27	1.34	6.86	0.42	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	23	3.85	22.12	1.78	8.63	0.56	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	27	3.85	25.96	1.26	9.89	0.39	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	33	5.77	31.73	2.73	12.61	0.85	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	36	2.88	34.62	1.45	14.06	0.45	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	41	4.81	39.42	3.53	17.59	1.10	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	42	0.96	40.38	2.17	19.76	0.68	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	45	2.88	43.27	5.75	25.51	1.80	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	46	0.96	44.23	6.75	32.26	2.11	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	55	8.65	52.88	13.22	45.48	4.14	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	59	3.85	56.73	12.38	57.86	3.88	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	31	90	29.81	86.54	120.67	178.53	37.79	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	91	0.96	87.50	17.41	195.94	5.45	61.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	93	1.92	89.42	43.73	239.67	13.69	75.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	99	5.77	95.19	40.81	280.48	12.78	87.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	104	4.81	100.00	38.85	319.32	12.17	100.00	1	1	100.00	100.00	2,699.97	2,699.97	100.00	100.00	6949.98	845.53			
				104					319.32					1					2,699.97					845.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	3.82	3.82	0.23	0.23	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	8	2.29	6.11	0.27	0.50	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	11	2.29	8.40	0.45	0.95	0.06	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	12	0.76	9.16	0.24	1.19	0.03	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	13	0.76	9.92	0.41	1.60	0.06	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	19	4.58	14.50	2.87	4.47	0.40	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	21	1.53	16.03	1.44	5.91	0.20	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	25	3.05	19.08	1.90	7.81	0.27	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	26	0.76	19.85	2.67	10.47	0.38	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	28	1.53	21.37	3.78	14.25	0.53	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	29	0.76	22.14	4.33	18.58	0.61	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	32	2.29	24.43	3.98	22.56	0.56	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	35	2.29	26.72	0.54	23.11	0.08	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	39	3.05	29.77	20.52	43.62	2.89	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	40	0.76	30.53	9.05	52.68	1.27	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	13	53	9.92	40.46	53.55	106.23	7.53	14.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	18	71	13.74	54.20	111.33	217.56	15.66	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	16	87	12.21	66.41	143.83	361.39	20.23	50.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	35	122	26.72	93.13	249.69	611.07	35.12	85.95	1	1	100.00	100.00	35,000.00	35,000.00	100.00	100.00	14017.58	5727.61	
20	500,000	UP		9	131	6.87	100.00	99.91	710.98	14.05	100.00	0	1	0.00	100.00	0.00	35,000.00	0.00	100.00	0.00	4922.75	
				131					710.98					1					35,000.00			4922.75



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	33.33	33.33	2.53	2.53	8.63	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	33.33	66.67	0.00	2.53	0.00	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	33.33	100.00	26.75	29.28	91.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					29.28					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2028 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	28.57	28.57	0.78	0.78	1.83	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	7.14	35.71	1.27	2.05	2.96	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	7.14	42.86	5.16	7.21	12.07	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	7.14	50.00	1.73	8.95	4.05	20.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	7.14	57.14	1.34	10.29	3.13	24.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	7.14	64.29	1.34	11.63	3.13	27.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	7.14	71.43	14.00	25.63	32.74	59.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	7.14	78.57	15.08	40.71	35.27	95.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	7.14	85.71	0.33	41.04	0.77	95.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	7.14	92.86	0.33	41.37	0.77	96.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	7.14	100.00	1.39	42.76	3.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	42.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	42.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	42.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	42.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	42.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	42.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	42.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	42.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	42.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					42.76					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	5.87	5.87	26.14	26.14	0.98	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	35	0.98	6.85	0.78	26.92	0.03	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	43	1.57	8.41	1.65	28.57	0.06	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	51	1.57	9.98	2.57	31.14	0.10	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	75	4.70	14.68	22.74	53.87	0.86	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	91	3.13	17.81	11.83	65.70	0.45	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	106	2.94	20.74	18.84	84.54	0.71	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	30	136	5.87	26.61	33.58	118.12	1.26	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	155	3.72	30.33	40.45	158.56	1.52	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	165	1.96	32.29	29.17	187.73	1.10	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	179	2.74	35.03	39.21	226.94	1.48	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	194	2.94	37.96	75.31	302.25	2.84	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	215	4.11	42.07	96.03	398.28	3.62	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	229	2.74	44.81	95.86	494.14	3.61	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	30	259	5.87	50.68	205.18	699.32	7.73	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	293	6.65	57.34	436.13	1,135.45	16.42	42.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	52	345	10.18	67.51	626.96	1,762.41	23.61	66.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	54	399	10.57	78.08	476.88	2,239.30	17.96	84.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	57	456	11.15	89.24	307.58	2,546.87	11.58	95.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		55	511	10.76	100.00	108.94	2,655.81	4.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				511					2,655.81					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 204

EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.40	0.40	3.16	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.64	3.03	21.03	24.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.20	4.23	9.54	33.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.86	5.08	6.82	40.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	2.40	7.48	19.12	59.67	1	1	100.00	100.00	69.30	69.30	100.00	100.00	2891.78	926.43
7	750	1,000	875	1	6	14.29	85.71	3.48	10.96	27.74	87.41	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	632.40
8	1,000	1,500	1,250	1	7	14.29	100.00	1.58	12.54	12.54	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
20	500,000	UP		0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	69.30	0.00	100.00	0.00	552.78
				7				12.54		1						69.30				552.78	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2041

DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	45.00	45.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	5.00	50.00	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	5.00	55.00	0.01	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	5.00	60.00	0.00	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	5.00	65.00	46.50	46.52	10.61	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	5.00	70.00	4.03	50.55	0.92	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	5.00	75.00	86.32	136.87	19.70	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	16	5.00	80.00	89.59	226.45	20.44	51.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	5.00	85.00	8.15	234.60	1.86	53.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	5.00	90.00	86.32	320.92	19.70	73.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	5.00	95.00	10.27	331.19	2.34	75.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	5.00	100.00	107.00	438.19	24.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					438.19					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.25	6.25	3.35	3.35	14.54	14.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.25	12.50	0.11	3.23	0.50	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.25	18.75	0.69	2.54	2.98	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	7	25.00	43.75	2.75	0.20	11.94	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	6.25	50.00	2.41	2.61	10.48	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	6.25	56.25	3.35	5.96	14.54	25.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	6.25	62.50	1.67	7.63	7.27	33.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	6.25	68.75	5.74	13.37	24.94	58.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	6.25	75.00	1.68	15.05	7.32	65.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	6.25	81.25	1.65	16.70	7.15	72.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	6.25	87.50	2.50	19.20	10.88	83.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	6.25	93.75	1.99	21.19	8.66	92.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	6.25	100.00	1.81	23.00	7.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					23.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2043

DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	79	79	67.52	67.52	0.98	0.98	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	85	5.13	72.65	0.01	0.99	0.01	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	97	10.26	82.91	0.06	1.06	0.04	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	98	0.85	83.76	5.13	6.19	3.40	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	99	0.85	84.62	0.00	6.19	0.00	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	100	0.85	85.47	2.16	8.35	1.43	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	101	0.85	86.32	3.28	11.62	2.18	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	102	0.85	87.18	2.79	14.41	1.85	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	103	0.85	88.03	6.98	21.39	4.63	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	104	0.85	88.89	0.75	22.15	0.50	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	105	0.85	89.74	0.60	22.75	0.40	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	106	0.85	90.60	2.42	25.16	1.60	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	107	0.85	91.45	3.58	28.74	2.37	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	108	0.85	92.31	8.96	37.70	5.95	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	109	0.85	93.16	0.77	38.47	0.51	25.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	110	0.85	94.02	2.22	40.68	1.47	27.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	111	0.85	94.87	2.84	43.53	1.89	28.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	112	0.85	95.73	5.96	49.49	3.96	32.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	113	0.85	96.58	9.40	58.89	6.24	39.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	117	3.42	100.00	91.81	150.70	60.92	100.00	2	2	100.00	100.00	271.84	271.84	100.00	100.00	296.11	180.39			
				117					150.70					2					271.84					180.39



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2044 TRANSPORT INSTALLATIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.69	1.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.69	3.39	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	35	55.93	59.32	0.17	0.18	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	36	1.69	61.02	1.99	2.17	0.57	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	37	1.69	62.71	0.31	2.48	0.09	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	38	1.69	64.41	0.00	2.48	0.00	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	39	1.69	66.10	0.00	2.48	0.00	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	40	1.69	67.80	0.73	3.21	0.21	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	41	1.69	69.49	6.95	10.15	1.97	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	42	1.69	71.19	17.39	27.55	4.94	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	43	1.69	72.88	2.86	30.41	0.81	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	44	1.69	74.58	25.74	56.15	7.31	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	45	1.69	76.27	3.52	59.66	1.00	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	46	1.69	77.97	2.86	62.52	0.81	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	47	1.69	79.66	52.94	115.46	15.04	32.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	48	1.69	81.36	5.88	121.34	1.67	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	49	1.69	83.05	25.74	147.08	7.31	41.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	51	3.39	86.44	40.68	187.76	11.56	53.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	55	6.78	93.22	78.68	266.44	22.35	75.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	59	6.78	100.00	85.51	351.94	24.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				59					351.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	31.58	31.58	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	14	42.11	73.68	0.02	0.03	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	17	15.79	89.47	0.01	0.04	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	5.26	94.74	0.00	0.04	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	19	5.26	100.00	34.81	34.85	99.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					34.85					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	6.90	6.90	16.19	16.19	2.55	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	1.72	8.62	0.40	16.59	0.06	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	1.72	10.34	0.75	17.34	0.12	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.72	12.07	0.26	17.61	0.04	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	1.72	13.79	0.51	18.12	0.08	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	1.72	15.52	1.75	19.87	0.28	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	1.72	17.24	0.74	20.61	0.12	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	12	3.45	20.69	1.41	22.02	0.22	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	1.72	22.41	4.43	26.45	0.70	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	1.72	24.14	1.78	28.23	0.28	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	1.72	25.86	1.78	26.45	0.28	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	1.72	27.59	10.30	36.75	1.62	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	1.72	29.31	22.97	59.72	3.61	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	1.72	31.03	7.57	67.29	1.19	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	21	5.17	36.21	33.97	101.26	5.34	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	25	6.90	43.10	54.18	155.44	8.52	24.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	32	12.07	55.17	115.35	270.79	18.14	42.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	34	3.45	58.62	94.78	365.57	14.90	57.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	16	50	27.59	86.21	201.71	567.28	31.71	89.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		8	58	13.79	100.00	68.75	636.03	10.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				58				636.03					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	0.01	0.01	0.89	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	0.00	0.01	0.00	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	0.91	0.92	98.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					0.92					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2048 DEGRASIFICATION STATIONS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	0.00	0.00	20.38	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	4	75.00	100.00	0.02	0.02	79.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					0.02					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2049 OFF SHORE FACILITIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	68	68	53.54	53.54	0.15	0.15	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	69	0.79	54.33	0.00	0.16	0.06	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	56	125	44.09	98.43	1.02	1.17	14.47	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	126	0.79	99.21	0.20	1.37	2.84	19.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	127	0.79	100.00	5.66	7.03	80.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				127					7.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.88	5.88	0.52	0.52	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	0.30	0.81	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	1.46	2.27	0.14	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	0.00	2.27	0.00	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	6.45	8.72	0.62	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.88	35.29	3.12	11.84	0.30	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.88	41.18	6.22	18.06	0.59	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.88	47.06	9.57	27.64	0.91	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.88	52.94	675.27	702.91	64.45	67.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.88	58.82	1.02	703.93	0.10	67.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.88	64.71	2.03	705.96	0.19	67.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.88	70.59	1.02	706.99	0.10	67.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.88	76.47	7.09	714.08	0.68	68.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.88	82.35	2.94	717.01	0.28	68.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.88	88.24	310.18	1,027.19	29.61	98.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.88	94.12	10.26	1,037.45	0.98	99.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.88	100.00	10.26	1,047.70	0.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	1,047.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	1,047.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					1,047.70					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	7.58	7.58	6.86	6.86	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	56	71	28.28	35.86	0.47	7.33	0.11	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	83	6.06	41.92	0.71	8.04	0.17	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	86	1.52	43.43	0.68	8.72	0.16	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	88	1.01	44.44	1.88	10.60	0.44	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	92	2.02	46.46	2.47	13.07	0.58	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	94	1.01	47.47	6.58	19.65	1.54	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	99	2.53	50.00	5.60	25.24	1.31	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	104	2.53	52.53	1.91	27.15	0.45	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	106	1.01	53.54	4.71	31.86	1.10	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	107	0.51	54.04	6.15	38.01	1.44	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	110	1.52	55.56	2.24	40.24	0.52	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	111	0.51	56.06	0.76	41.01	0.18	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	114	1.52	57.58	23.13	64.14	5.42	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	121	3.54	61.11	43.04	107.18	10.09	25.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	129	4.04	65.15	35.01	142.19	8.21	33.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	152	11.62	76.77	135.41	277.60	31.75	65.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	159	3.54	80.30	33.55	311.15	7.87	72.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	176	8.59	88.89	89.41	400.56	20.96	93.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		22	198	11.11	100.00	25.95	426.51	6.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				198					426.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	9.09	18.18	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	9.09	27.27	0.27	0.27	0.33	0.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	9.09	36.36	0.52	0.79	0.61	0.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	9.09	45.45	1.03	0.24	1.23	0.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	9.09	54.55	7.41	7.17	8.81	8.53	1	1	100.00	100.00	77.46	77.46	100.00	100.00	1045.74	1080.83			
7	750	1,000	875	1	7	9.09	63.64	6.44	13.60	7.66	16.18	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	569.48			
8	1,000	1,500	1,250	1	8	9.09	72.73	0.00	13.60	0.00	16.18	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	569.48			
9	1,500	2,000	1,750	1	9	9.09	81.82	24.14	37.74	28.73	44.91	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	205.22			
10	2,000	2,500	2,250	1	10	9.09	90.91	2.26	40.00	2.69	47.60	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	193.63			
11	2,500	3,000	2,750	1	11	9.09	100.00	44.04	84.04	52.40	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
20	500,000	UP		0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
				11					84.04					1					77.46					92.16



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2058 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	16.13	16.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	13	25.81	41.94	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	14	3.23	45.16	3.19	3.21	1.97	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	3.23	48.39	5.60	8.81	3.45	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	16	3.23	51.61	0.13	8.95	0.08	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	17	3.23	54.84	0.06	9.01	0.04	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	18	3.23	58.06	17.07	26.08	10.52	16.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	19	3.23	61.29	22.45	48.53	13.84	29.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	3.23	64.52	36.20	84.73	22.32	52.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	3.23	67.74	7.07	91.81	4.36	56.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	3.23	70.97	0.23	92.03	0.14	56.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	3.23	74.19	0.50	92.53	0.31	57.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	3.23	77.42	31.06	123.59	19.14	76.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	3.23	80.65	0.75	124.34	0.46	76.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	3.23	83.87	0.34	124.68	0.21	76.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	27	3.23	87.10	0.70	125.38	0.43	77.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	28	3.23	90.32	1.55	126.93	0.95	78.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	29	3.23	93.55	30.66	157.58	18.90	97.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	31	6.45	100.00	4.65	162.23	2.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	31	0.00	100.00	0.00	162.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				31					162.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 206 FOUNDRIES REDUCTION PLANT FOR METALS(EXCL.IRON ALUMINIUM)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	8.53	8.53	28.81	28.81	4.49	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.78	9.30	0.11	28.93	0.02	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.78	10.08	0.19	29.11	0.03	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	15	1.55	11.63	0.40	29.52	0.06	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	17	1.55	13.18	0.28	29.79	0.04	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	0.78	13.95	0.52	30.31	0.08	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	20	1.55	15.50	0.71	31.02	0.11	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	21	0.78	16.28	2.38	33.40	0.37	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	24	2.33	18.60	6.22	39.62	0.97	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	29	3.88	22.48	7.62	47.24	1.19	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	31	1.55	24.03	8.28	55.52	1.29	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	33	1.55	25.58	8.80	64.32	1.37	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	36	2.33	27.91	16.89	81.21	2.63	12.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	40	3.10	31.01	22.90	104.11	3.57	16.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	44	3.10	34.11	15.84	119.95	2.47	18.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	63	14.73	48.84	103.52	223.47	16.12	34.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	96	25.58	74.42	185.08	408.54	28.82	63.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	104	6.20	80.62	106.74	515.28	16.62	80.25	1	1	100.00	100.00	60.40	60.40	100.00	100.00	56.59	11.72
19	100,000	500,000	300,000	16	120	12.40	93.02	106.98	622.26	16.66	96.91	0	1	0.00	100.00	0.00	60.40	0.00	100.00	0.00	9.71
20	500,000	UP		9	129	6.98	100.00	19.85	642.11	3.09	100.00	0	1	0.00	100.00	0.00	60.40	0.00	100.00	0.00	9.41
				129				642.11				1				60.40				9.41	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	13.44	13.44	7.83	7.83	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	35	0.40	13.83	0.26	8.09	0.03	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	36	0.40	14.23	1.02	9.10	0.12	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	37	0.40	14.62	1.17	10.28	0.14	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	38	0.40	15.02	1.17	11.45	0.14	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	39	0.40	15.42	1.25	12.70	0.14	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	40	0.40	15.81	1.25	13.95	0.14	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	41	0.40	16.21	4.05	18.00	0.47	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	43	0.79	17.00	4.99	22.98	0.57	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	50	2.77	19.76	2.09	25.08	0.24	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	51	0.40	20.16	0.27	25.34	0.03	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	55	1.58	21.74	10.35	35.69	1.19	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	60	1.98	23.72	13.34	49.03	1.54	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	61	0.40	24.11	1.24	50.27	0.14	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	64	1.19	25.30	23.08	73.34	2.66	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	31	95	12.25	37.55	140.92	214.27	16.24	24.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	125	11.86	49.41	135.11	349.38	15.57	40.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	26	151	10.28	59.68	153.21	502.59	17.65	57.90	1	1	100.00	100.00	1,628.29	1,628.29	100.00	100.00	1062.80	323.98			
19	100,000	500,000	300,000	59	210	23.32	83.00	246.90	749.49	28.45	86.35	0	1	0.00	100.00	0.00	1,628.29	0.00	100.00	0.00	217.25			
20	500,000	UP		43	253	17.00	100.00	118.47	867.95	13.65	100.00	0	1	0.00	100.00	0.00	1,628.29	0.00	100.00	0.00	187.60			
				253					867.95					1					1,628.29					187.60



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2071

EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	94	94	7.15	7.15	96.25	96.25	2.21	2.21	3	3	18.75	18.75	2,758.44	2,758.44	41.70	41.70	2865.93	2865.93
2	50	100	75	31	125	2.36	9.51	0.98	97.23	0.02	2.23	0	3	0.00	18.75	0.00	2,758.44	0.00	41.70	0.00	2837.06
3	100	200	150	18	143	1.37	10.87	2.17	99.40	0.05	2.28	0	3	0.00	18.75	0.00	2,758.44	0.00	41.70	0.00	2775.20
4	200	300	250	23	166	1.75	12.62	8.46	107.85	0.19	2.48	1	4	6.25	25.00	2,348.64	5,107.08	35.51	77.21	27774.90	4735.26
5	300	500	400	28	194	2.13	14.75	9.54	117.40	0.22	2.70	0	4	0.00	25.00	0.00	5,107.08	0.00	77.21	0.00	4350.32
6	500	750	625	28	222	2.13	16.88	15.99	133.39	0.37	3.06	0	4	0.00	25.00	0.00	5,107.08	0.00	77.21	0.00	3828.70
7	750	1,000	875	11	233	0.84	17.72	4.95	138.34	0.11	3.18	0	4	0.00	25.00	0.00	5,107.08	0.00	77.21	0.00	3691.72
8	1,000	1,500	1,250	27	260	2.05	19.77	28.88	167.22	0.66	3.84	0	4	0.00	25.00	0.00	5,107.08	0.00	77.21	0.00	3054.18
9	1,500	2,000	1,750	19	279	1.44	21.22	30.48	197.70	0.70	4.54	0	4	0.00	25.00	0.00	5,107.08	0.00	77.21	0.00	2583.31
10	2,000	2,500	2,250	26	305	1.98	23.19	38.94	236.64	0.89	5.44	0	4	0.00	25.00	0.00	5,107.08	0.00	77.21	0.00	2158.19
11	2,500	3,000	2,750	16	321	1.22	24.41	36.25	272.88	0.83	6.27	0	4	0.00	25.00	0.00	5,107.08	0.00	77.21	0.00	1871.52
12	3,000	4,000	3,500	20	341	1.52	25.93	51.97	324.86	1.19	7.46	0	4	0.00	25.00	0.00	5,107.08	0.00	77.21	0.00	1572.10
13	4,000	5,000	4,500	16	357	1.22	27.15	51.05	375.91	1.17	8.63	0	4	0.00	25.00	0.00	5,107.08	0.00	77.21	0.00	1358.59
14	5,000	7,500	6,250	41	398	3.12	30.27	137.02	512.93	3.15	11.78	0	4	0.00	25.00	0.00	5,107.08	0.00	77.21	0.00	995.68
15	7,500	10,000	8,750	48	446	3.65	33.92	175.88	688.80	4.04	15.82	4	8	25.00	50.00	724.94	5,832.01	10.96	88.17	412.18	846.69
16	10,000	20,000	15,000	113	559	8.59	42.51	668.50	1,357.30	15.35	31.17	0	8	0.00	50.00	0.00	5,832.01	0.00	88.17	0.00	429.68
17	20,000	50,000	35,000	133	692	10.11	52.62	991.52	2,348.82	22.77	53.95	0	8	0.00	50.00	0.00	5,832.01	0.00	88.17	0.00	248.30
18	50,000	100,000	75,000	152	844	11.56	64.18	808.84	3,157.66	18.58	72.53	1	9	6.25	56.25	100.00	5,932.01	1.51	89.68	12.36	187.86
19	100,000	500,000	300,000	250	1,094	19.01	83.19	940.10	4,097.76	21.59	94.12	2	11	12.50	68.75	280.00	6,212.02	4.23	93.91	29.78	151.60
20	500,000	UP		221	1,315	16.81	100.00	256.09	4,353.85	5.88	100.00	5	16	31.25	100.00	402.61	6,614.62	6.09	100.00	157.21	151.93
				1,315				4,353.85				16				6,614.62				151.93	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	14.31	14.31	13.56	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	14.29	42.86	0.00	14.31	0.00	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	14.29	57.14	5.62	19.93	5.33	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	14.29	71.43	21.77	41.69	20.63	39.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	14.29	85.71	33.44	75.13	31.70	71.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	14.29	100.00	30.36	105.50	28.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				105.50				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	8	47.06	47.06	0.02	0.02	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	5.88	52.94	5.01	5.03	4.62	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	5.88	58.82	6.22	11.25	5.74	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	5.88	64.71	12.32	23.56	11.36	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	5.88	70.59	2.75	26.31	2.53	24.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	13	5.88	76.47	0.75	27.06	0.69	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	5.88	82.35	9.44	36.50	8.71	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	5.88	88.24	42.34	78.84	39.06	72.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	5.88	94.12	18.36	97.20	16.94	89.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	5.88	100.00	11.21	108.41	10.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					108.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	0.13	0.13	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	1.69	1.83	1.33	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	1.19	3.02	0.94	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	8.29	11.31	6.53	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	9.73	21.04	7.66	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	7.69	28.74	6.05	22.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.56	38.89	9.75	38.49	7.67	30.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.56	44.44	0.00	38.49	0.00	30.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.56	50.00	11.69	50.17	9.20	39.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.56	55.56	22.56	72.73	17.75	57.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.56	61.11	30.98	103.71	24.37	81.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.56	66.67	14.72	118.44	11.58	93.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.56	72.22	3.24	121.68	2.55	95.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.56	77.78	1.54	123.22	1.21	96.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.56	83.33	3.24	126.46	2.55	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.56	88.89	0.00	126.46	0.00	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.56	94.44	0.44	126.90	0.35	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	5.56	100.00	0.20	127.10	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	127.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					127.10					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2075 LIGNITE OPEN MINING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.01	0.01	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.01				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 208 SALT MINES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.56	2.56	0.10	0.10	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.56	5.13	0.58	0.68	0.61	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.56	7.69	0.12	0.80	0.13	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.56	10.26	0.03	0.83	0.03	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.56	12.82	0.06	0.90	0.07	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	9	10.26	23.08	0.85	1.74	0.90	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	13	10.26	33.33	1.19	2.94	1.26	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	21	20.51	53.85	3.54	6.48	3.74	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	23	5.13	58.97	3.72	10.20	3.93	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	26	7.69	66.67	1.41	11.61	1.49	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	27	2.56	69.23	3.49	15.10	3.69	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	28	2.56	71.79	2.17	17.27	2.29	18.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	2.56	74.36	12.25	29.52	12.94	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	30	2.56	76.92	7.45	36.97	7.87	39.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	31	2.56	79.49	9.21	46.17	9.73	48.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	37	15.38	94.87	6.76	52.94	7.15	55.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	39	5.13	100.00	41.73	94.67	44.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	94.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	94.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	39	0.00	100.00	0.00	94.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				39					94.67					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2081 OPEN CAST SALT MINESUNDERGROUND SLAT MINESSALT MINES&BRINE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	4	11.54	15.38	0.38	0.38	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	9	19.23	34.62	1.25	1.63	0.42	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	3.85	38.46	0.67	2.30	0.23	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	3.85	42.31	0.96	3.26	0.33	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	3.85	46.15	2.48	5.74	0.84	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	13	3.85	50.00	3.49	9.23	1.19	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	3.85	53.85	5.04	14.27	1.71	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	3.85	57.69	3.50	17.77	1.19	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	3.85	61.54	7.15	24.92	2.43	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	3.85	65.38	6.77	31.68	2.30	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	3.85	69.23	0.00	31.68	0.00	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	3.85	73.08	5.84	37.52	1.98	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	21	7.69	80.77	175.06	212.58	59.54	72.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	22	3.85	84.62	8.48	221.06	2.88	75.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	24	7.69	92.31	34.55	255.60	11.75	86.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	26	7.69	100.00	38.41	294.01	13.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	294.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	294.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	26	0.00	100.00	0.00	294.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					294.01					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.21	0.21	2.28	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.07	0.29	0.81	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	0.07	0.36	0.81	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	0.71	1.07	7.71	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	3.13	4.20	33.83	45.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	0.07	4.28	0.81	46.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	1.68	5.96	18.14	64.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	3.30	9.25	35.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	9.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	9.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	9.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	9.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	9.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	9.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	9.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	9.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	9.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	9.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	9.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					9.25					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	12.50	37.50	34.05	34.05	43.55	43.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	12.50	50.00	16.57	50.62	21.19	64.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	12.50	62.50	13.25	63.86	16.94	81.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	12.50	75.00	4.05	67.92	5.19	86.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	12.50	87.50	2.09	70.01	2.68	89.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	12.50	100.00	8.17	78.19	10.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				78.19		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2092 MANUFACTURE OF COMPRESSED PEAT

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	13	13	3.87	3.87	30.61	30.61	1.95	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	15	0.60	4.46	0.18	30.79	0.01	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	25	2.98	7.44	1.30	32.09	0.08	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	31	1.79	9.23	2.05	34.14	0.13	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	17	48	5.06	14.29	7.61	41.75	0.49	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	61	3.87	18.15	18.79	60.54	1.20	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	72	3.27	21.43	9.41	69.95	0.60	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	20	92	5.95	27.38	28.77	98.73	1.84	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	16	108	4.76	32.14	25.24	123.97	1.61	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	14	122	4.17	36.31	33.41	157.38	2.13	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	15	137	4.46	40.77	43.41	200.79	2.77	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	18	155	5.36	46.13	62.59	263.38	4.00	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	21	176	6.25	52.38	60.62	324.00	3.87	20.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	41	217	12.20	64.58	200.31	524.31	12.79	33.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	20	237	5.95	70.54	104.98	629.29	6.70	40.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	37	274	11.01	81.55	268.57	897.86	17.15	57.32	1	1	100.00	100.00	255.00	255.00	100.00	100.00	94.95	28.40	
17	20,000	50,000	35,000	33	307	9.82	91.37	345.51	1,243.37	22.06	79.38	0	1	0.00	100.00	0.00	255.00	0.00	100.00	0.00	20.51	
18	50,000	100,000	75,000	16	323	4.76	96.13	151.59	1,394.96	9.68	89.06	0	1	0.00	100.00	0.00	255.00	0.00	100.00	0.00	18.28	
19	100,000	500,000	300,000	13	336	3.87	100.00	171.33	1,566.29	10.94	100.00	0	1	0.00	100.00	0.00	255.00	0.00	100.00	0.00	16.28	
20	500,000	UP		0	336	0.00	100.00	0.00	1,566.29	0.00	100.00	0	1	0.00	100.00	0.00	255.00	0.00	100.00	0.00	16.28	
				336					1,566.29					1					255.00			16.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	2.58	2.58	61.72	61.72	7.56	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	11	0.26	2.84	0.08	61.80	0.01	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	14	0.78	3.62	0.27	62.07	0.03	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	15	0.26	3.88	0.20	62.27	0.02	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	16	0.26	4.13	0.24	62.51	0.03	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	17	0.26	4.39	1.01	63.52	0.12	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	21	1.03	5.43	1.65	65.17	0.20	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	25	46	6.46	11.89	3.19	68.36	0.39	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	22	68	5.68	17.57	2.38	70.74	0.29	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	70	0.52	18.09	0.39	71.13	0.05	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	71	0.26	18.35	5.32	76.45	0.65	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	14	85	3.62	21.96	18.39	94.83	2.25	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	31	116	8.01	29.97	14.12	108.96	1.73	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	124	2.07	32.04	8.73	117.68	1.07	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	139	3.88	35.92	23.37	141.05	2.86	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	29	168	7.49	43.41	56.55	197.60	6.93	24.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	192	6.20	49.61	122.84	320.44	15.05	39.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	59	251	15.25	64.86	159.11	479.55	19.50	58.77	2	2	28.57	28.57	68,337.26	68,337.26	99.78	99.78	42950.85	14250.32			
19	100,000	500,000	300,000	83	334	21.45	86.30	186.39	665.93	22.84	81.61	1	3	14.29	42.86	0.00	68,337.26	0.00	99.78	0.00	10261.86			
20	500,000	UP		53	387	13.70	100.00	150.09	816.03	18.39	100.00	4	7	57.14	100.00	150.74	68,488.00	0.22	100.00	100.43	8392.87			
				387					816.03					7					68,488.00					8392.87



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2111

CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.14	0.14	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	0.21	0.35	0.77	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	0.19	0.54	0.69	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	4.13	4.67	14.88	16.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	13.15	17.82	47.38	64.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	4.21	22.03	15.16	79.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	5.72	27.75	20.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				27.75		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	10.68	10.68	90.34	90.34	11.16	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	27	0.85	11.54	0.18	90.52	0.02	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	29	0.85	12.39	0.19	90.71	0.02	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	30	0.43	12.82	0.19	90.90	0.02	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	32	0.85	13.68	0.85	91.75	0.11	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	43	4.70	18.38	4.93	96.68	0.61	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	46	1.28	19.66	2.32	99.01	0.29	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	54	3.42	23.08	5.66	104.67	0.70	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	64	4.27	27.35	15.08	119.75	1.86	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	66	0.85	28.21	6.08	125.82	0.75	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	67	0.43	28.63	0.50	126.32	0.06	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	74	2.99	31.62	7.66	133.98	0.95	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	79	2.14	33.76	13.26	147.24	1.64	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	83	1.71	35.47	11.16	158.40	1.38	19.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	87	1.71	37.18	20.11	178.51	2.48	22.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	104	7.26	44.44	116.01	294.52	14.33	36.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	112	3.42	47.86	39.34	333.86	4.86	41.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	135	9.83	57.69	99.38	433.24	12.27	53.50	2	2	40.00	40.00	178.55	178.55	28.01	28.01	179.67	41.21			
19	100,000	500,000	300,000	42	177	17.95	75.64	222.16	655.40	27.43	80.93	1	3	20.00	60.00	72.50	251.05	11.37	39.38	32.63	38.30			
20	500,000	UP		57	234	24.36	100.00	154.45	809.85	19.07	100.00	2	5	40.00	100.00	386.47	637.52	60.62	100.00	250.22	78.72			
				234					809.85					5					637.52					78.72



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.35	2.35	1,657.72	1,657.72	72.78	72.78	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.39	2.75	0.00	1,657.72	0.00	72.78	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.39	3.14	0.00	1,657.72	0.00	72.78	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.39	3.53	0.03	1,657.75	0.00	72.78	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	0.78	4.31	1.12	1,658.87	0.05	72.83	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	17	2.35	6.67	0.42	1,659.29	0.02	72.85	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	18	0.39	7.06	0.77	1,660.07	0.03	72.88	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	29	4.31	11.37	3.06	1,663.13	0.13	73.01	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	35	2.35	13.73	0.99	1,664.12	0.04	73.06	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	36	0.39	14.12	2.87	1,666.98	0.13	73.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	38	0.78	14.90	8.68	1,675.66	0.38	73.56	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	53	5.88	20.78	2.19	1,677.86	0.10	73.66	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	60	2.75	23.53	2.23	1,680.09	0.10	73.76	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	82	8.63	32.16	18.26	1,698.35	0.80	74.56	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	92	3.92	36.08	14.05	1,712.40	0.62	75.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	116	9.41	45.49	38.40	1,750.80	1.69	76.86	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	139	9.02	54.51	136.68	1,887.48	6.00	82.86	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	54	193	21.18	75.69	211.91	2,099.39	9.30	92.17	1	1	50.00	50.00	22.36	22.36	3.43	3.43	10.55	1.06			
19	100,000	500,000	300,000	39	232	15.29	90.98	134.25	2,233.64	5.89	98.06	0	1	0.00	50.00	0.00	22.36	0.00	3.43	0.00	1.00			
20	500,000	UP		23	255	9.02	100.00	44.18	2,277.83	1.94	100.00	1	2	50.00	100.00	630.00	652.36	96.57	100.00	1425.86	28.64			
				255					2,277.83					2					652.36					28.64



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.25	1.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	11	12.50	13.75	1.25	1.25	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	19	10.00	23.75	1.20	2.45	0.51	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	21	2.50	26.25	0.55	3.00	0.24	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	28	8.75	35.00	3.41	6.41	1.46	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	32	5.00	40.00	2.22	8.63	0.95	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	37	6.25	46.25	7.39	16.03	3.17	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	43	7.50	53.75	3.33	19.36	1.43	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	47	5.00	58.75	10.28	29.64	4.41	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	48	1.25	60.00	2.12	31.76	0.91	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	52	5.00	65.00	13.22	44.98	5.67	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	54	2.50	67.50	7.62	52.60	3.27	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	55	1.25	68.75	5.54	58.14	2.38	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	56	1.25	70.00	12.16	70.29	5.21	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	57	1.25	71.25	6.63	76.92	2.84	33.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	61	5.00	76.25	43.95	120.87	18.85	51.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	67	7.50	83.75	53.74	174.61	23.05	74.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	71	5.00	88.75	39.86	214.47	17.10	92.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	77	7.50	96.25	9.23	223.70	3.96	95.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	80	3.75	100.00	9.40	233.10	4.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				80					233.10					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2113 CEMENT AND PLASTER GOODS UNFIRED STONWARE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	6.78	6.78	62.76	62.76	2.24	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	99	3.55	10.33	4.15	66.90	0.15	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	134	3.65	13.99	14.40	81.31	0.51	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	38	172	3.97	17.95	12.82	94.13	0.46	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	83	255	8.66	26.62	36.79	130.92	1.31	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	90	345	9.39	36.01	71.14	202.05	2.54	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	42	387	4.38	40.40	43.28	245.33	1.54	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	39	426	4.07	44.47	45.84	291.17	1.64	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	48	474	5.01	49.48	78.89	370.06	2.81	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	492	1.88	51.36	45.48	415.54	1.62	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	514	2.30	53.65	30.53	446.07	1.09	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	24	538	2.51	56.16	53.53	499.60	1.91	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	58	596	6.05	62.21	78.11	577.71	2.79	20.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	37	633	3.86	66.08	184.39	762.10	6.58	27.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	33	666	3.44	69.52	102.23	864.33	3.65	30.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	86	752	8.98	78.50	574.81	1,439.13	20.50	51.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	74	826	7.72	86.22	582.14	2,021.28	20.77	72.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	50	876	5.22	91.44	276.73	2,298.01	9.87	81.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	62	938	6.47	97.91	399.43	2,697.45	14.25	96.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		20	958	2.09	100.00	105.89	2,803.33	3.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				958					2,803.33					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	15.79	15.79	0.03	0.03	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	5.26	21.05	0.14	0.17	4.95	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	5.26	26.32	0.45	0.62	16.14	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	5.26	31.58	0.00	0.62	0.00	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	5.26	36.84	1.43	2.04	51.11	73.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	5.26	42.11	0.09	2.14	3.28	76.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	5.26	47.37	0.07	2.21	2.53	79.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	5.26	52.63	0.20	2.40	7.09	86.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	5.26	57.89	0.26	2.66	9.22	95.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	5.26	63.16	0.00	2.66	0.00	95.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	5.26	68.42	0.00	2.66	0.00	95.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	5.26	73.68	0.01	2.67	0.40	95.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	5.26	78.95	0.01	2.68	0.20	96.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	5.26	84.21	0.01	2.69	0.40	96.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	5.26	89.47	0.01	2.70	0.40	96.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	5.26	94.74	0.04	2.74	1.39	98.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	19	5.26	100.00	0.05	2.79	1.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	2.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	2.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	2.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					2.79					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2118 OTHERS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	0.31	0.31	13.98	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	0.67	0.97	30.30	44.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	1.22	2.20	55.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					2.20					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 212 ASBESTOS BOARD ASBESTOS FIBRE STONE SLAB CONCRETE SLAB AND C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	4.84	4.84	9.97	9.97	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	8	1.61	6.45	0.16	10.13	0.02	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	13	4.03	10.48	0.88	11.01	0.11	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	15	1.61	12.10	0.65	11.66	0.08	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	18	2.42	14.52	1.45	13.11	0.18	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	22	3.23	17.74	3.19	16.30	0.38	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	26	3.23	20.97	5.63	21.93	0.68	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	40	11.29	32.26	25.48	47.41	3.07	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	47	5.65	37.90	24.12	71.54	2.91	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	51	3.23	41.13	9.13	80.67	1.10	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	56	4.03	45.16	32.66	113.34	3.94	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	60	3.23	48.39	17.67	131.01	2.13	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	62	1.61	50.00	14.70	145.71	1.77	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	68	4.84	54.84	38.22	183.93	4.61	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	74	4.84	59.68	53.79	237.72	6.49	28.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	78	3.23	62.90	47.63	285.35	5.75	34.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	21	99	16.94	79.84	290.70	576.05	35.07	69.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	111	9.68	89.52	107.83	683.88	13.01	82.50	1	1	100.00	100.00	98.59	98.59	100.00	100.00	91.43	14.42	
19	100,000	500,000	300,000	11	122	8.87	98.39	129.26	813.14	15.59	98.09	0	1	0.00	100.00	0.00	98.59	0.00	100.00	0.00	12.12	
20	500,000	UP		2	124	1.61	100.00	15.83	828.97	1.91	100.00	0	1	0.00	100.00	0.00	98.59	0.00	100.00	0.00	11.89	
				124					828.97					1					98.59			11.89



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	8.30	8.30	116.72	116.72	3.49	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	55	2.32	10.62	1.97	118.69	0.06	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	62	1.35	11.97	1.61	120.30	0.05	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	80	3.47	15.44	7.02	127.32	0.21	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	110	5.79	21.24	15.19	142.51	0.45	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	138	5.41	26.64	26.41	168.92	0.79	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	154	3.09	29.73	22.78	191.71	0.68	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	190	6.95	36.68	65.00	256.71	1.95	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	207	3.28	39.96	43.14	299.85	1.29	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	222	2.90	42.86	41.21	341.05	1.23	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	236	2.70	45.56	46.46	387.51	1.39	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	52	288	10.04	55.60	98.47	485.98	2.95	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	299	2.12	57.72	52.45	538.42	1.57	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	37	336	7.14	64.86	281.81	820.24	8.44	24.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	357	4.05	68.92	197.23	1,017.47	5.90	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	44	401	8.49	77.41	603.16	1,620.63	18.06	48.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	60	461	11.58	89.00	804.96	2,425.59	24.10	72.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	484	4.44	93.44	222.16	2,647.74	6.65	79.26	2	2	100.00	100.00	68.18	68.18	100.00	100.00	30.69	2.58			
19	100,000	500,000	300,000	31	515	5.98	99.42	685.55	3,333.29	20.52	99.78	0	2	0.00	100.00	0.00	68.18	0.00	100.00	0.00	2.05			
20	500,000	UP		3	518	0.58	100.00	7.39	3,340.68	0.22	100.00	0	2	0.00	100.00	0.00	68.18	0.00	100.00	0.00	2.04			
				518					3,340.68					2					68.18					2.04



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2122 PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	20.00	20.00	2.27	2.27	4.43	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	20.00	40.00	3.88	6.15	7.59	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	20.00	60.00	10.58	16.73	20.69	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	20.00	80.00	7.09	23.82	13.86	46.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	27.32	51.14	53.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				51.14				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.43	0.43	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.43	0.85	0.59	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	0.34	1.20	0.47	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	34.78	35.98	47.76	49.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	2.98	38.96	4.09	53.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	2.98	41.94	4.09	57.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	0.00	41.94	0.00	57.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	30.89	72.83	42.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				72.83				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	16.67	16.67	24.19	24.19	21.05	21.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	13	10.42	27.08	0.28	24.47	0.24	21.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	14	2.08	29.17	0.07	24.54	0.06	21.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	2.08	31.25	0.13	24.67	0.11	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	18	6.25	37.50	1.05	25.72	0.92	22.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	21	6.25	43.75	2.05	27.77	1.78	24.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	2.08	45.83	1.18	28.95	1.02	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	24	4.17	50.00	0.95	29.89	0.83	26.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	25	2.08	52.08	0.55	30.45	0.48	26.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	27	4.17	56.25	2.29	32.74	1.99	28.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	28	2.08	58.33	1.84	34.58	1.60	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	29	2.08	60.42	4.51	39.09	3.92	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	30	2.08	62.50	0.01	39.10	0.01	34.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	32	4.17	66.67	5.59	44.69	4.86	38.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	33	2.08	68.75	4.09	48.78	3.56	42.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	39	12.50	81.25	37.36	86.14	32.51	74.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	44	10.42	91.67	14.62	100.75	12.72	87.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	45	2.08	93.75	4.21	104.96	3.66	91.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	48	6.25	100.00	9.96	114.93	8.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	48	0.00	100.00	0.00	114.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				48					114.93					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2131 FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM		
1	0	50	25	46	46	13.89	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	17	63	1.88	15.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	16	79	3.39	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	12	91	5.10	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	7	98	2.78	27.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	5	103	3.24	30.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	104	0.47	30.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	6	110	8.93	39.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	111	1.81	41.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	112	1.32	42.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	113	0.31	43.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	114	13.80	56.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	115	3.36	60.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	116	0.08	60.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	117	0.14	60.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	9	126	155.75	28.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	12	138	267.45	33.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	2	140	272.23	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	5	145	306.36	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		2	147	335.35	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				147		335.35		0		0.00		0.00		0.00		0.00		0.00			



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2132

FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.45	5.45	1.27	1.27	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	21	4.09	9.55	0.57	1.84	0.11	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	31	4.55	14.09	0.85	2.69	0.17	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	36	2.27	16.36	0.97	3.66	0.19	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	42	2.73	19.09	1.73	5.40	0.35	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	45	1.36	20.45	1.48	6.88	0.30	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	47	0.91	21.36	1.58	8.46	0.32	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	54	3.18	24.55	1.23	9.69	0.24	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	55	0.45	25.00	0.63	10.32	0.13	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	56	0.45	25.45	1.83	12.15	0.37	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	59	1.36	26.82	2.64	14.78	0.53	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	62	1.36	28.18	2.42	17.20	0.48	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	73	5.00	33.18	15.87	33.07	3.17	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	83	4.55	37.73	12.58	45.65	2.51	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	84	0.45	38.18	0.13	45.78	0.03	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	112	12.73	50.91	125.78	171.56	25.12	34.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	31	143	14.09	65.00	129.03	300.59	25.77	60.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	38	181	17.27	82.27	105.35	405.94	21.04	81.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	23	204	10.45	92.73	76.84	482.77	15.35	96.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		16	220	7.27	100.00	17.86	500.63	3.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				220					500.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2133

MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	16.35	16.35	2.79	2.79	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	36	0.96	17.31	0.16	2.95	0.04	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	39	1.44	18.75	0.27	3.22	0.07	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	42	1.44	20.19	0.43	3.64	0.10	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	46	1.92	22.12	0.69	4.33	0.17	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	47	0.48	22.60	0.51	4.85	0.13	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	51	1.92	24.52	3.10	7.94	0.76	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	53	0.96	25.48	2.16	10.10	0.53	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	56	1.44	26.92	0.15	10.26	0.04	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	57	0.48	27.40	0.06	10.32	0.01	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	59	0.96	28.37	2.90	13.21	0.71	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	60	0.48	28.85	1.51	14.72	0.37	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	62	0.96	29.81	0.00	14.72	0.00	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	71	4.33	34.13	11.30	26.02	2.77	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	80	4.33	38.46	11.68	37.70	2.86	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	102	10.58	49.04	128.98	166.69	31.58	40.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	120	8.65	57.69	26.49	193.17	6.48	47.29	2	2	100.00	100.00	72.85	72.85	100.00	100.00	275.06	37.71			
18	50,000	100,000	75,000	42	162	20.19	77.88	62.58	255.76	15.32	62.61	0	2	0.00	100.00	0.00	72.85	0.00	100.00	0.00	28.49			
19	100,000	500,000	300,000	21	183	10.10	87.98	143.02	398.78	35.01	97.63	0	2	0.00	100.00	0.00	72.85	0.00	100.00	0.00	18.27			
20	500,000	UP		25	208	12.02	100.00	9.69	408.46	2.37	100.00	0	2	0.00	100.00	0.00	72.85	0.00	100.00	0.00	17.84			
				208					408.46					2					72.85					17.84



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.56	2.56	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.56	5.13	0.21	0.21	1.17	1.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.56	7.69	0.66	0.87	3.73	4.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.56	10.26	2.22	3.10	12.48	17.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.56	12.82	7.02	10.11	39.43	56.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.56	15.38	0.01	10.12	0.03	56.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.56	17.95	0.00	10.12	0.00	56.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.56	20.51	0.00	10.12	0.00	56.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.56	23.08	0.01	10.13	0.03	56.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.56	25.64	0.01	10.13	0.03	56.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	2.56	28.21	0.01	10.14	0.03	56.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	2.56	30.77	0.01	10.14	0.03	56.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	2.56	33.33	0.01	10.15	0.06	57.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	2.56	35.90	1.93	12.09	10.86	67.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	2.56	38.46	4.79	16.88	26.91	94.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	2.56	41.03	0.01	16.88	0.03	94.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	2.56	43.59	0.01	16.89	0.06	94.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	27	25.64	69.23	0.26	17.16	1.46	96.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		12	39	30.77	100.00	0.65	17.80	3.64	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				39				17.80					0				0.00						0.00	



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 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.23	3.23	8.69	8.69	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.81	4.03	0.05	8.74	0.01	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	0.81	4.84	0.15	8.89	0.02	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	0.81	5.65	1.49	10.38	0.23	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	0.81	6.45	0.33	10.70	0.05	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	0.81	7.26	0.01	10.71	0.00	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	0.81	8.06	0.01	10.72	0.00	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	0.81	8.87	0.10	10.82	0.01	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	13	1.61	10.48	4.89	15.70	0.75	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	15	1.61	12.10	1.10	16.80	0.17	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	0.81	12.90	7.80	24.60	1.19	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	20	3.23	16.13	13.71	38.31	2.09	5.85	1	1	33.33	33.33	4.95	4.95	1.68	1.68	36.11	12.92			
13	4,000	5,000	4,500	6	26	4.84	20.97	11.64	49.95	1.78	7.63	0	1	0.00	33.33	0.00	4.95	0.00	1.68	0.00	9.91			
14	5,000	7,500	6,250	8	34	6.45	27.42	30.24	80.19	4.62	12.25	0	1	0.00	33.33	0.00	4.95	0.00	1.68	0.00	6.17			
15	7,500	10,000	8,750	5	39	4.03	31.45	20.92	101.11	3.20	15.45	0	1	0.00	33.33	0.00	4.95	0.00	1.68	0.00	4.90			
16	10,000	20,000	15,000	1	40	0.81	32.26	22.65	123.76	3.46	18.91	0	1	0.00	33.33	0.00	4.95	0.00	1.68	0.00	4.00			
17	20,000	50,000	35,000	4	44	3.23	35.48	53.47	177.23	8.17	27.08	0	1	0.00	33.33	0.00	4.95	0.00	1.68	0.00	2.79			
18	50,000	100,000	75,000	10	54	8.06	43.55	115.20	292.43	17.60	44.68	0	1	0.00	33.33	0.00	4.95	0.00	1.68	0.00	1.69			
19	100,000	500,000	300,000	53	107	42.74	86.29	331.49	623.92	50.65	95.33	0	1	0.00	33.33	0.00	4.95	0.00	1.68	0.00	0.79			
20	500,000	UP		17	124	13.71	100.00	30.55	654.46	4.67	100.00	2	3	66.67	100.00	290.30	295.25	98.32	100.00	950.36	45.11			
				124					654.46					3					295.25					45.11



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2141

FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	98	98	35.38	35.38	9.94	9.94	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	118	7.22	42.60	0.89	10.83	0.13	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	130	4.33	46.93	0.47	11.30	0.07	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	136	2.17	49.10	0.86	12.16	0.13	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	148	4.33	53.43	1.87	14.03	0.28	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	152	1.44	54.87	1.58	15.61	0.24	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	155	1.08	55.96	2.42	18.03	0.36	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	162	2.53	58.48	7.19	25.22	1.07	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	164	0.72	59.21	1.31	26.52	0.20	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	165	0.36	59.57	1.87	28.39	0.28	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	167	0.72	60.29	3.10	31.49	0.46	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	168	0.36	60.65	2.77	34.26	0.41	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	172	1.44	62.09	18.33	52.59	2.74	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	178	2.17	64.26	12.38	64.98	1.85	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	181	1.08	65.34	14.18	79.15	2.12	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	195	5.05	70.40	126.37	205.52	18.88	30.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	211	5.78	76.17	221.46	426.98	33.09	63.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	217	2.17	78.34	57.47	484.45	8.59	72.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	50	267	18.05	96.39	136.05	620.50	20.33	92.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		10	277	3.61	100.00	48.83	669.34	7.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				277					669.34					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	3.38	3.38	19.53	19.53	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.38	3.76	0.06	19.59	0.00	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	13	1.13	4.89	0.77	20.36	0.06	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.38	5.26	0.14	20.50	0.01	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	20	2.26	7.52	2.34	22.85	0.17	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	23	1.13	8.65	0.50	23.35	0.04	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	30	2.63	11.28	8.11	31.46	0.60	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	36	2.26	13.53	4.24	35.70	0.32	2.66	1	1	11.11	11.11	6.12	6.12	0.11	0.11	144.34	17.15			
9	1,500	2,000	1,750	5	41	1.88	15.41	5.27	40.97	0.39	3.05	0	1	0.00	11.11	0.00	6.12	0.00	0.11	0.00	14.94			
10	2,000	2,500	2,250	11	52	4.14	19.55	13.88	54.85	1.03	4.08	0	1	0.00	11.11	0.00	6.12	0.00	0.11	0.00	11.16			
11	2,500	3,000	2,750	11	63	4.14	23.68	50.06	104.91	3.73	7.81	0	1	0.00	11.11	0.00	6.12	0.00	0.11	0.00	5.83			
12	3,000	4,000	3,500	5	68	1.88	25.56	12.68	117.59	0.94	8.76	0	1	0.00	11.11	0.00	6.12	0.00	0.11	0.00	5.21			
13	4,000	5,000	4,500	7	75	2.63	28.20	12.89	130.47	0.96	9.71	0	1	0.00	11.11	0.00	6.12	0.00	0.11	0.00	4.69			
14	5,000	7,500	6,250	13	88	4.89	33.08	35.20	165.67	2.62	12.34	0	1	0.00	11.11	0.00	6.12	0.00	0.11	0.00	3.69			
15	7,500	10,000	8,750	9	97	3.38	36.47	44.98	210.66	3.35	15.68	1	2	11.11	22.22	5,000.00	5,006.12	86.37	86.47	11115.87	2376.45			
16	10,000	20,000	15,000	28	125	10.53	46.99	231.22	441.88	17.22	32.90	0	2	0.00	22.22	0.00	5,006.12	0.00	86.47	0.00	1132.92			
17	20,000	50,000	35,000	45	170	16.92	63.91	300.57	742.44	22.38	55.28	2	4	22.22	44.44	86.54	5,092.66	1.49	87.97	28.79	685.93			
18	50,000	100,000	75,000	22	192	8.27	72.18	231.72	974.16	17.25	72.53	1	5	11.11	55.56	22.54	5,115.19	0.39	88.36	9.73	525.09			
19	100,000	500,000	300,000	52	244	19.55	91.73	271.26	1,245.42	20.20	92.73	1	6	11.11	66.67	3.06	5,118.25	0.05	88.41	1.13	410.97			
20	500,000	UP		22	266	8.27	100.00	97.62	1,343.04	7.27	100.00	3	9	33.33	100.00	671.01	5,789.26	11.59	100.00	687.35	431.05			
				266					1,343.04					9					5,789.26					431.05



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	8.16	8.16	7.00	7.00	3.43	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.04	10.20	0.41	7.41	0.20	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.04	12.24	1.45	8.86	0.71	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.04	14.29	8.43	17.29	4.13	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.04	16.33	5.94	23.23	2.91	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	2.04	18.37	9.17	32.40	4.49	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.04	20.41	4.61	37.01	2.26	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	2.04	22.45	9.94	46.95	4.87	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.04	24.49	1.19	48.14	0.58	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.04	26.53	0.71	48.85	0.35	23.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.04	28.57	1.74	50.59	0.85	24.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	2.04	30.61	1.03	51.62	0.51	25.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.04	32.65	0.00	51.62	0.00	25.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	2.04	34.69	19.19	70.81	9.39	34.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	2.04	36.73	4.09	74.90	2.00	36.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	2.04	38.78	0.01	74.89	0.00	36.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	2.04	40.82	0.03	74.92	0.01	36.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	2.04	42.86	0.06	74.98	0.03	36.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	26	10.20	53.06	27.21	102.19	13.32	50.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		23	49	46.94	100.00	102.12	204.31	49.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				49				204.31				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2151 HOLLOW GLASS BOTTLES AND GLASSFIBRES (LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.44	4.44	16.98	16.98	2.61	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.74	5.19	0.37	17.35	0.06	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	13	4.44	9.63	1.99	19.33	0.31	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.74	10.37	0.64	19.97	0.10	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	17	2.22	12.59	3.30	23.28	0.51	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	22	3.70	16.30	1.08	24.36	0.17	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	27	3.70	20.00	4.74	29.10	0.73	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	30	2.22	22.22	3.45	32.55	0.53	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	33	2.22	24.44	10.45	43.00	1.61	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	37	2.96	27.41	2.61	45.61	0.40	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	39	1.48	28.89	0.11	45.72	0.02	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	47	5.93	34.81	32.00	77.72	4.92	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	51	2.96	37.78	20.33	98.05	3.12	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	57	4.44	42.22	0.65	98.70	0.10	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	62	3.70	45.93	49.70	148.40	7.64	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	72	7.41	53.33	71.49	219.89	10.99	33.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	92	14.81	68.15	103.33	323.22	15.88	49.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	105	9.63	77.78	113.75	436.98	17.48	67.16	1	1	100.00	100.00	215.13	215.13	100.00	100.00	189.12	49.23			
19	100,000	500,000	300,000	29	134	21.48	99.26	177.74	614.72	27.32	94.48	0	1	0.00	100.00	0.00	215.13	0.00	100.00	0.00	35.00			
20	500,000	UP		1	135	0.74	100.00	35.91	650.63	5.52	100.00	0	1	0.00	100.00	0.00	215.13	0.00	100.00	0.00	33.06			
				135					650.63					1					215.13					33.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2152 SHEET AND PLATE GLASS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	30	17.68	17.68	53.59	53.59	8.19	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	31	0.61	18.29	0.16	53.76	0.02	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	34	0.61	18.90	0.39	54.14	0.06	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	37	1.83	20.73	0.18	54.32	0.03	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	42	1.83	22.56	2.52	56.84	0.39	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	44	3.05	25.61	6.69	63.53	1.02	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	63	1.22	26.83	3.49	67.02	0.53	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	77	11.59	38.41	9.02	76.05	1.38	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	86	8.54	46.95	12.20	88.25	1.87	13.49	0	0	0.00	0.00	1.87	13.49	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	87	5.49	52.44	9.03	97.28	1.38	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	94	0.61	53.05	4.25	101.52	0.65	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	96	4.27	57.32	17.09	118.61	2.61	18.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	102	1.22	58.54	12.76	131.37	1.95	20.08	0	0	0.00	0.00	1.95	20.08	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	109	3.66	62.20	40.92	172.29	6.25	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	118	4.27	66.46	22.73	195.02	3.47	29.80	1	1	25.00	25.00	1,000.00	1,000.00	10.51	10.51	4400.36	512.77			
16	10,000	20,000	15,000	9	132	5.49	71.95	95.77	290.79	14.64	44.44	0	1	0.00	25.00	0.00	1,000.00	0.00	10.51	0.00	343.90			
17	20,000	50,000	35,000	14	142	8.54	80.49	194.08	484.86	29.66	74.10	0	1	0.00	25.00	0.00	1,000.00	0.00	10.51	0.00	206.24			
18	50,000	100,000	75,000	10	151	6.10	86.59	36.29	521.15	5.55	79.65	0	1	0.00	25.00	0.00	1,000.00	0.00	10.51	0.00	191.88			
19	100,000	500,000	300,000	9	164	5.49	92.07	50.24	571.39	7.68	87.32	2	3	50.00	75.00	7,129.58	8,129.58	74.94	85.45	14191.37	1422.77			
20	500,000	UP		13	164	7.93	100.00	82.95	654.34	12.68	100.00	1	4	25.00	100.00	1,384.60	9,514.18	14.55	100.00	1669.26	1454.01			
				164					654.34					4					9,514.18					1454.01



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 2158 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.23	6.45	1.12	1.12	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.23	9.68	0.39	1.51	0.40	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.23	12.90	0.00	1.51	0.00	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.23	16.13	1.20	2.70	1.23	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.23	19.35	2.50	5.21	2.57	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.23	22.58	10.49	15.70	10.77	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.23	25.81	3.16	18.85	3.24	19.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.23	29.03	0.00	18.85	0.00	19.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.23	32.26	17.48	36.34	17.94	37.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.23	35.48	5.26	41.60	5.40	42.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.23	38.71	14.17	55.77	14.54	57.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.23	41.94	19.19	74.96	19.70	76.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.23	45.16	0.01	74.97	0.01	76.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.23	48.39	0.00	74.97	0.00	76.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	21	19.35	67.74	22.08	97.06	22.66	99.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	27	19.35	87.10	0.37	97.43	0.38	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	30	9.68	96.77	0.01	97.44	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	31	3.23	100.00	0.00	97.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	31	0.00	100.00	0.00	97.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				31					97.44					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	7.48	7.48	45.24	45.24	5.15	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	10	1.87	9.35	0.80	46.04	0.09	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	15	4.67	14.02	4.90	50.94	0.56	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	23	7.48	21.50	3.08	54.02	0.35	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	29	5.61	27.10	6.49	60.51	0.74	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	33	3.74	30.84	12.12	72.63	1.38	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	34	0.93	31.78	2.57	75.19	0.29	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	43	8.41	40.19	20.02	95.22	2.28	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	48	4.67	44.86	18.59	113.80	2.12	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	53	4.67	49.53	6.70	120.51	0.76	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	55	1.87	51.40	14.61	135.12	1.66	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	61	5.61	57.01	36.75	171.87	4.18	19.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	65	3.74	60.75	27.81	199.67	3.16	22.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	69	3.74	64.49	26.50	226.17	3.02	25.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	73	3.74	68.22	36.78	262.96	4.19	29.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	94	19.63	87.85	246.10	509.05	28.00	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	101	6.54	94.39	236.88	745.93	26.95	84.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	105	3.74	98.13	71.49	817.42	8.13	93.01	1	1	100.00	100.00	6.44	6.44	100.00	100.00	9.01	0.79			
19	100,000	500,000	300,000	2	107	1.87	100.00	61.43	878.85	6.99	100.00	0	1	0.00	100.00	0.00	6.44	0.00	100.00	0.00	0.73			
20	500,000	UP		0	107	0.00	100.00	0.00	878.85	0.00	100.00	0	1	0.00	100.00	0.00	6.44	0.00	100.00	0.00	0.73			
				107					878.85					1					6.44					0.73



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	4.76	4.76	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.38	7.14	0.17	0.18	0.27	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	2.38	9.52	0.01	0.18	0.01	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	6	4.76	14.29	0.10	0.28	0.16	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	2.38	16.67	0.15	0.44	0.25	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	12	11.90	28.57	1.74	2.18	2.81	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	22	23.81	52.38	0.22	2.40	0.35	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	24	4.76	57.14	3.46	5.86	5.56	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	29	11.90	69.05	4.36	10.22	7.01	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	32	7.14	76.19	4.09	14.31	6.58	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	33	2.38	78.57	3.60	17.91	5.78	28.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	35	4.76	83.33	4.06	21.97	6.53	35.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	36	2.38	85.71	1.16	23.13	1.87	37.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	37	2.38	88.10	5.16	28.29	8.30	45.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	41	9.52	97.62	29.68	57.97	47.73	93.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	42	2.38	100.00	4.21	62.19	6.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	42	0.00	100.00	0.00	62.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	42	0.00	100.00	0.00	62.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	62.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	42	0.00	100.00	0.00	62.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				42					62.19					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.13	3.13	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.13	6.25	0.08	0.10	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	6.25	12.50	2.84	2.94	0.56	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.13	15.63	0.36	3.30	0.07	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	8	9.38	25.00	0.90	4.20	0.18	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	3.13	28.13	1.94	6.14	0.38	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	3.13	31.25	3.42	9.56	0.68	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	12	6.25	37.50	5.18	14.74	1.03	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	3.13	40.63	9.69	24.43	1.92	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	3.13	43.75	16.59	41.01	3.29	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	3.13	46.88	14.95	55.97	2.96	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	3.13	50.00	16.10	72.07	3.19	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	3.13	53.13	23.42	95.49	4.64	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	3.13	56.25	8.16	103.65	1.62	20.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	3.13	59.38	30.40	134.04	6.02	26.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	3.13	62.50	1.05	135.10	0.21	26.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	29	28.13	90.63	253.56	388.66	50.25	77.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	30	3.13	93.75	35.35	424.01	7.00	84.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	32	6.25	100.00	80.60	504.61	15.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	32	0.00	100.00	0.00	504.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					504.61					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 219 TARCOATED CHIPPINGS MANUFACTURE ASPHALT AND ROOFING FELT

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	15	15	7.39	7.39	11.40	11.40	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	22	3.45	10.84	2.43	13.84	0.16	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	27	2.46	13.30	3.28	17.12	0.21	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	33	2.96	16.26	5.08	22.21	0.33	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	18	51	8.87	25.12	18.17	40.38	1.17	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	55	1.97	27.09	7.39	47.77	0.48	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	68	6.40	33.50	26.47	74.24	1.70	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	22	90	10.84	44.33	98.86	173.09	6.36	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	101	5.42	49.75	66.19	239.29	4.26	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	13	114	6.40	56.16	84.55	323.84	5.44	20.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	13	127	6.40	62.56	106.74	430.57	6.86	27.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	13	140	6.40	68.97	97.64	528.21	6.28	33.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	146	2.96	71.92	76.80	605.01	4.94	38.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	29	175	14.29	86.21	357.25	962.27	22.97	61.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	182	3.45	89.66	198.99	1,161.26	12.80	74.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	194	5.91	95.57	138.28	1,299.55	8.89	83.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	200	2.96	98.52	35.38	1,334.93	2.28	85.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	203	1.48	100.00	220.12	1,555.05	14.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	203	0.00	100.00	0.00	1,555.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	203	0.00	100.00	0.00	1,555.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				203					1,555.05					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.10	2.10	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.70	2.80	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	1.40	4.20	0.90	0.98	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	10	2.80	6.99	2.13	3.12	0.28	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	16	4.20	11.19	2.25	5.37	0.29	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	24	5.59	16.78	9.38	14.75	1.22	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	31	4.90	21.68	8.57	23.32	1.12	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	33	1.40	23.08	3.81	27.14	0.50	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	43	6.99	30.07	20.08	47.22	2.62	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	48	3.50	33.57	13.46	60.68	1.76	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	56	5.59	39.16	37.47	98.15	4.89	12.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	64	5.59	44.76	34.05	132.20	4.44	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	71	4.90	49.65	35.42	167.62	4.62	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	82	7.69	57.34	73.25	240.86	9.55	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	97	10.49	67.83	106.19	347.05	13.85	45.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	26	123	18.18	86.01	220.14	567.19	28.71	73.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	139	11.19	97.20	149.83	717.02	19.54	93.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	142	2.10	99.30	45.58	762.60	5.94	99.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	143	0.70	100.00	4.11	766.71	0.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	143	0.00	100.00	0.00	766.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				143					766.71					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 220 SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS LOC

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.04	0.04	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	24.60	24.64	99.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					24.64					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2201

SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	183	183	8.47	8.47	342.73	342.73	4.00	4.00	1	1	10.00	10.00	81.18	81.18	0.39	0.39	23.69	23.69			
2	50	100	75	22	205	1.02	9.49	1.53	344.26	0.02	4.02	0	1	0.00	10.00	0.00	81.18	0.00	0.39	0.00	23.58			
3	100	200	150	42	247	1.94	11.44	7.20	351.46	0.08	4.11	0	1	0.00	10.00	0.00	81.18	0.00	0.39	0.00	23.10			
4	200	300	250	33	280	1.53	12.96	6.86	358.32	0.08	4.19	0	1	0.00	10.00	0.00	81.18	0.00	0.39	0.00	22.65			
5	300	500	400	76	356	3.52	16.48	33.53	391.85	0.39	4.58	0	1	0.00	10.00	0.00	81.18	0.00	0.39	0.00	20.72			
6	500	750	625	73	429	3.38	19.86	32.00	423.85	0.37	4.95	0	1	0.00	10.00	0.00	81.18	0.00	0.39	0.00	19.15			
7	750	1,000	875	98	527	4.54	24.40	33.24	457.09	0.39	5.34	0	1	0.00	10.00	0.00	81.18	0.00	0.39	0.00	17.76			
8	1,000	1,500	1,250	83	610	3.84	28.24	83.66	540.75	0.98	6.32	0	1	0.00	10.00	0.00	81.18	0.00	0.39	0.00	15.01			
9	1,500	2,000	1,750	76	686	3.52	31.76	93.00	633.75	1.09	7.40	0	1	0.00	10.00	1.09	81.18	0.00	0.39	0.00	12.81			
10	2,000	2,500	2,250	42	728	1.94	33.70	82.05	715.80	0.96	8.36	0	1	0.00	10.00	0.00	81.18	0.00	0.39	0.00	11.34			
11	2,500	3,000	2,750	52	780	2.41	36.11	103.99	819.79	1.21	9.58	0	1	0.00	10.00	0.00	81.18	0.00	0.39	0.00	9.90			
12	3,000	4,000	3,500	118	898	5.46	41.57	161.34	981.13	1.88	11.46	0	1	0.00	10.00	0.00	81.18	0.00	0.39	0.00	8.27			
13	4,000	5,000	4,500	96	994	4.44	46.02	245.78	1,226.91	2.87	14.33	0	1	0.00	10.00	0.00	81.18	0.00	0.39	0.00	6.62			
14	5,000	7,500	6,250	141	1,135	6.53	52.55	433.42	1,660.33	5.06	19.40	1	2	10.00	20.00	0.00	81.18	0.00	0.39	0.00	4.89			
15	7,500	10,000	8,750	81	1,216	3.75	56.30	365.89	2,026.22	4.27	23.67	0	2	0.00	20.00	0.00	81.18	0.00	0.39	0.00	4.01			
16	10,000	20,000	15,000	190	1,406	8.80	65.09	1,508.04	3,534.26	17.62	41.29	3	5	30.00	50.00	52.89	134.06	0.25	0.64	3.51	3.79			
17	20,000	50,000	35,000	274	1,680	12.69	77.78	1,760.76	5,295.02	20.57	61.85	2	7	20.00	70.00	146.34	280.40	0.70	1.33	8.31	5.30			
18	50,000	100,000	75,000	156	1,836	7.22	85.00	1,086.30	6,381.32	12.69	74.54	1	8	10.00	80.00	20,766.51	21,046.91	98.63	99.97	1911.68	329.82			
19	100,000	500,000	300,000	251	2,087	11.62	96.62	1,862.82	8,244.14	21.76	96.30	2	10	20.00	100.00	7.00	21,053.91	0.03	100.00	0.38	255.38			
20	500,000	UP		73	2,160	3.38	100.00	316.42	8,560.56	3.70	100.00	0	10	0.00	100.00	0.00	21,053.91	0.00	100.00	0.00	245.94			
				2,160					8,560.56					10					21,053.91					245.94



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.08	5.08	5.46	5.46	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	9	2.54	7.63	1.12	6.58	0.15	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	12	2.54	10.17	1.12	7.70	0.15	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	15	2.54	12.71	1.55	9.25	0.21	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	24	7.63	20.34	13.22	22.47	1.76	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	31	5.93	26.27	13.47	35.94	1.79	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	44	11.02	37.29	27.02	62.96	3.60	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	56	10.17	47.46	35.53	98.48	4.73	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	61	4.24	51.69	30.67	129.16	4.08	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	68	5.93	57.63	27.39	156.55	3.65	20.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	71	2.54	60.17	16.07	172.62	2.14	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	75	3.39	63.56	33.35	205.98	4.44	27.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	86	9.32	72.88	63.81	269.78	8.50	35.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	93	5.93	78.81	55.40	325.18	7.38	43.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	98	4.24	83.05	95.39	420.57	12.70	56.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	105	5.93	88.98	168.26	588.83	22.41	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	114	7.63	96.61	128.86	717.69	17.16	95.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	115	0.85	97.46	11.81	729.50	1.57	97.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	118	2.54	100.00	21.47	750.97	2.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	118	0.00	100.00	0.00	750.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				118				750.97		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2203 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	10.08	10.08	25.79	25.79	4.50	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	14	1.68	11.76	0.19	25.98	0.03	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	22	6.72	18.49	1.55	27.53	0.27	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	29	5.88	24.37	4.15	31.68	0.73	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	37	6.72	31.09	6.34	38.02	1.11	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	45	6.72	37.82	6.35	44.37	1.11	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	54	7.56	45.38	7.48	51.85	1.31	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	63	7.56	52.94	15.77	67.63	2.75	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	71	6.72	59.66	20.27	87.90	3.54	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	75	3.36	63.03	11.95	99.85	2.09	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	80	4.20	67.23	17.25	117.10	3.01	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	88	6.72	73.95	45.27	162.37	7.91	28.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	90	1.68	75.63	9.91	172.28	1.73	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	98	6.72	82.35	64.71	236.99	11.30	41.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	104	5.04	87.39	81.11	318.10	14.17	55.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	111	5.88	93.28	96.84	414.94	16.91	72.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	114	2.52	95.80	93.02	507.96	16.25	88.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	116	1.68	97.48	35.88	543.84	6.27	94.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	118	1.68	99.16	14.09	557.92	2.46	97.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	119	0.84	100.00	14.66	572.59	2.56	100.00	1	1	100.00	100.00	1,170.45	1,170.45	100.00	100.00	7982.49	204.41			
				119					572.59					1					1,170.45					204.41



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 221 INDUSTRIAL, MINING AND COMMERCIAL MACHINERY,WITHOUT MELTING

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	8.20	8.20	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				8.20		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2211

MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION (EXCL. ELEC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	80	80	4.98	4.98	50.67	50.67	1.14	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	36	116	2.24	7.22	3.99	54.66	0.09	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	80	196	4.98	12.20	7.59	62.26	0.17	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	45	241	2.80	15.01	6.53	68.79	0.15	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	86	327	5.35	20.36	29.06	97.85	0.66	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	62	389	3.86	24.22	20.34	118.19	0.46	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	66	455	4.11	28.33	39.20	157.39	0.88	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	67	522	4.17	32.50	57.08	214.47	1.29	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	52	574	3.24	35.74	45.09	259.56	1.02	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	28	602	1.74	37.48	66.43	326.00	1.50	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	37	639	2.30	39.79	75.44	401.44	1.70	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	66	705	4.11	43.90	94.22	495.66	2.13	11.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	56	761	3.49	47.38	130.09	625.75	2.94	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	86	847	5.35	52.74	236.68	862.43	5.34	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	64	911	3.99	56.72	260.39	1,122.82	5.88	25.34	1	1	16.67	16.67	8.76	8.76	6.33	6.33	3.37	0.78			
16	10,000	20,000	15,000	151	1,062	9.40	66.13	830.38	1,953.19	18.74	44.08	0	1	0.00	16.67	0.00	8.76	0.00	6.33	0.00	0.45			
17	20,000	50,000	35,000	206	1,268	12.83	78.95	964.28	2,917.47	21.76	65.85	2	3	33.33	50.00	4.99	13.75	3.60	9.93	0.52	0.47			
18	50,000	100,000	75,000	110	1,378	6.85	85.80	482.88	3,400.35	10.90	76.75	0	3	0.00	50.00	0.00	13.75	0.00	9.93	0.00	0.40			
19	100,000	500,000	300,000	173	1,551	10.77	96.58	810.63	4,210.98	18.30	95.04	3	6	50.00	100.00	124.69	138.44	90.07	100.00	15.38	3.29			
20	500,000	UP		55	1,606	3.42	100.00	219.62	4,430.59	4.96	100.00	0	6	0.00	100.00	0.00	138.44	0.00	100.00	0.00	3.12			
				1,606					4,430.59					6					138.44					3.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 22111 MECHANICAL ENGINEERING WITHOUT ANY MELTING OF METALS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	847	847	13.75	13.75	1,131.15	1,131.15	5.91	5.91	1	1	2.63	2.63	8,765.00	8,765.00	76.64	76.64	774.88	774.88					
2	50	100	75	163	1,010	2.65	16.40	20.29	1,151.44	0.11	6.02	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	761.22	761.22				
3	100	200	150	166	1,176	2.70	19.09	16.96	1,168.40	0.09	6.10	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	750.17	750.17				
4	200	300	250	177	1,353	2.87	21.97	29.91	1,198.31	0.16	6.26	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	731.45	731.45				
5	300	500	400	294	1,647	4.77	26.74	71.92	1,270.23	0.38	6.64	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	690.03	690.03				
6	500	750	625	261	1,908	4.24	30.98	130.02	1,400.25	0.68	7.32	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	625.96	625.96				
7	750	1,000	875	208	2,116	3.38	34.36	105.69	1,505.94	0.55	7.87	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	582.03	582.03				
8	1,000	1,500	1,250	260	2,376	4.22	38.58	218.02	1,723.96	1.14	9.01	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	508.42	508.42				
9	1,500	2,000	1,750	185	2,561	3.00	41.58	185.50	1,909.46	0.97	9.98	1	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	459.03	459.03				
10	2,000	2,500	2,250	127	2,688	2.06	43.64	174.90	2,084.36	0.91	10.89	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	420.51	420.51				
11	2,500	3,000	2,750	143	2,831	2.32	45.97	228.57	2,312.93	1.19	12.08	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	378.96	378.96				
12	3,000	4,000	3,500	181	3,012	2.94	48.90	290.53	2,603.46	1.52	13.60	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	336.67	336.67				
13	4,000	5,000	4,500	205	3,217	3.33	52.23	506.42	3,109.88	2.65	16.25	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	281.84	281.84				
14	5,000	7,500	6,250	354	3,571	5.75	57.98	1,105.74	4,215.62	5.78	22.02	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	207.92	207.92				
15	7,500	10,000	8,750	250	3,821	4.06	62.04	910.97	5,126.59	4.76	26.78	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	170.97	170.97				
16	10,000	20,000	15,000	491	4,312	7.97	70.01	2,448.47	7,575.06	12.79	39.57	0	1	0.00	2.63	0.00	8,765.00	0.00	76.64	0.00	115.71	115.71				
17	20,000	50,000	35,000	655	4,967	10.63	80.65	3,760.48	11,335.53	19.65	59.22	6	7	15.79	18.42	62.06	8,827.06	0.54	77.18	1.65	77.87	77.87				
18	50,000	100,000	75,000	390	5,357	6.33	86.98	2,239.47	13,575.01	11.70	70.92	1	8	2.63	21.05	0.00	8,827.06	0.00	77.18	0.00	65.02	65.02				
19	100,000	500,000	300,000	574	5,931	9.32	96.30	3,952.33	17,527.33	20.65	91.56	22	30	57.89	78.95	2,313.97	11,141.03	20.23	97.42	58.55	63.56	63.56				
20	500,000	UP		228	6,159	3.70	100.00	1,614.63	19,141.96	8.44	100.00	8	38	21.05	100.00	295.24	11,436.27	2.58	100.00	18.29	59.74	59.74				
				6,159					19,141.96					38					11,436.27					59.74		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	8.23	8.23	107.02	107.02	4.07	4.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	56	0.81	9.03	0.40	107.41	0.02	4.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	85	4.68	13.71	8.26	115.68	0.31	4.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	106	3.39	17.10	6.43	122.11	0.24	4.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	43	149	6.94	24.03	33.00	155.10	1.26	5.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	41	190	6.61	30.65	27.37	182.48	1.04	6.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	52	242	8.39	39.03	50.06	232.54	1.90	8.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	32	274	5.16	44.19	50.69	283.23	1.93	10.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	294	3.23	47.42	30.47	313.70	1.16	11.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	312	2.90	50.32	34.52	348.23	1.31	13.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	327	2.42	52.74	26.12	374.35	0.99	14.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	353	4.19	56.94	75.71	450.06	2.88	17.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	374	3.39	60.32	66.69	516.75	2.54	19.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	32	406	5.16	65.48	137.24	653.99	5.22	24.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	419	2.10	67.58	92.85	746.84	3.53	28.41	1	1	25.00	25.00	13.15	13.15	0.06	0.06	14.16	1.76			
16	10,000	20,000	15,000	34	453	5.48	73.06	279.02	1,025.87	10.61	39.02	1	1	0.00	25.00	0.00	13.15	0.00	0.06	0.00	1.28			
17	20,000	50,000	35,000	68	521	10.97	84.03	537.82	1,563.69	20.46	59.48	0	1	0.00	25.00	20.46	13.15	0.00	0.06	0.00	0.84			
18	50,000	100,000	75,000	44	565	7.10	91.13	427.05	1,990.74	16.24	75.72	1	2	25.00	50.00	50.00	63.15	0.22	0.28	11.71	3.17			
19	100,000	500,000	300,000	37	602	5.97	97.10	489.58	2,480.31	18.62	94.35	1	3	25.00	75.00	22,420.00	22,483.15	99.70	99.98	4579.46	906.46			
20	500,000	UP		18	620	2.90	100.00	148.65	2,628.96	5.65	100.00	1	4	25.00	100.00	5.02	22,488.17	0.02	100.00	3.38	855.40			
				620					2,628.96					4					22,488.17					855.40



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	17.36	17.36	26.03	26.03	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	56	5.79	23.14	1.26	27.29	0.06	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	77	8.68	31.82	4.22	31.52	0.21	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	84	2.89	34.71	6.21	37.72	0.31	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	90	2.48	37.19	8.66	46.39	0.43	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	98	3.31	40.50	26.28	72.66	1.30	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	105	2.89	43.39	29.70	102.36	1.47	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	110	2.07	45.45	15.44	117.80	0.76	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	114	1.65	47.11	22.06	139.85	1.09	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	118	1.65	48.76	20.29	160.15	1.00	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	121	1.24	50.00	32.23	192.38	1.60	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	126	2.07	52.07	57.99	250.36	2.87	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	137	4.55	56.61	69.42	319.79	3.44	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	149	4.96	61.57	180.78	500.57	8.95	24.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	35	184	14.46	76.03	281.87	782.44	13.95	38.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	201	7.02	83.06	243.70	1,026.14	12.06	50.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	218	7.02	90.08	473.75	1,499.89	23.45	74.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	237	7.85	97.93	343.52	1,843.41	17.01	91.26	2	2	100.00	100.00	45.41	45.41	100.00	100.00	13.22	2.46			
19	100,000	500,000	300,000	4	241	1.65	99.59	130.75	1,974.16	6.47	97.73	0	2	0.00	100.00	0.00	45.41	0.00	100.00	0.00	2.30			
20	500,000	UP		1	242	0.41	100.00	45.91	2,020.06	2.27	100.00	0	2	0.00	100.00	0.00	45.41	0.00	100.00	0.00	2.25			
				242					2,020.06					2					45.41					2.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	15.86	15.86	108.09	108.09	5.46	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	50	1.38	17.24	0.58	108.67	0.03	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	54	1.38	18.62	0.74	109.41	0.04	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	60	2.07	20.69	1.41	110.81	0.07	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	71	3.79	24.48	4.65	115.46	0.23	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	84	4.48	28.97	14.16	129.62	0.72	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	93	3.10	32.07	12.87	142.49	0.65	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	102	3.10	35.17	16.90	159.39	0.85	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	110	2.76	37.93	18.66	178.05	0.94	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	120	3.45	41.38	25.23	203.29	1.28	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	128	2.76	44.14	32.38	235.67	1.64	11.91	1	1	50.00	50.00	200.00	200.00	72.68	72.68	617.71	84.87			
12	3,000	4,000	3,500	18	146	6.21	50.34	84.76	320.43	4.28	16.19	0	1	0.00	50.00	0.00	200.00	0.00	72.68	0.00	62.42			
13	4,000	5,000	4,500	8	154	2.76	53.10	35.80	356.22	1.81	18.00	0	1	0.00	50.00	0.00	200.00	0.00	72.68	0.00	56.14			
14	5,000	7,500	6,250	14	168	4.83	57.93	97.62	453.84	4.93	22.93	0	1	0.00	50.00	0.00	200.00	0.00	72.68	0.00	44.07			
15	7,500	10,000	8,750	18	186	6.21	64.14	182.46	636.30	9.22	32.15	0	1	0.00	50.00	0.00	200.00	0.00	72.68	0.00	31.43			
16	10,000	20,000	15,000	33	219	11.38	75.52	449.33	1,085.63	22.70	54.85	0	1	0.00	50.00	0.00	200.00	0.00	72.68	0.00	18.42			
17	20,000	50,000	35,000	28	247	9.66	85.17	350.11	1,435.74	17.69	72.54	0	1	0.00	50.00	0.00	200.00	0.00	72.68	0.00	13.93			
18	50,000	100,000	75,000	14	261	4.83	90.00	173.54	1,609.28	8.77	81.31	0	1	0.00	50.00	0.00	200.00	0.00	72.68	0.00	12.43			
19	100,000	500,000	300,000	21	282	7.24	97.24	331.38	1,940.66	16.74	98.06	1	2	50.00	100.00	75.17	275.17	27.32	100.00	22.68	14.18			
20	500,000	UP		8	290	2.76	100.00	38.49	1,979.15	1.94	100.00	0	2	0.00	100.00	0.00	275.17	0.00	100.00	0.00	13.90			
				290					1,979.15					2					275.17					13.90



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	6.89	6.89	181.12	181.12	4.05	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	61	2.66	9.55	3.23	184.35	0.07	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	81	3.13	12.68	6.14	190.49	0.14	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	88	1.10	13.77	3.51	194.00	0.08	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	111	3.60	17.37	16.04	210.04	0.36	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	131	3.13	20.50	24.41	234.44	0.55	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	52	183	8.14	28.64	59.88	294.32	1.34	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	44	227	6.89	35.52	107.46	401.78	2.41	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	249	3.44	38.97	105.69	507.47	2.37	11.36	1	1	16.67	16.67	84.38	84.38	60.80	60.80	79.84	16.63			
10	2,000	2,500	2,250	27	276	4.23	43.19	87.66	595.13	1.96	13.32	0	1	0.00	16.67	0.00	84.38	0.00	60.80	0.00	14.18			
11	2,500	3,000	2,750	22	298	3.44	46.64	79.62	674.75	1.78	15.10	0	1	0.00	16.67	0.00	84.38	0.00	60.80	0.00	12.51			
12	3,000	4,000	3,500	29	327	4.54	51.17	153.87	828.62	3.44	18.55	1	2	16.67	33.33	13.73	98.11	9.89	70.69	8.92	11.84			
13	4,000	5,000	4,500	36	363	5.63	56.81	196.44	1,025.07	4.40	22.94	0	2	0.00	33.33	0.00	98.11	0.00	70.69	0.00	9.57			
14	5,000	7,500	6,250	61	424	9.55	66.35	437.54	1,462.61	9.79	32.73	0	2	0.00	33.33	0.00	98.11	0.00	70.69	0.00	6.71			
15	7,500	10,000	8,750	31	455	4.85	71.21	403.70	1,866.31	9.04	41.77	1	3	16.67	50.00	7.34	105.45	5.29	75.98	1.82	5.65			
16	10,000	20,000	15,000	75	530	11.74	82.94	1,146.31	3,012.61	25.66	67.43	2	5	33.33	83.33	28.44	133.89	20.49	96.47	2.48	4.44			
17	20,000	50,000	35,000	72	602	11.27	94.21	960.57	3,973.18	21.50	88.92	1	6	16.67	100.00	4.90	138.79	3.53	100.00	0.51	3.49			
18	50,000	100,000	75,000	22	624	3.44	97.65	270.05	4,243.23	6.04	94.97	0	6	0.00	100.00	0.00	138.79	0.00	100.00	0.00	3.27			
19	100,000	500,000	300,000	12	636	1.88	99.53	215.61	4,458.84	4.83	99.79	0	6	0.00	100.00	0.00	138.79	0.00	100.00	0.00	3.11			
20	500,000	UP		3	639	0.47	100.00	9.20	4,468.04	0.21	100.00	0	6	0.00	100.00	0.00	138.79	0.00	100.00	0.00	3.11			
				639					4,468.04					6					138.79					3.11



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	5.75	5.75	48.81	48.81	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	33	1.03	6.78	0.52	49.33	0.01	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	36	0.62	7.39	1.42	50.75	0.04	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	50	2.87	10.27	6.52	57.27	0.16	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	63	2.67	12.94	6.33	63.60	0.16	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	78	3.08	16.02	19.41	83.01	0.49	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	91	2.67	18.69	30.34	113.35	0.77	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	114	4.72	23.41	42.20	155.55	1.06	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	28	142	5.75	29.16	78.84	234.39	1.99	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	166	4.93	34.09	84.35	318.74	2.13	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	176	2.05	36.14	71.09	389.83	1.79	9.83	1	1	100.00	100.00	48.21	48.21	100.00	100.00	67.82	12.37			
12	3,000	4,000	3,500	38	214	7.80	43.94	191.25	581.08	4.82	14.66	0	1	0.00	100.00	0.00	48.21	0.00	100.00	0.00	8.30			
13	4,000	5,000	4,500	32	246	6.57	50.51	288.22	869.30	7.27	21.92	0	1	0.00	100.00	7.27	48.21	0.00	100.00	0.00	5.55			
14	5,000	7,500	6,250	52	298	10.68	61.19	491.28	1,360.58	12.39	34.31	0	1	0.00	100.00	0.00	48.21	0.00	100.00	0.00	3.54			
15	7,500	10,000	8,750	38	336	7.80	68.99	324.31	1,684.89	8.18	42.49	0	1	0.00	100.00	0.00	48.21	0.00	100.00	0.00	2.86			
16	10,000	20,000	15,000	65	401	13.35	82.34	841.23	2,526.12	21.22	63.71	0	1	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.91			
17	20,000	50,000	35,000	45	446	9.24	91.58	790.84	3,316.96	19.95	83.66	0	1	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.45			
18	50,000	100,000	75,000	27	473	5.54	97.13	441.40	3,758.36	11.13	94.79	0	1	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.28			
19	100,000	500,000	300,000	14	487	2.87	100.00	206.65	3,965.01	5.21	100.00	0	1	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.22			
20	500,000	UP		0	487	0.00	100.00	0.00	3,965.01	0.00	100.00	0	1	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.22			
				487					3,965.01					1					48.21					1.22



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2218 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.55	2.55	3.66	3.66	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	7	1.91	4.46	0.77	4.43	0.05	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	10	1.91	6.37	1.49	5.92	0.09	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	15	3.18	9.55	4.01	9.93	0.24	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	20	3.18	12.74	9.40	19.32	0.56	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	27	4.46	17.20	20.48	39.80	1.23	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	32	3.18	20.38	16.89	56.69	1.02	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	44	7.64	28.03	44.77	101.47	2.69	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	56	7.64	35.67	70.69	172.16	4.25	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	57	0.64	36.31	13.09	185.25	0.79	11.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	58	0.64	36.94	14.50	199.75	0.87	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	62	2.55	39.49	46.51	246.26	2.80	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	71	5.73	45.22	120.85	367.11	7.27	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	86	9.55	54.78	240.09	607.20	14.44	36.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	93	4.46	59.24	109.27	716.47	6.57	43.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	113	12.74	71.97	378.65	1,095.12	22.77	65.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	32	145	20.38	92.36	422.37	1,517.49	25.40	91.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	148	1.91	94.27	15.06	1,532.55	0.91	92.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	149	0.64	94.90	32.39	1,564.95	1.95	94.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	157	5.10	100.00	98.21	1,663.16	5.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				157					1,663.16					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.14	0.14	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	23.93	24.07	99.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	24.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					24.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2221

MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	96	96	5.66	5.66	190.57	190.57	2.17	2.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	118	1.30	6.96	3.36	193.93	0.04	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	44	162	2.60	9.56	15.04	208.97	0.17	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	47	209	2.77	12.33	31.17	240.14	0.35	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	88	297	5.19	17.52	36.20	276.34	0.41	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	84	381	4.96	22.48	66.86	343.20	0.76	3.91	1	1	10.00	10.00	69.00	69.00	5.07	5.07	103.19	20.10
7	750	1,000	875	82	463	4.84	27.32	103.83	447.02	1.18	5.09	0	1	0.00	10.00	0.00	69.00	0.00	5.07	0.00	15.43
8	1,000	1,500	1,250	102	565	6.02	33.33	117.47	564.49	1.34	6.42	0	1	0.00	10.00	0.00	69.00	0.00	5.07	0.00	12.22
9	1,500	2,000	1,750	72	637	4.25	37.58	132.08	696.57	1.50	7.93	0	1	0.00	10.00	0.00	69.00	0.00	5.07	0.00	9.91
10	2,000	2,500	2,250	70	707	4.13	41.71	148.09	844.66	1.69	9.61	0	1	0.00	10.00	0.00	69.00	0.00	5.07	0.00	8.17
11	2,500	3,000	2,750	58	765	3.42	45.13	129.49	974.15	1.47	11.09	0	1	0.00	10.00	0.00	69.00	0.00	5.07	0.00	7.08
12	3,000	4,000	3,500	94	859	5.55	50.68	293.49	1,267.64	3.34	14.43	0	1	0.00	10.00	0.00	69.00	0.00	5.07	0.00	5.44
13	4,000	5,000	4,500	55	914	3.24	53.92	274.89	1,542.53	3.13	17.55	0	1	0.00	10.00	0.00	69.00	0.00	5.07	0.00	4.47
14	5,000	7,500	6,250	100	1,014	5.90	59.82	503.52	2,046.05	5.73	23.28	0	1	0.00	10.00	0.00	69.00	0.00	5.07	0.00	3.37
15	7,500	10,000	8,750	55	1,069	3.24	63.07	302.76	2,348.81	3.45	26.73	0	1	0.00	10.00	0.00	69.00	0.00	5.07	0.00	2.94
16	10,000	20,000	15,000	184	1,253	10.86	73.92	1,388.26	3,737.07	15.80	42.53	0	1	0.00	10.00	0.00	69.00	0.00	5.07	0.00	1.85
17	20,000	50,000	35,000	157	1,410	9.26	83.19	1,597.47	5,334.54	18.18	60.71	0	1	0.00	10.00	0.00	69.00	0.00	5.07	0.00	1.29
18	50,000	100,000	75,000	98	1,508	5.78	88.97	1,187.31	6,521.84	13.51	74.22	3	4	30.00	40.00	918.09	987.09	67.40	72.46	77.33	15.14
19	100,000	500,000	300,000	108	1,616	6.37	95.34	1,535.37	8,057.21	17.47	91.69	0	4	0.00	40.00	0.00	987.09	0.00	72.46	0.00	12.25
20	500,000	UP		79	1,695	4.66	100.00	730.11	8,787.32	8.31	100.00	6	10	60.00	100.00	375.11	1,362.20	27.54	100.00	51.38	15.50
				1,695				8,787.32				10				1,362.20				15.50	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.41	4.41	11.94	11.94	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	13	1.32	5.73	0.15	12.09	0.02	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	15	0.88	6.61	0.08	12.17	0.01	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	0.44	7.05	0.16	12.33	0.02	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	24	3.52	10.57	0.85	13.19	0.09	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	39	6.61	17.18	4.24	8.95	0.46	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	41	0.88	18.06	0.56	9.51	0.06	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	44	1.32	19.38	1.57	11.07	0.17	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	48	1.76	21.15	4.40	15.47	0.48	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	57	3.96	25.11	2.12	17.59	0.23	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	61	1.76	26.87	2.76	20.35	0.30	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	64	1.32	28.19	9.22	29.57	1.00	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	75	4.85	33.04	6.03	35.61	0.66	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	79	1.76	34.80	10.38	45.99	1.13	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	84	2.20	37.00	24.82	70.81	2.70	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	114	13.22	50.22	108.52	179.33	11.79	19.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	34	148	14.98	65.20	144.09	323.42	15.65	35.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	172	10.57	75.77	209.64	533.06	22.77	57.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	45	217	19.82	95.59	347.35	880.41	37.73	95.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		10	227	4.41	100.00	40.17	920.57	4.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				227					920.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2223

MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	9.32	9.32	42.56	42.56	5.00	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	17	1.24	10.56	0.07	42.64	0.01	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	18	0.62	11.18	0.04	42.67	0.00	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	21	1.86	13.04	0.92	43.60	0.11	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	22	0.62	13.66	0.00	43.60	0.00	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	29	4.35	18.01	2.41	46.00	0.28	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	31	1.24	19.25	1.51	47.51	0.18	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	41	6.21	25.47	11.61	59.12	1.36	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	48	4.35	29.81	14.32	73.44	1.68	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	54	3.73	33.54	15.96	89.40	1.88	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	58	2.48	36.02	4.51	93.91	0.53	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	66	4.97	40.99	24.82	118.73	2.92	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	67	0.62	41.61	0.10	118.83	0.01	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	74	4.35	45.96	5.41	124.24	0.64	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	80	3.73	49.69	43.73	167.97	5.14	19.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	94	8.70	58.39	84.33	252.30	9.91	29.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	111	10.56	68.94	209.18	461.48	24.58	54.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	129	11.18	80.12	172.44	633.92	20.26	74.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	146	10.56	90.68	161.57	795.49	18.99	93.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		15	161	9.32	100.00	55.47	850.95	6.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				161					850.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2228 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	26.37	26.37	18.78	18.78	3.82	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	27	3.30	29.67	0.32	19.10	0.07	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	33	6.59	36.26	1.90	21.01	0.39	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	35	2.20	38.46	0.83	21.83	0.17	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	38	3.30	41.76	1.55	23.38	0.32	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	40	2.20	43.96	1.54	24.92	0.31	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	43	3.30	47.25	4.31	29.23	0.88	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	44	1.10	48.35	1.40	30.64	0.29	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	47	3.30	51.65	9.82	40.46	2.00	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	49	2.20	53.85	16.19	56.64	3.29	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	53	4.40	58.24	14.04	70.68	2.86	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	55	2.20	60.44	10.71	81.39	2.18	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	58	3.30	63.74	15.41	96.80	3.13	19.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	62	4.40	68.13	41.77	138.57	8.49	28.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	65	3.30	71.43	41.06	179.64	8.35	36.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	71	6.59	78.02	40.01	219.65	8.14	44.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	79	8.79	86.81	171.61	391.26	34.90	79.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	81	2.20	89.01	0.45	391.71	0.09	79.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	82	1.10	90.11	44.97	436.68	9.14	88.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	91	9.89	100.00	55.09	491.77	11.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				91					491.77					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.23	3.23	0.18	0.18	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.23	6.45	0.29	0.47	0.20	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.23	9.68	0.50	0.98	0.34	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.23	12.90	0.57	1.55	0.39	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.23	16.13	1.39	2.94	0.94	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	8	9.68	25.81	4.28	7.22	2.90	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	3.23	29.03	3.27	10.50	2.22	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	12	9.68	38.71	8.99	19.49	6.09	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	3.23	41.94	2.71	22.20	1.84	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	3.23	45.16	2.47	24.67	1.67	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	3.23	48.39	11.24	35.92	7.61	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	3.23	51.61	6.16	42.08	4.17	28.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	3.23	54.84	7.18	49.25	4.86	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	3.23	58.06	6.47	55.72	4.38	37.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	26	25.81	83.87	39.77	95.49	26.94	64.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	29	9.68	93.55	38.15	133.64	25.83	90.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	30	3.23	96.77	9.91	143.55	6.71	97.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	31	3.23	100.00	4.11	147.67	2.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	31	0.00	100.00	0.00	147.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31					147.67					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	6.43	6.43	69.06	69.06	3.94	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	21	0.32	6.75	0.00	69.06	0.00	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	25	1.29	8.04	0.21	69.28	0.01	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	32	2.25	10.29	0.92	70.20	0.05	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	44	3.86	14.15	1.11	71.31	0.06	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	48	1.29	15.43	3.12	74.43	0.18	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	53	1.61	17.04	4.30	78.73	0.25	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	62	2.89	19.94	11.35	90.08	0.65	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	67	1.61	21.54	11.28	101.36	0.64	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	75	2.57	24.12	30.12	131.48	1.72	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	86	3.54	27.65	29.52	160.99	1.68	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	97	3.54	31.19	7.06	168.05	0.40	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	115	5.79	36.98	34.64	202.69	1.98	11.57	1	1	33.33	33.33	33.05	33.05	8.01	8.01	95.40	16.30			
14	5,000	7,500	6,250	20	135	6.43	43.41	57.77	260.46	3.30	14.87	1	2	33.33	66.67	170.80	203.85	41.39	49.40	295.66	78.26			
15	7,500	10,000	8,750	7	142	2.25	45.66	69.06	329.52	3.94	18.81	1	3	33.33	100.00	208.79	412.64	50.60	100.00	302.35	125.22			
16	10,000	20,000	15,000	38	180	12.22	57.88	367.97	697.49	21.00	39.81	0	3	0.00	100.00	0.00	412.64	0.00	100.00	0.00	59.16			
17	20,000	50,000	35,000	40	220	12.86	70.74	382.97	1,080.46	21.86	61.67	0	3	0.00	100.00	0.00	412.64	0.00	100.00	0.00	38.19			
18	50,000	100,000	75,000	22	242	7.07	77.81	182.78	1,263.24	10.43	72.11	0	3	0.00	100.00	0.00	412.64	0.00	100.00	0.00	32.67			
19	100,000	500,000	300,000	44	286	14.15	91.96	281.36	1,544.60	16.06	88.17	0	3	0.00	100.00	0.00	412.64	0.00	100.00	0.00	26.72			
20	500,000	UP		25	311	8.04	100.00	207.31	1,751.91	11.83	100.00	0	3	0.00	100.00	0.00	412.64	0.00	100.00	0.00	23.55			
				311					1,751.91					3					412.64					23.55



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	28	28	8.02	8.02	39.93	39.93	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	29	0.29	8.31	0.00	39.93	0.00	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	41	3.44	11.75	6.87	46.79	0.35	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	45	1.15	12.89	0.79	47.58	0.04	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	47	0.57	13.47	0.57	48.16	0.03	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	48	0.29	13.75	1.09	49.24	0.06	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	52	1.15	14.90	17.79	67.04	0.91	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	57	1.43	16.33	4.22	71.26	0.22	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	67	2.87	19.20	10.53	81.79	0.54	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	69	0.57	19.77	7.93	89.72	0.41	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	78	2.58	22.35	6.54	96.26	0.34	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	99	6.02	28.37	65.17	161.42	3.34	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	108	2.58	30.95	7.89	169.32	0.41	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	117	2.58	33.52	41.48	210.79	2.13	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	130	3.72	37.25	94.93	305.72	4.87	15.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	44	174	12.61	49.86	397.96	703.68	20.42	36.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	45	219	12.89	62.75	433.43	1,137.11	22.24	58.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	30	249	8.60	71.35	194.98	1,332.09	10.01	68.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	72	321	20.63	91.98	511.01	1,843.10	26.22	94.58	2	2	100.00	100.00	65.39	65.39	100.00	100.00	12.80	3.55			
20	500,000	UP		28	349	8.02	100.00	105.70	1,948.80	5.42	100.00	0	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	3.36			
				349					1,948.80					2					65.39					3.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	4.91	4.91	1.31	1.31	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	20	4.02	8.93	6.87	8.19	0.69	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	21	0.45	9.38	0.12	8.31	0.01	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	25	1.79	11.16	0.62	8.92	0.06	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	36	4.91	16.07	6.91	15.83	0.69	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	42	2.68	18.75	1.45	17.28	0.15	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	51	4.02	22.77	6.80	24.08	0.68	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	59	3.57	26.34	16.76	40.84	1.68	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	71	5.36	31.70	9.69	50.53	0.97	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	77	2.68	34.38	9.46	59.99	0.95	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	93	7.14	41.52	40.36	100.34	4.05	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	99	2.68	44.20	21.18	121.52	2.12	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	105	2.68	46.88	17.64	139.17	1.77	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	115	4.46	51.34	28.97	168.13	2.91	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	125	4.46	55.80	56.03	224.16	5.62	22.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	155	13.39	69.20	222.34	446.50	22.30	44.79	2	2	100.00	100.00	10.34	10.34	100.00	100.00	4.65	2.32			
17	20,000	50,000	35,000	39	194	17.41	86.61	294.08	740.58	29.50	74.29	0	2	0.00	100.00	0.00	10.34	0.00	100.00	0.00	1.40			
18	50,000	100,000	75,000	15	209	6.70	93.30	144.90	885.47	14.54	88.82	0	2	0.00	100.00	0.00	10.34	0.00	100.00	0.00	1.17			
19	100,000	500,000	300,000	14	223	6.25	99.55	111.40	996.88	11.18	100.00	0	2	0.00	100.00	0.00	10.34	0.00	100.00	0.00	1.04			
20	500,000	UP		1	224	0.45	100.00	0.00	996.88	0.00	100.00	0	2	0.00	100.00	0.00	10.34	0.00	100.00	0.00	1.04			
				224					996.88					2					10.34					1.04



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2238 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	8.18	8.18	27.64	27.64	6.29	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.91	9.09	0.05	27.69	0.01	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	12	1.82	10.91	0.28	27.96	0.06	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	16	3.64	14.55	0.62	28.58	0.14	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	17	0.91	15.45	0.43	29.01	0.10	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	19	1.82	17.27	1.09	30.10	0.25	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	21	1.82	19.09	0.51	30.61	0.12	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	24	2.73	21.82	6.81	37.42	1.55	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	26	1.82	23.64	2.01	39.44	0.46	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	27	0.91	24.55	0.00	39.44	0.00	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	30	2.73	27.27	8.62	48.06	1.96	10.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	33	2.73	30.00	7.75	55.81	1.76	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	37	3.64	33.64	18.07	73.88	4.11	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	39	1.82	35.45	17.20	91.08	3.91	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	48	8.18	43.64	12.30	103.38	2.80	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	58	9.09	52.73	41.28	144.66	9.39	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	64	5.45	58.18	82.88	227.54	18.85	51.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	65	0.91	59.09	22.14	249.68	5.04	56.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	35	100	31.82	90.91	134.38	384.06	30.57	87.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		10	110	9.09	100.00	55.53	439.59	12.63	100.00	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.00	0.00			
				110					439.59					1					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 224 VEHICLE RAILWAY CARRIAGES AND LOCOMOTIVES AIRCRAFT SHIP CONS

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	4.33	4.33	18.91	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	18.55	22.88	81.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					22.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2241 VEHICLE CONSTRUCTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	7.66	7.66	35.15	35.15	3.24	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	21	0.81	8.47	1.34	36.49	0.12	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	23	0.81	9.27	0.59	37.07	0.05	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	24	0.40	9.68	0.09	37.16	0.01	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	25	0.40	10.08	0.27	37.43	0.03	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	29	1.61	11.69	2.10	39.53	0.19	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	38	3.63	15.32	3.70	43.23	0.34	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	47	3.63	18.95	4.75	47.98	0.44	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	52	2.02	20.97	2.56	50.54	0.24	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	66	5.65	26.61	22.25	72.79	2.05	6.72	1	1	10.00	10.00	14.27	14.27	0.43	0.43	64.12	19.60			
11	2,500	3,000	2,750	9	75	3.63	30.24	22.83	95.62	2.11	8.83	0	1	0.00	10.00	0.00	14.27	0.00	0.43	0.00	14.92			
12	3,000	4,000	3,500	3	78	1.21	31.45	8.69	104.31	0.80	9.63	0	1	0.00	10.00	0.00	14.27	0.00	0.43	0.00	13.68			
13	4,000	5,000	4,500	9	87	3.63	35.08	13.49	117.80	1.25	10.88	0	1	0.00	10.00	0.00	14.27	0.00	0.43	0.00	12.11			
14	5,000	7,500	6,250	22	109	8.87	43.95	104.09	221.89	9.61	20.48	0	1	0.00	10.00	0.00	14.27	0.00	0.43	0.00	6.43			
15	7,500	10,000	8,750	16	125	6.45	50.40	52.37	274.27	4.84	25.32	0	1	0.00	10.00	0.00	14.27	0.00	0.43	0.00	5.20			
16	10,000	20,000	15,000	29	154	11.69	62.10	206.42	480.69	19.06	44.38	0	1	0.00	10.00	0.00	14.27	0.00	0.43	0.00	2.97			
17	20,000	50,000	35,000	24	178	9.68	71.77	215.71	696.40	19.91	64.29	0	1	0.00	10.00	0.00	14.27	0.00	0.43	0.00	2.05			
18	50,000	100,000	75,000	16	194	6.45	78.23	151.33	847.73	13.97	78.26	1	2	10.00	20.00	3,085.26	3,099.52	93.81	94.24	2038.79	365.63			
19	100,000	500,000	300,000	34	228	13.71	91.94	169.06	1,016.79	15.61	93.87	8	10	80.00	100.00	189.36	3,288.89	5.76	100.00	112.01	323.46			
20	500,000	UP		20	248	8.06	100.00	66.42	1,083.22	6.13	100.00	0	10	0.00	100.00	0.00	3,288.89	0.00	100.00	0.00	303.62			
				248					1,083.22					10					3,288.89					303.62



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	9.52	9.52	12.80	12.80	13.17	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	4.76	14.29	0.66	13.46	0.68	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	4.76	19.05	0.37	13.83	0.38	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	4.76	23.81	1.19	15.01	1.22	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	4.76	28.57	0.00	15.01	0.00	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	4.76	33.33	1.93	16.94	1.98	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	4.76	38.10	0.00	16.94	0.00	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	4.76	42.86	4.58	21.51	4.71	22.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	4.76	47.62	5.69	27.20	5.86	28.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	4.76	52.38	13.62	40.82	14.02	42.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	4.76	57.14	22.82	63.65	23.50	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	4.76	61.90	0.56	64.21	0.58	66.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	4.76	66.67	0.00	64.21	0.00	66.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	4.76	71.43	12.53	76.74	12.90	79.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	4.76	76.19	4.27	81.01	4.40	83.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	1	4.76	80.95	13.65	94.66	14.06	97.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	1	4.76	85.71	13.65	108.31	14.06	111.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	1	4.76	90.48	13.65	121.96	14.06	125.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	1	4.76	95.24	2.47	124.43	2.54	128.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		1	4.76	100.00	27.30	97.12	28.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				21					97.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	0.51	0.51	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	0.50	1.01	0.75	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	0.48	1.49	0.71	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	0.88	2.37	1.32	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	0.92	3.29	1.38	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	7.37	10.66	11.01	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	13.62	24.28	20.35	36.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	14.87	39.15	22.21	58.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	0.92	40.07	1.38	59.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	21.92	61.99	32.75	92.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	4.96	66.95	7.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	66.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	66.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	66.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	66.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	66.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	66.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	66.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	66.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					66.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	5.17	5.17	30.33	30.33	1.95	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	27	3.04	8.21	0.48	30.81	0.03	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	41	4.26	12.46	5.50	36.31	0.35	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	44	0.91	13.37	1.08	37.39	0.07	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	55	3.34	16.72	4.81	42.20	0.31	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	65	3.04	19.76	9.46	51.66	0.61	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	79	4.26	24.01	16.78	68.44	1.08	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	94	4.56	28.57	15.48	83.92	1.00	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	102	2.43	31.00	16.58	100.49	1.07	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	109	2.13	33.13	8.69	109.19	0.56	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	126	5.17	38.30	24.36	133.55	1.57	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	161	10.64	48.94	34.79	168.33	2.24	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	172	3.34	52.28	30.49	198.83	1.96	12.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	193	6.38	58.66	74.18	273.01	4.78	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	209	4.86	63.53	93.66	366.67	6.03	23.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	239	9.12	72.64	282.79	649.46	18.21	41.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	264	7.60	80.24	324.73	974.19	20.91	62.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	26	290	7.90	88.15	331.78	1,305.97	21.36	84.09	1	1	50.00	50.00	0.90	0.90	20.30	20.30	0.27	0.07			
19	100,000	500,000	300,000	26	316	7.90	96.05	187.91	1,493.88	12.10	96.18	1	2	50.00	100.00	3.55	4.45	79.70	100.00	1.89	0.30			
20	500,000	UP		13	329	3.95	100.00	59.26	1,553.13	3.82	100.00	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0.00	0.29			
				329					1,553.13					2					4.45					0.29



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	73	73	9.02	9.02	57.33	57.33	3.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	74	0.12	9.15	0.00	57.33	0.00	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	75	0.12	9.27	0.02	57.35	0.00	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	80	0.62	9.89	0.76	58.12	0.04	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	93	1.61	11.50	0.95	59.07	0.05	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	45	138	5.56	17.06	5.89	64.95	0.33	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	166	3.46	20.52	4.89	69.84	0.27	3.87	1	1	7.14	7.14	3.82	3.82	0.70	0.70	78.07	5.46			
8	1,000	1,500	1,250	29	195	3.58	24.10	6.75	76.59	0.37	4.25	0	1	0.00	7.14	0.00	3.82	0.00	0.70	0.00	4.98			
9	1,500	2,000	1,750	35	230	4.33	28.43	19.19	95.78	1.06	5.31	0	1	0.00	7.14	0.00	3.82	0.00	0.70	0.00	3.98			
10	2,000	2,500	2,250	25	255	3.09	31.52	6.13	101.91	0.34	5.65	0	1	0.00	7.14	0.00	3.82	0.00	0.70	0.00	3.74			
11	2,500	3,000	2,750	20	275	2.47	33.99	8.44	110.35	0.47	6.12	0	1	0.00	7.14	0.00	3.82	0.00	0.70	0.00	3.46			
12	3,000	4,000	3,500	28	303	3.46	37.45	17.85	128.19	0.99	7.11	0	1	0.00	7.14	0.00	3.82	0.00	0.70	0.00	2.98			
13	4,000	5,000	4,500	25	328	3.09	40.54	30.55	158.75	1.69	8.80	0	1	0.00	7.14	0.00	3.82	0.00	0.70	0.00	2.40			
14	5,000	7,500	6,250	42	370	5.19	45.74	84.45	243.19	4.68	13.49	0	1	0.00	7.14	0.00	3.82	0.00	0.70	0.00	1.57			
15	7,500	10,000	8,750	25	395	3.09	48.83	75.88	319.07	4.21	17.69	0	1	0.00	7.14	0.00	3.82	0.00	0.70	0.00	1.20			
16	10,000	20,000	15,000	59	454	7.29	56.12	234.00	553.08	12.98	30.67	0	1	0.00	7.14	0.00	3.82	0.00	0.70	0.00	0.69			
17	20,000	50,000	35,000	66	520	8.16	64.28	295.50	848.58	16.39	47.05	0	1	0.00	7.14	0.00	3.82	0.00	0.70	0.00	0.45			
18	50,000	100,000	75,000	80	600	9.89	74.17	225.99	1,074.57	12.53	59.59	1	2	7.14	14.29	10.36	14.18	1.91	2.61	4.59	1.32			
19	100,000	500,000	300,000	64	664	7.91	82.08	283.76	1,358.33	15.74	75.32	5	7	35.71	50.00	105.74	119.92	19.44	22.05	37.26	8.83			
20	500,000	UP		145	809	17.92	100.00	445.05	1,803.37	24.68	100.00	7	14	50.00	100.00	424.03	543.95	77.95	100.00	95.28	30.16			
				809					1,803.37					14					543.95					30.16



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2248 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.35	4.35	3.04	3.04	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.17	6.52	0.13	2.92	0.04	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	6.52	13.04	0.65	2.27	0.23	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	6.52	19.57	0.67	1.60	0.24	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	4.35	23.91	0.72	0.88	0.25	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	14	6.52	30.43	2.08	1.20	0.73	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	2.17	32.61	0.88	2.08	0.31	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	18	6.52	39.13	3.83	5.91	1.35	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	2.17	41.30	2.35	8.26	0.83	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	2.17	43.48	2.62	10.88	0.92	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	2.17	45.65	9.33	20.21	3.29	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	2.17	47.83	3.44	23.65	1.21	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	2.17	50.00	4.31	27.95	1.52	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	26	6.52	56.52	13.73	41.68	4.83	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	29	6.52	63.04	32.43	74.11	11.42	26.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	36	15.22	78.26	58.97	133.09	20.76	46.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	41	10.87	89.13	56.56	189.64	19.90	66.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	45	8.70	97.83	46.70	236.34	16.44	83.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	46	2.17	100.00	47.78	284.13	16.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	46	0.00	100.00	0.00	284.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				46					284.13					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.43	1.43	4.72	4.72	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.43	2.86	6.13	10.85	1.22	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.43	4.29	9.00	19.85	1.80	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.43	5.71	10.77	30.62	2.15	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.43	7.14	12.89	43.51	2.57	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.43	8.57	13.22	56.73	2.64	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.43	10.00	13.40	70.14	2.67	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.43	11.43	11.77	81.90	2.35	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.43	12.86	12.40	94.30	2.47	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.43	14.29	11.53	105.83	2.30	21.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	1.43	15.71	14.01	119.84	2.79	23.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	1.43	17.14	12.63	132.47	2.52	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	1.43	18.57	13.52	146.00	2.70	29.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	32	27.14	45.71	251.05	397.04	50.09	79.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	35	4.29	50.00	42.48	439.53	8.48	87.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	37	2.86	52.86	57.48	497.01	11.47	99.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	38	1.43	54.29	0.13	497.13	0.03	99.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	39	1.43	55.71	0.13	497.26	0.03	99.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		31	70	44.29	100.00	3.91	501.18	0.78	100.00	3	3	100.00	100.00	50.04	50.04	100.00	100.00	1278.53	9.99			
				70					501.18					3					50.04					9.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2251

MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.01	2.01	13.26	13.26	1.74	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.50	2.51	0.00	13.26	0.00	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	43	48	21.61	24.12	2.38	15.64	0.31	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	58	5.03	29.15	1.97	17.61	0.26	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	63	2.51	31.66	0.57	18.17	0.07	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	67	2.01	33.67	0.38	18.56	0.05	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	73	3.02	36.68	2.52	21.07	0.33	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	74	0.50	37.19	1.82	22.89	0.24	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	88	7.04	44.22	21.53	44.42	2.82	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	92	2.01	46.23	9.74	54.16	1.28	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	98	3.02	49.25	3.69	57.84	0.48	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	102	2.01	51.26	7.78	65.62	1.02	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	103	0.50	51.76	0.00	65.62	0.00	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	115	6.03	57.79	39.71	105.34	5.20	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	124	4.52	62.31	49.63	154.97	6.50	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	132	4.02	66.33	117.71	272.67	15.42	35.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	156	12.06	78.39	215.94	488.62	28.29	64.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	168	6.03	84.42	24.82	513.44	3.25	67.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	183	7.54	91.96	204.49	717.93	26.79	94.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		16	199	8.04	100.00	45.37	763.31	5.94	100.00	1	1	100.00	100.00	899.99	899.99	100.00	100.00	1983.59	117.91			
				199					763.31					1					899.99					117.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	8.33	8.33	1.42	1.42	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	2.08	10.42	0.28	1.70	0.06	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	2.08	12.50	0.24	1.94	0.05	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	2.08	14.58	0.44	2.38	0.09	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	10	6.25	20.83	1.41	3.78	0.30	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	12	4.17	25.00	1.87	5.65	0.39	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	15	6.25	31.25	4.51	10.16	0.95	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	17	4.17	35.42	3.61	13.76	0.76	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	19	4.17	39.58	7.34	21.11	1.54	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	2.08	41.67	3.90	25.01	0.82	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	23	6.25	47.92	12.01	37.02	2.52	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	24	2.08	50.00	3.15	40.17	0.66	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	28	8.33	58.33	26.40	66.58	5.54	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	32	8.33	66.67	44.20	110.77	9.27	23.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	33	2.08	68.75	18.31	129.08	3.84	27.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	38	10.42	79.17	107.20	236.28	22.49	49.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	40	4.17	83.33	45.14	281.42	9.47	59.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	41	2.08	85.42	38.06	319.48	7.99	67.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	46	10.42	95.83	112.60	432.08	23.63	90.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	48	4.17	100.00	44.48	476.56	9.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				48					476.56					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.78	2.78	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.78	5.56	0.70	0.70	0.22	0.22	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.78	8.33	0.63	1.33	0.20	0.41	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.78	11.11	0.88	2.21	0.27	0.69	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.78	13.89	2.16	4.36	0.67	1.36	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.78	16.67	1.81	6.17	0.56	1.92	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.78	19.44	2.67	8.83	0.83	2.75	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.78	22.22	2.63	11.46	0.82	3.57	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.78	25.00	4.22	15.69	1.31	4.88	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	11	5.56	30.56	9.04	24.73	2.82	7.70	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.78	33.33	4.89	29.62	1.52	9.22	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	17	13.89	47.22	32.94	62.56	10.25	19.47	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	19	5.56	52.78	23.38	85.94	7.28	26.75	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	2.78	55.56	32.05	117.99	9.98	36.73	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	21	2.78	58.33	43.69	161.68	13.60	50.33	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	22	2.78	61.11	0.24	161.92	0.07	50.40	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	28	16.67	77.78	64.43	226.35	20.06	70.46	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	31	8.33	86.11	45.76	272.11	14.24	84.70	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	36	13.89	100.00	49.14	321.25	15.30	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				36				321.25					0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 226

RADIO AND TELEVISION RECEIVER FACTORIES AND OR ASSEMBLING PL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	8.33	8.33	1.47	1.47	2.36	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	8.33	16.67	4.31	2.83	6.90	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	8.33	25.00	4.38	7.21	7.01	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	8.33	33.33	2.08	9.29	3.32	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	8.33	41.67	18.00	27.29	28.81	43.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	8.33	50.00	16.48	43.78	26.38	70.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	8.33	58.33	4.29	48.07	6.87	76.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	8.33	66.67	3.97	52.04	6.36	83.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	8.33	75.00	8.62	60.65	13.79	97.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	8.33	83.33	0.00	60.65	0.00	97.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	8.33	91.67	0.59	61.24	0.94	98.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	8.33	100.00	1.24	62.48	1.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					62.48					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2261

RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	3.28	3.28	19.54	19.54	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	12	1.64	4.92	0.77	20.31	0.06	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	17	2.05	6.97	0.77	21.09	0.06	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	0.41	7.38	0.00	21.09	0.00	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	31	5.33	12.70	9.69	30.78	0.73	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	34	1.23	13.93	1.48	32.26	0.11	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	38	1.64	15.57	3.11	35.37	0.23	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	46	3.28	18.85	11.81	47.17	0.89	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	58	4.92	23.77	25.44	72.61	1.92	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	69	4.51	28.28	12.29	84.91	0.93	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	79	4.10	32.38	10.33	95.24	0.78	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	86	2.87	35.25	22.69	117.93	1.72	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	109	9.43	44.67	34.25	152.17	2.59	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	117	3.28	47.95	47.07	199.25	3.56	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	126	3.69	51.64	51.83	251.08	3.92	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	40	166	16.39	68.03	279.23	530.31	21.12	40.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	192	10.66	78.69	338.44	868.75	25.60	65.72	2	2	66.67	66.67	36.35	36.35	25.09	25.09	10.74	4.18			
18	50,000	100,000	75,000	9	201	3.69	82.38	91.94	960.69	6.95	72.67	0	2	0.00	66.67	0.00	36.35	0.00	25.09	0.00	3.78			
19	100,000	500,000	300,000	28	229	11.48	93.85	241.01	1,201.70	18.23	90.90	0	2	0.00	66.67	0.00	36.35	0.00	25.09	0.00	3.02			
20	500,000	UP		15	244	6.15	100.00	120.29	1,321.99	9.10	100.00	1	3	33.33	100.00	108.50	144.85	74.91	100.00	90.20	10.96			
				244					1,321.99					3					144.85					10.96



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2262 FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.88	4.88	34.66	34.66	2.71	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.81	5.69	0.15	34.81	0.01	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	3.25	8.94	0.94	35.75	0.07	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	15	3.25	12.20	3.04	38.79	0.24	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16	0.81	13.01	0.47	39.27	0.04	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	21	4.07	17.07	4.40	43.67	0.34	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	0.81	17.89	1.29	44.95	0.10	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	27	4.07	21.95	6.36	51.32	0.50	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	31	3.25	25.20	8.21	59.53	0.64	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	37	4.88	30.08	14.87	74.40	1.16	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	38	0.81	30.89	1.01	75.42	0.08	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	43	4.07	34.96	6.08	81.50	0.47	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	49	4.88	39.84	26.27	107.77	2.05	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	54	4.07	43.90	48.57	156.34	3.79	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	65	8.94	52.85	94.43	250.76	7.37	19.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	75	8.13	60.98	147.97	398.74	11.55	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	81	4.88	65.85	145.24	543.97	11.34	42.46	1	1	100.00	100.00	110.10	110.10	100.00	100.00	75.81	20.24
18	50,000	100,000	75,000	17	98	13.82	79.67	289.31	833.28	22.58	65.05	0	1	0.00	100.00	0.00	110.10	0.00	100.00	0.00	13.21
19	100,000	500,000	300,000	21	119	17.07	96.75	388.48	1,221.77	30.33	95.37	0	1	0.00	100.00	0.00	110.10	0.00	100.00	0.00	9.01
20	500,000	UP		4	123	3.25	100.00	59.27	1,281.03	4.63	100.00	0	1	0.00	100.00	0.00	110.10	0.00	100.00	0.00	8.59
				123				1,281.03				1				110.10				8.59	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 227

LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	9.77	9.77	81.38	81.38	11.21	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	20	1.72	11.49	0.53	81.90	0.07	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	21	0.57	12.07	0.25	82.15	0.03	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	24	1.72	13.79	0.38	82.53	0.05	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	29	2.87	16.67	2.27	84.80	0.31	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	35	3.45	20.11	2.32	87.12	0.32	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	41	3.45	23.56	3.70	90.82	0.51	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	55	8.05	31.61	7.52	98.33	1.03	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	65	5.75	37.36	18.42	116.76	2.54	16.08	1	1	100.00	100.00	73.02	73.02	100.00	100.00	396.39	62.54			
10	2,000	2,500	2,250	5	70	2.87	40.23	0.26	117.02	0.04	16.11	0	1	0.00	100.00	0.00	73.02	0.00	100.00	0.00	62.40			
11	2,500	3,000	2,750	7	77	4.02	44.25	4.85	121.86	0.67	16.78	0	1	0.00	100.00	0.00	73.02	0.00	100.00	0.00	59.92			
12	3,000	4,000	3,500	9	86	5.17	49.43	48.34	170.20	6.66	23.44	0	1	0.00	100.00	0.00	73.02	0.00	100.00	0.00	42.90			
13	4,000	5,000	4,500	2	88	1.15	50.57	12.15	182.36	1.67	25.11	0	1	0.00	100.00	0.00	73.02	0.00	100.00	0.00	40.04			
14	5,000	7,500	6,250	7	95	4.02	54.60	31.05	213.41	4.28	29.39	0	1	0.00	100.00	0.00	73.02	0.00	100.00	0.00	34.22			
15	7,500	10,000	8,750	9	104	5.17	59.77	30.85	244.25	4.25	33.64	0	1	0.00	100.00	0.00	73.02	0.00	100.00	0.00	29.89			
16	10,000	20,000	15,000	17	121	9.77	69.54	180.62	424.87	24.87	58.51	0	1	0.00	100.00	0.00	73.02	0.00	100.00	0.00	17.19			
17	20,000	50,000	35,000	23	144	13.22	82.76	214.70	639.57	29.57	88.08	0	1	0.00	100.00	0.00	73.02	0.00	100.00	0.00	11.42			
18	50,000	100,000	75,000	13	157	7.47	90.23	4.88	644.44	0.67	88.75	0	1	0.00	100.00	0.00	73.02	0.00	100.00	0.00	11.33			
19	100,000	500,000	300,000	15	172	8.62	98.85	75.01	719.46	10.33	99.08	0	1	0.00	100.00	0.00	73.02	0.00	100.00	0.00	10.15			
20	500,000	UP		2	174	1.15	100.00	6.69	726.15	0.92	100.00	0	1	0.00	100.00	0.00	73.02	0.00	100.00	0.00	10.06			
				174					726.15					1					73.02					10.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 228 WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	20.00	20.00	0.28	0.28	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.67	26.67	0.08	0.19	0.13	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.67	33.33	0.48	0.29	0.73	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.67	40.00	1.64	1.92	2.49	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	6.67	46.67	17.81	19.74	27.04	29.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.67	53.33	2.97	22.71	4.51	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	6.67	60.00	1.49	24.19	2.26	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	6.67	66.67	9.18	33.38	13.94	50.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	6.67	73.33	12.81	46.19	19.45	70.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	6.67	80.00	11.99	58.18	18.20	88.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	6.67	86.67	7.69	65.86	11.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	6.67	93.33	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	6.67	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					65.86					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	13.64	13.64	0.07	0.07	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	4.55	18.18	0.36	0.43	0.24	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	4.55	22.73	1.08	1.52	0.71	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	4.55	27.27	1.05	2.56	0.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	4.55	31.82	1.43	3.99	0.94	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	4.55	36.36	0.89	4.88	0.59	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	4.55	40.91	2.32	7.20	1.52	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	4.55	45.45	5.24	12.44	3.44	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	4.55	50.00	5.01	17.44	3.29	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	4.55	54.55	6.15	23.59	4.04	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	4.55	59.09	6.43	30.02	4.23	19.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	4.55	63.64	7.87	37.89	5.17	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	4.55	68.18	17.39	55.28	11.44	36.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	4.55	72.73	12.88	68.16	8.47	44.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	4.55	77.27	12.84	81.00	8.45	53.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	4.55	81.82	28.26	109.26	18.59	71.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	4.55	86.36	11.45	120.71	7.53	79.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	21	9.09	95.45	29.81	150.51	19.60	99.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	22	4.55	100.00	1.52	152.03	1.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	22	0.00	100.00	0.00	152.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				22					152.03					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	11.88	11.88	181.22	181.22	12.79	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	37	0.33	12.21	0.09	181.31	0.01	12.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	46	2.97	15.18	1.68	182.99	0.12	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	51	1.65	16.83	1.08	184.07	0.08	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	67	5.28	22.11	6.62	190.69	0.47	13.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	83	5.28	27.39	11.70	202.39	0.83	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	94	3.63	31.02	0.03	202.36	0.00	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	114	6.60	37.62	16.73	219.09	1.18	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	134	6.60	44.22	34.61	253.70	2.44	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	144	3.30	47.52	22.87	276.57	1.61	19.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	152	2.64	50.17	22.11	298.67	1.56	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	155	0.99	51.16	8.22	306.89	0.58	21.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	176	6.93	58.09	87.84	394.73	6.20	27.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	203	8.91	67.00	93.01	487.74	6.56	34.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	215	3.96	70.96	103.42	591.15	7.30	41.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	237	7.26	78.22	122.63	713.79	8.66	50.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	31	268	10.23	88.45	322.24	1,036.03	22.74	73.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	284	5.28	93.73	152.61	1,188.64	10.77	83.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	296	3.96	97.69	132.23	1,320.87	9.33	93.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	303	2.31	100.00	96.01	1,416.88	6.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				303					1,416.88					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23 CHIMECALs/OIL/GAS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	15	15	12.20	12.20	76.00	76.00	10.78	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	16	0.81	13.01	0.32	76.33	0.05	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	17	0.81	13.82	1.90	78.23	0.27	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	18	0.81	14.63	0.46	78.69	0.07	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	19	0.81	15.45	0.32	79.01	0.05	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	20	0.81	16.26	0.75	79.76	0.11	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	21	0.81	17.07	0.38	80.14	0.05	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	22	0.81	17.89	1.11	81.25	0.16	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	24	1.63	19.51	2.80	84.05	0.40	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	27	2.44	21.95	11.54	95.59	1.64	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	31	3.25	25.20	12.45	108.04	1.77	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	37	4.88	30.08	37.43	145.47	5.31	20.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	44	5.69	35.77	30.41	175.87	4.31	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	51	5.69	41.46	58.41	234.28	8.29	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	61	8.13	49.59	67.55	301.83	9.59	42.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	14	75	11.38	60.98	90.43	392.26	12.83	55.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	18	93	14.63	75.61	233.46	625.72	33.13	88.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	101	6.50	82.11	59.10	684.82	8.39	97.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	105	3.25	85.37	3.68	688.50	0.52	97.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		18	123	14.63	100.00	16.20	704.70	2.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				123					704.70					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 230 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.06	0.06	3.31	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	1.78	1.84	96.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					1.84					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2300

CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	4.65	4.65	4.43	4.43	2.17	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2.33	6.98	0.67	5.10	0.33	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2.33	9.30	0.11	5.22	0.06	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	2.33	11.63	0.35	5.57	0.17	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	2.33	13.95	6.90	12.47	3.38	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	2.33	16.28	2.37	14.84	1.16	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	2.33	18.60	3.75	18.60	1.84	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	2.33	20.93	0.47	18.13	0.23	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	2.33	23.26	0.04	18.16	0.02	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	2.33	25.58	1.08	19.24	0.53	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	2.33	27.91	26.90	46.14	13.18	22.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	2.33	30.23	1.36	47.50	0.67	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	2.33	32.56	1.36	48.86	0.67	23.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	4.65	37.21	1.53	50.40	0.75	24.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	2.33	39.53	2.58	52.98	1.26	25.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	31	32.56	72.09	113.86	166.84	55.81	81.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	9.30	81.40	10.89	177.73	5.34	87.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	6.98	88.37	15.92	193.65	7.80	94.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	6.98	95.35	6.22	199.87	3.05	97.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	4.65	100.00	4.16	204.04	2.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43					204.04					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	2.76	2.76	34.51	34.51	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	19	0.52	3.28	0.80	35.30	0.01	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	21	0.35	3.63	0.99	36.29	0.01	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	24	0.52	4.15	0.69	36.97	0.01	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	25	0.17	4.32	1.73	38.70	0.02	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	27	0.35	4.66	0.14	38.85	0.00	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	33	1.04	5.70	8.73	47.57	0.11	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	38	0.86	6.56	6.10	53.67	0.07	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	46	1.38	7.94	21.14	74.81	0.26	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	50	0.69	8.64	9.84	84.64	0.12	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	52	0.35	8.98	17.98	102.63	0.22	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	56	0.69	9.67	19.57	122.19	0.24	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	66	1.73	11.40	25.43	147.62	0.31	1.81	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	86	3.45	14.85	119.98	267.60	1.47	3.29	0	1	0.00	14.29	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	93	1.21	16.06	43.61	311.22	0.54	3.82	0	1	0.00	14.29	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	122	5.01	21.07	405.06	716.28	4.98	8.80	2	3	28.57	42.86	9.18	9.18	2.44	2.44	2.27	1.28			
17	20,000	50,000	35,000	44	166	7.60	28.67	635.30	1,351.58	7.81	16.61	0	3	0.00	42.86	0.00	9.18	0.00	2.44	0.00	0.68			
18	50,000	100,000	75,000	15	181	2.59	31.26	127.80	1,479.37	1.57	18.18	1	4	14.29	57.14	358.54	367.73	95.21	97.65	280.56	24.86			
19	100,000	500,000	300,000	265	446	45.77	77.03	3,160.21	4,639.58	38.83	57.00	3	7	42.86	100.00	8.86	376.58	2.35	100.00	0.28	8.12			
20	500,000	UP		133	579	22.97	100.00	3,499.49	8,139.08	43.00	100.00	0	7	0.00	100.00	0.00	376.58	0.00	100.00	0.00	4.63			
				579					8,139.08					7					376.58					4.63



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	41	41	9.21	9.21	477.31	477.31	11.02	11.02	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	44	0.67	9.89	0.45	476.86	0.01	11.01	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	48	0.90	10.79	0.87	475.98	0.02	10.99	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	51	0.67	11.46	1.47	474.52	0.03	10.96	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	59	1.80	13.26	8.07	466.45	0.19	10.77	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	61	0.45	13.71	1.99	464.46	0.05	10.72	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	72	2.47	16.18	11.64	452.83	0.27	10.46	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	83	2.47	18.65	28.03	424.79	0.65	9.81	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	93	2.25	20.90	39.82	384.97	0.92	8.89	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	100	1.57	22.47	17.64	367.33	0.41	8.48	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	106	1.35	23.82	23.07	344.26	0.53	7.95	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	109	0.67	24.49	24.97	319.29	0.58	7.37	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	114	1.12	25.62	24.01	295.28	0.55	6.82	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	33	147	7.42	33.03	222.24	73.04	5.13	1.69	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	17	164	3.82	36.85	115.31	42.27	2.66	0.98	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	56	220	12.58	49.44	622.17	664.44	14.37	15.34	1	1	25.00	25.00	10.98	10.98	15.21	15.21	1.77	1.65	
17	20,000	50,000	35,000	60	280	13.48	62.92	683.20	1,347.64	15.77	31.12	0	1	0.00	25.00	0.00	10.98	0.00	15.21	0.00	0.81	
18	50,000	100,000	75,000	46	326	10.34	73.26	818.66	2,166.30	18.90	50.02	3	4	75.00	100.00	61.23	72.21	84.79	100.00	7.48	3.33	
19	100,000	500,000	300,000	66	392	14.83	88.09	796.33	2,962.63	18.39	68.41	0	4	0.00	100.00	0.00	72.21	0.00	100.00	0.00	2.44	
20	500,000	UP		53	445	11.91	100.00	1,368.35	4,330.98	31.59	100.00	0	4	0.00	100.00	0.00	72.21	0.00	100.00	0.00	1.67	
				445					4,330.98					4					72.21			1.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	7.72	7.72	69.53	69.53	2.98	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	45	0.36	8.08	0.08	69.61	0.00	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	57	2.15	10.23	0.52	70.13	0.02	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	61	0.72	10.95	0.20	70.33	0.01	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	66	0.90	11.85	0.79	71.12	0.03	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	89	4.13	15.98	4.47	75.59	0.19	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	24	113	4.31	20.29	13.63	89.22	0.58	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	124	1.97	22.26	10.77	99.99	0.46	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	156	5.75	28.01	28.09	128.08	1.20	5.49	1	1	33.33	33.33	0.50	0.50	0.14	0.14	1.78	0.39			
10	2,000	2,500	2,250	8	164	1.44	29.44	16.94	145.01	0.73	6.22	0	1	0.00	33.33	0.00	0.50	0.00	0.14	0.00	0.34			
11	2,500	3,000	2,750	16	180	2.87	32.32	35.13	180.14	1.51	7.72	0	1	0.00	33.33	0.00	0.50	0.00	0.14	0.00	0.28			
12	3,000	4,000	3,500	32	212	5.75	38.06	126.79	306.93	5.43	13.15	0	1	0.00	33.33	0.00	0.50	0.00	0.14	0.00	0.16			
13	4,000	5,000	4,500	23	235	4.13	42.19	43.93	350.86	1.88	15.04	0	1	0.00	33.33	0.00	0.50	0.00	0.14	0.00	0.14			
14	5,000	7,500	6,250	31	266	5.57	47.76	178.18	529.04	7.64	22.67	0	1	0.00	33.33	0.00	0.50	0.00	0.14	0.00	0.09			
15	7,500	10,000	8,750	27	293	4.85	52.60	129.87	658.91	5.57	28.24	0	1	0.00	33.33	0.00	0.50	0.00	0.14	0.00	0.08			
16	10,000	20,000	15,000	72	365	12.93	65.53	322.29	981.20	13.81	42.05	0	1	0.00	33.33	0.00	0.50	0.00	0.14	0.00	0.05			
17	20,000	50,000	35,000	65	430	11.67	77.20	435.31	1,416.50	18.66	60.71	1	2	33.33	66.67	5.49	5.99	1.51	1.64	1.26	0.42			
18	50,000	100,000	75,000	51	481	9.16	86.36	440.48	1,856.99	18.88	79.59	1	3	33.33	100.00	358.54	364.53	98.36	100.00	81.40	19.63			
19	100,000	500,000	300,000	37	518	6.64	93.00	349.51	2,206.49	14.98	94.57	0	3	0.00	100.00	0.00	364.53	0.00	100.00	0.00	16.52			
20	500,000	UP		39	557	7.00	100.00	126.72	2,333.21	5.43	100.00	0	3	0.00	100.00	0.00	364.53	0.00	100.00	0.00	15.62			
				557					2,333.21					3					364.53					15.62



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	148	148	8.92	8.92	358.26	358.26	4.38	4.38	1	1	9.09	9.09	10.00	10.00	1.34	1.34	2.79	2.79			
2	50	100	75	18	166	1.08	10.01	1.41	359.67	0.02	4.40	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	2.78	2.78		
3	100	200	150	28	194	1.69	11.69	4.04	363.71	0.05	4.45	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	2.75	2.75		
4	200	300	250	9	203	0.54	12.24	2.17	365.87	0.03	4.48	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	2.73	2.73		
5	300	500	400	57	260	3.44	15.67	18.78	384.66	0.23	4.71	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	2.60	2.60		
6	500	750	625	37	297	2.23	17.90	18.51	403.17	0.23	4.93	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	2.48	2.48		
7	750	1,000	875	37	334	2.23	20.13	28.46	431.64	0.35	5.28	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	2.32	2.32		
8	1,000	1,500	1,250	59	393	3.56	23.69	34.78	466.41	0.43	5.71	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	2.14	2.14		
9	1,500	2,000	1,750	47	440	2.83	26.52	56.36	522.77	0.69	6.40	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	1.91	1.91		
10	2,000	2,500	2,250	42	482	2.53	29.05	112.85	635.62	1.38	7.78	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	1.57	1.57		
11	2,500	3,000	2,750	32	514	1.93	30.98	72.15	707.77	0.88	8.66	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	1.41	1.41		
12	3,000	4,000	3,500	76	590	4.58	35.56	119.27	827.04	1.46	10.12	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	1.21	1.21		
13	4,000	5,000	4,500	50	640	3.01	38.58	125.27	952.31	1.53	11.66	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	1.05	1.05		
14	5,000	7,500	6,250	81	721	4.88	43.46	343.54	1,295.85	4.20	15.86	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	0.77	0.77		
15	7,500	10,000	8,750	56	777	3.38	46.84	298.11	1,593.96	3.65	19.51	0	1	0.00	9.09	0.00	10.00	0.00	1.34	0.00	0.63	0.63		
16	10,000	20,000	15,000	180	957	10.85	57.69	1,265.74	2,859.70	15.49	35.00	2	3	18.18	27.27	104.70	114.70	14.06	15.41	8.27	4.01			
17	20,000	50,000	35,000	283	1,240	17.06	74.74	1,861.28	4,720.98	22.78	57.78	0	3	0.00	27.27	0.00	114.70	0.00	15.41	0.00	2.43	2.43		
18	50,000	100,000	75,000	158	1,398	9.52	84.27	1,011.90	5,732.87	12.38	70.17	1	4	9.09	36.36	37.00	151.70	4.97	20.38	3.66	2.65	2.65		
19	100,000	500,000	300,000	210	1,608	12.66	96.93	2,100.36	7,833.24	25.71	95.87	4	8	36.36	72.73	577.86	729.56	77.61	97.99	27.51	9.31	9.31		
20	500,000	UP		51	1,659	3.07	100.00	337.24	8,170.47	4.13	100.00	3	11	27.27	100.00	14.97	744.54	2.01	100.00	4.44	9.11	9.11		
				1,659					8,170.47					11					744.54					9.11



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.35	4.35	70.76	70.76	6.52	6.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.48	4.83	0.38	71.13	0.03	6.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	13	1.45	6.28	0.89	72.02	0.08	6.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	20	3.38	9.66	2.85	74.87	0.26	6.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	26	2.90	12.56	4.07	78.93	0.37	7.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	38	5.80	18.36	14.18	93.12	1.31	8.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	46	3.86	22.22	12.24	105.35	1.13	9.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	53	3.38	25.60	13.97	119.32	1.29	10.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	59	2.90	28.50	9.46	128.79	0.87	11.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	66	3.38	31.88	17.27	146.06	1.59	13.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	70	1.93	33.82	17.23	163.29	1.59	15.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	73	1.45	35.27	18.93	182.22	1.74	16.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	82	4.35	39.61	58.58	240.81	5.40	22.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	100	8.70	48.31	97.21	338.02	8.95	31.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	114	6.76	55.07	111.74	449.76	10.29	41.42	1	1	33.33	33.33	48.00	48.00	31.89	31.89	42.96	10.67
16	10,000	20,000	15,000	21	135	10.14	65.22	251.38	701.14	23.15	64.57	0	1	0.00	33.33	0.00	48.00	0.00	31.89	0.00	6.85
17	20,000	50,000	35,000	27	162	13.04	78.26	250.89	952.03	23.11	87.67	1	2	33.33	66.67	42.81	90.81	28.44	60.34	17.06	9.54
18	50,000	100,000	75,000	28	190	13.53	91.79	43.21	995.24	3.98	91.65	0	2	0.00	66.67	0.00	90.81	0.00	60.34	0.00	9.12
19	100,000	500,000	300,000	17	207	8.21	100.00	90.63	1,085.87	8.35	100.00	1	3	33.33	100.00	59.70	150.51	39.66	100.00	65.87	13.86
20	500,000	UP		0	207	0.00	100.00	0.00	1,085.87	0.00	100.00	0	3	0.00	100.00	0.00	150.51	0.00	100.00	0.00	13.86
				207				1,085.87		3						150.51					13.86



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	38	38	7.44	7.44	84.81	84.81	4.10	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	39	0.20	7.63	0.09	84.90	0.00	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	42	0.59	8.22	10.34	95.24	0.50	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	49	1.37	9.59	1.48	96.72	0.07	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	61	2.35	11.94	45.83	142.55	2.21	6.89	1	1	100.00	100.00	9.91	9.91	100.00	100.00	21.62	6.95			
6	500	750	625	2	63	0.39	12.33	1.31	143.86	0.06	6.95	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	6.89			
7	750	1,000	875	6	69	1.17	13.50	7.19	151.06	0.35	7.30	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	6.56			
8	1,000	1,500	1,250	8	77	1.57	15.07	3.61	154.67	0.17	7.47	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	6.41			
9	1,500	2,000	1,750	18	95	3.52	18.59	2.20	156.87	0.11	7.58	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	6.32			
10	2,000	2,500	2,250	8	103	1.57	20.16	32.53	189.40	1.57	9.15	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	5.23			
11	2,500	3,000	2,750	21	124	4.11	24.27	13.40	202.81	0.65	9.80	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	4.89			
12	3,000	4,000	3,500	21	145	4.11	28.38	41.50	244.31	2.00	11.80	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	4.06			
13	4,000	5,000	4,500	20	165	3.91	32.29	57.17	301.47	2.76	14.56	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	3.29			
14	5,000	7,500	6,250	30	195	5.87	38.16	74.46	375.94	3.60	18.16	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	2.64			
15	7,500	10,000	8,750	21	216	4.11	42.27	68.13	444.06	3.29	21.45	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	2.23			
16	10,000	20,000	15,000	88	304	17.22	59.49	310.74	754.80	15.01	36.47	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	1.31			
17	20,000	50,000	35,000	44	348	8.61	68.10	385.52	1,140.31	18.62	55.09	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	0.87			
18	50,000	100,000	75,000	100	448	19.57	87.67	378.52	1,518.83	18.29	73.38	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	0.65			
19	100,000	500,000	300,000	50	498	9.78	97.46	360.06	1,878.89	17.40	90.77	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	0.53			
20	500,000	UP		13	511	2.54	100.00	191.01	2,069.90	9.23	100.00	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	0.48			
				511					2,069.90					1					9.91					0.48



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	7.33	7.33	143.67	143.67	5.18	5.18	1	1	50.00	50.00	2,356.48	2,356.48	99.82	99.82	1640.20	1640.20			
2	50	100	75	1	23	0.33	7.67	0.60	144.27	0.02	5.21	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	1633.40	1633.40		
3	100	200	150	1	24	0.33	8.00	1.34	145.61	0.05	5.25	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	1618.32	1618.32		
4	200	300	250	6	30	2.00	10.00	19.33	164.94	0.70	5.95	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	1428.67	1428.67		
5	300	500	400	4	34	1.33	11.33	6.52	171.46	0.24	6.19	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	1374.35	1374.35		
6	500	750	625	8	42	2.67	14.00	15.32	186.78	0.55	6.74	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	1261.60	1261.60		
7	750	1,000	875	4	46	1.33	15.33	6.50	193.28	0.23	6.97	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	1219.20	1219.20		
8	1,000	1,500	1,250	10	56	3.33	18.67	51.17	244.45	1.85	8.82	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	964.01	964.01		
9	1,500	2,000	1,750	15	71	5.00	23.67	121.28	365.72	4.38	13.20	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	644.33	644.33		
10	2,000	2,500	2,250	13	84	4.33	28.00	34.77	400.50	1.25	14.45	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	588.39	588.39		
11	2,500	3,000	2,750	8	92	2.67	30.67	74.52	475.02	2.69	17.14	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	496.08	496.08		
12	3,000	4,000	3,500	17	109	5.67	36.33	92.80	567.82	3.35	20.49	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	415.00	415.00		
13	4,000	5,000	4,500	26	135	8.67	45.00	230.65	798.47	8.32	28.81	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	295.13	295.13		
14	5,000	7,500	6,250	42	177	14.00	59.00	318.40	1,116.86	11.49	40.30	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	210.99	210.99		
15	7,500	10,000	8,750	21	198	7.00	66.00	224.62	1,341.48	8.10	48.40	0	1	0.00	50.00	0.00	2,356.48	0.00	99.82	0.00	175.66	175.66		
16	10,000	20,000	15,000	38	236	12.67	78.67	448.58	1,790.06	16.19	64.59	1	2	50.00	100.00	4.14	2,360.62	0.18	100.00	0.92	131.87	131.87		
17	20,000	50,000	35,000	23	259	7.67	86.33	627.78	2,417.83	22.65	87.24	0	2	0.00	100.00	0.00	2,360.62	0.00	100.00	0.00	97.63	97.63		
18	50,000	100,000	75,000	20	279	6.67	93.00	94.22	2,512.05	3.40	90.64	0	2	0.00	100.00	0.00	2,360.62	0.00	100.00	0.00	93.97	93.97		
19	100,000	500,000	300,000	17	296	5.67	98.67	122.18	2,634.23	4.41	95.05	0	2	0.00	100.00	0.00	2,360.62	0.00	100.00	0.00	89.61	89.61		
20	500,000	UP		4	300	1.33	100.00	137.25	2,771.48	4.95	100.00	0	2	0.00	100.00	0.00	2,360.62	0.00	100.00	0.00	85.18	85.18		
				300					2,771.48					2					2,360.62					85.18



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	4.69	4.69	80.09	80.09	0.97	0.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	40	0.67	5.36	0.11	79.98	0.00	0.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	51	1.47	6.84	9.88	89.86	0.12	1.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	63	1.61	8.45	2.48	92.34	0.03	1.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	71	1.07	9.52	12.72	105.05	0.15	1.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	94	3.08	12.60	56.90	161.95	0.69	1.96	1	1	50.00	50.00	545.82	545.82	90.19	90.19	959.34	337.03
7	750	1,000	875	17	111	2.28	14.88	57.25	219.20	0.69	2.66	0	1	0.00	50.00	0.00	545.82	0.00	90.19	0.00	249.00
8	1,000	1,500	1,250	45	156	6.03	20.91	261.35	480.55	3.17	5.83	0	1	0.00	50.00	0.00	545.82	0.00	90.19	0.00	113.58
9	1,500	2,000	1,750	41	197	5.50	26.41	257.92	738.47	3.13	8.95	0	1	0.00	50.00	0.00	545.82	0.00	90.19	0.00	73.91
10	2,000	2,500	2,250	32	229	4.29	30.70	211.52	949.99	2.56	11.52	0	1	0.00	50.00	0.00	545.82	0.00	90.19	0.00	57.46
11	2,500	3,000	2,750	19	248	2.55	33.24	235.03	1,185.02	2.85	14.37	0	1	0.00	50.00	0.00	545.82	0.00	90.19	0.00	46.06
12	3,000	4,000	3,500	68	316	9.12	42.36	572.75	1,757.77	6.94	21.31	0	1	0.00	50.00	0.00	545.82	0.00	90.19	0.00	31.05
13	4,000	5,000	4,500	48	364	6.43	48.79	377.71	2,135.48	4.58	25.89	0	1	0.00	50.00	0.00	545.82	0.00	90.19	0.00	25.56
14	5,000	7,500	6,250	64	428	8.58	57.37	538.53	2,674.01	6.53	32.42	0	1	0.00	50.00	0.00	545.82	0.00	90.19	0.00	20.41
15	7,500	10,000	8,750	44	472	5.90	63.27	628.58	3,302.60	7.62	40.04	0	1	0.00	50.00	0.00	545.82	0.00	90.19	0.00	16.53
16	10,000	20,000	15,000	110	582	14.75	78.02	1,844.64	5,147.24	22.36	62.40	1	2	50.00	100.00	59.38	605.19	9.81	100.00	3.22	11.76
17	20,000	50,000	35,000	80	662	10.72	88.74	1,842.16	6,989.40	22.33	84.73	0	2	0.00	100.00	0.00	605.19	0.00	100.00	0.00	8.66
18	50,000	100,000	75,000	61	723	8.18	96.92	1,001.89	7,991.28	12.15	96.88	0	2	0.00	100.00	0.00	605.19	0.00	100.00	0.00	7.57
19	100,000	500,000	300,000	19	742	2.55	99.46	202.36	8,193.65	2.45	99.33	0	2	0.00	100.00	0.00	605.19	0.00	100.00	0.00	7.39
20	500,000	UP		4	746	0.54	100.00	54.95	8,248.59	0.67	100.00	0	2	0.00	100.00	0.00	605.19	0.00	100.00	0.00	7.34
				746				8,248.59		2						605.19					7.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.88	5.88	2.49	2.49	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.84	6.72	0.06	2.42	0.01	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	11	2.52	9.24	0.79	1.64	0.09	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	1.68	10.92	1.80	0.16	0.21	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	18	4.20	15.13	7.50	7.66	0.87	0.89	1	1	100.00	100.00	82.40	82.40	100.00	100.00	1098.13	1075.24
6	500	750	625	16	34	13.45	28.57	10.43	18.09	1.21	2.10	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	455.50
7	750	1,000	875	6	40	5.04	33.61	5.62	23.71	0.65	2.76	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	347.49
8	1,000	1,500	1,250	17	57	14.29	47.90	72.29	96.01	8.40	11.16	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	85.83
9	1,500	2,000	1,750	7	64	5.88	53.78	32.65	128.65	3.79	14.95	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	64.05
10	2,000	2,500	2,250	2	66	1.68	55.46	9.41	138.07	1.09	16.05	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	59.68
11	2,500	3,000	2,750	1	67	0.84	56.30	7.40	145.47	0.86	16.91	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	56.65
12	3,000	4,000	3,500	3	70	2.52	58.82	26.61	172.08	3.09	20.00	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	47.89
13	4,000	5,000	4,500	3	73	2.52	61.34	28.05	200.13	3.26	23.26	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	41.17
14	5,000	7,500	6,250	4	77	3.36	64.71	24.21	224.35	2.81	26.07	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	36.73
15	7,500	10,000	8,750	8	85	6.72	71.43	67.93	292.28	7.90	33.97	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	28.19
16	10,000	20,000	15,000	16	101	13.45	84.87	247.51	539.79	28.77	62.74	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	15.27
17	20,000	50,000	35,000	9	110	7.56	92.44	100.91	640.70	11.73	74.46	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	12.86
18	50,000	100,000	75,000	4	114	3.36	95.80	98.42	739.12	11.44	85.90	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	11.15
19	100,000	500,000	300,000	5	119	4.20	100.00	121.29	860.41	14.10	100.00	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	9.58
20	500,000	UP		0	119	0.00	100.00	0.00	860.41	0.00	100.00	0	1	0.00	100.00	0.00	82.40	0.00	100.00	0.00	9.58
				119				860.41		1						82.40					9.58



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	33.33	33.33	25.91	25.91	16.13	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	3.03	36.36	0.96	26.87	0.60	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	3.03	39.39	1.60	28.48	1.00	17.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	3.03	42.42	0.04	28.52	0.03	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	3.03	45.45	2.81	31.33	1.75	19.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	3.03	48.48	0.41	31.74	0.26	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	3.03	51.52	41.84	73.59	26.05	45.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	3.03	54.55	15.73	89.32	9.79	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	3.03	57.58	40.66	129.98	25.31	80.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	3.03	60.61	0.81	130.79	0.51	81.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	3.03	63.64	0.34	131.13	0.21	81.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	3.03	66.67	0.78	131.92	0.49	82.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	3.03	69.70	3.20	135.12	1.99	84.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	24	3.03	72.73	1.34	136.45	0.83	84.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	3.03	75.76	0.28	136.74	0.18	85.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	28	9.09	84.85	1.84	138.58	1.15	86.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	31	9.09	93.94	16.38	154.97	10.20	96.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	32	3.03	96.97	2.75	157.72	1.71	98.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	33	3.03	100.00	2.94	160.65	1.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	33	0.00	100.00	0.00	160.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33					160.65					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	5.52	5.52	15.87	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	1.72	7.24	4.93	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	6.64	13.87	19.07	39.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	3.57	17.44	10.27	50.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	11.99	29.44	34.47	84.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	5.36	34.79	15.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					34.79					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	9.38	9.38	15.04	15.04	3.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	3.13	12.50	1.56	16.60	0.33	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	3.13	15.63	1.80	18.40	0.38	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	3.13	18.75	3.89	22.28	0.82	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.13	21.88	4.70	26.98	0.99	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	3.13	25.00	5.28	32.26	1.12	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	3.13	28.13	1.39	33.65	0.29	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	3.13	31.25	2.05	35.70	0.43	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	3.13	34.38	9.27	44.96	1.96	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	3.13	37.50	33.97	78.93	7.18	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	3.13	40.63	3.16	82.09	0.67	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	3.13	43.75	4.74	86.83	1.00	18.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	17	9.38	53.13	22.30	109.13	4.71	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	21	12.50	65.63	42.69	151.83	9.02	32.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	23	6.25	71.88	9.27	161.09	1.96	34.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	25	6.25	78.13	32.69	193.78	6.91	40.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	26	3.13	81.25	96.34	290.12	20.36	61.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	27	3.13	84.38	4.60	294.72	0.97	62.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	30	9.38	93.75	114.91	409.63	24.28	86.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	32	6.25	100.00	63.59	473.22	13.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					473.22					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	5.64	5.64	33.33	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	22.58	16.93	133.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					16.93					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	5.62	5.62	3.32	3.32	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.12	6.74	0.00	3.31	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	11	5.62	12.36	0.01	3.32	0.00	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	22	12.36	24.72	0.30	3.62	0.03	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	25	3.37	28.09	0.88	4.50	0.08	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	30	5.62	33.71	8.25	12.75	0.71	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	31	1.12	34.83	0.01	12.76	0.00	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	33	2.25	37.08	19.94	32.70	1.71	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	37	4.49	41.57	5.51	38.20	0.47	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	38	1.12	42.70	0.00	38.20	0.00	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	39	1.12	43.82	0.27	38.48	0.02	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	40	1.12	44.94	0.15	38.63	0.01	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	41	1.12	46.07	0.15	38.48	0.01	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	42	1.12	47.19	0.14	38.62	0.01	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	43	1.12	48.31	11.05	49.67	0.95	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	68	28.09	76.40	52.13	101.81	4.48	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	76	8.99	85.39	329.72	431.52	28.32	37.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	81	5.62	91.01	149.17	580.69	12.81	49.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	87	6.74	97.75	382.06	962.75	32.82	82.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	89	2.25	100.00	201.48	1,164.24	17.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				89					1,164.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.85	0.85	0.30	0.30	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.85	1.69	0.53	0.83	0.13	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	0.85	2.54	0.08	0.91	0.02	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	0.85	3.39	0.17	0.74	0.04	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	8	3.39	6.78	1.17	1.90	0.29	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	10	1.69	8.47	3.68	5.58	0.92	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	13	2.54	11.02	4.45	10.03	1.11	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	17	3.39	14.41	2.65	12.68	0.66	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	19	1.69	16.10	0.03	12.71	0.01	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	24	4.24	20.34	7.59	20.30	1.90	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	37	61	31.36	51.69	15.94	36.24	3.99	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	65	3.39	55.08	22.38	58.62	5.60	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	75	8.47	63.56	49.36	107.98	12.34	27.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	81	5.08	68.64	41.28	149.27	10.32	37.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	83	1.69	70.34	51.68	200.95	12.92	50.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	87	3.39	73.73	62.61	263.56	15.65	65.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	101	11.86	85.59	47.05	310.62	11.76	77.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	117	13.56	99.15	71.21	381.83	17.80	95.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	118	0.85	100.00	18.16	399.99	4.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				118				399.99					0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.36	6.36	11.23	11.23	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.58	6.94	0.03	11.26	0.00	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	0.58	7.51	0.07	11.33	0.01	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	16	1.73	9.25	1.24	12.57	0.18	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	19	1.73	10.98	35.20	47.77	5.03	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	25	3.47	14.45	4.61	52.38	0.66	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	37	6.94	21.39	3.89	48.49	0.56	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	51	8.09	29.48	2.42	50.91	0.35	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	71	11.56	41.04	20.86	71.77	2.98	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	79	4.62	45.66	15.66	87.43	2.24	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	87	4.62	50.29	26.16	113.58	3.74	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	95	4.62	54.91	23.59	137.17	3.37	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	112	9.83	64.74	7.21	144.38	1.03	20.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	122	5.78	70.52	49.95	194.33	7.14	27.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	129	4.05	74.57	22.30	216.63	3.19	30.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	137	4.62	79.19	67.76	284.39	9.68	40.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	154	9.83	89.02	151.63	436.02	21.67	62.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	158	2.31	91.33	41.54	477.56	5.94	68.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	167	5.20	96.53	132.46	610.02	18.93	87.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	173	3.47	100.00	89.76	699.78	12.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				173					699.78					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.86	0.86	12.53	12.53	3.76	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	0.86	1.72	10.54	23.07	3.16	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	0.86	2.59	0.02	23.10	0.01	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	0.86	3.45	1.38	24.48	0.41	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	7	2.59	6.03	0.04	24.52	0.01	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	12	4.31	10.34	8.03	32.55	2.41	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	15	2.59	12.93	3.76	36.31	1.13	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	19	3.45	16.38	10.03	46.34	3.01	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	16	35	13.79	30.17	11.30	57.63	3.39	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	36	0.86	31.03	3.25	60.88	0.97	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	38	74	32.76	63.79	9.08	69.97	2.72	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	77	2.59	66.38	15.81	85.78	4.74	25.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	80	2.59	68.97	15.52	101.30	4.65	30.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	87	6.03	75.00	73.98	175.28	22.18	52.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	89	1.72	76.72	17.16	192.43	5.14	57.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	98	7.76	84.48	103.16	295.59	30.93	88.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	106	6.90	91.38	5.70	301.29	1.71	90.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	116	8.62	100.00	32.18	333.47	9.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	116	0.00	100.00	0.00	333.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				116				333.47					0				0.00						0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23013 STENCIL AND PRINTING INK FACTORIES USING IGNITABLE/MATERIALS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	0.11	0.11	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	0.07	0.18	0.47	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	9.18	9.36	60.32	61.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	5.86	15.22	38.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					15.22					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	13.33	13.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6.67	20.00	2.07	2.07	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6.67	26.67	5.63	7.70	2.06	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6.67	33.33	5.40	13.10	1.98	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6.67	40.00	8.76	21.86	3.21	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6.67	46.67	20.87	42.72	7.64	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6.67	53.33	22.40	65.12	8.20	23.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	6.67	60.00	6.18	71.30	2.26	26.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	6.67	66.67	8.85	80.15	3.24	29.35	1	1	100.00	100.00	1.53	1.53	100.00	100.00	17.33	1.91		
10	2,000	2,500	2,250	1	6.67	73.33	51.74	131.89	18.95	48.30	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	1.16		
11	2,500	3,000	2,750	1	6.67	80.00	6.10	138.00	2.24	50.54	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	1.11		
12	3,000	4,000	3,500	1	6.67	86.67	0.00	138.00	0.00	50.54	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	1.11		
13	4,000	5,000	4,500	1	6.67	93.33	5.82	143.82	2.13	52.67	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	1.07		
14	5,000	7,500	6,250	1	6.67	100.00	129.23	273.05	47.33	100.00	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	0.56		
15	7,500	10,000	8,750	0	0.00	100.00	0.00	273.05	0.00	100.00	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	0.56		
16	10,000	20,000	15,000	0	0.00	100.00	0.00	273.05	0.00	100.00	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	0.56		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	273.05	0.00	100.00	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	0.56		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	273.05	0.00	100.00	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	0.56		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	273.05	0.00	100.00	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	0.56		
20	500,000	UP		0	0.00	100.00	0.00	273.05	0.00	100.00	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	0.56		
				15					273.05					1					1.53			0.56



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	7.14	7.14	33.16	33.16	8.12	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.57	10.71	0.16	33.32	0.04	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.57	14.29	2.55	35.86	0.62	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.57	17.86	12.82	48.69	3.14	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.57	21.43	4.48	53.17	1.10	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.57	25.00	0.76	53.93	0.19	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	3.57	28.57	15.68	69.61	3.84	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	3.57	32.14	3.45	73.05	0.84	17.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	3.57	35.71	1.01	74.06	0.25	18.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	3.57	39.29	53.40	127.46	13.07	31.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	3.57	42.86	51.41	178.87	12.58	43.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	3.57	46.43	43.74	222.61	10.71	54.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	3.57	50.00	7.50	230.11	1.84	56.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	3.57	53.57	22.76	252.87	5.57	61.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	3.57	57.14	6.69	259.56	1.64	63.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	3.57	60.71	10.01	269.57	2.45	65.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	3.57	64.29	6.41	275.97	1.57	67.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	20	7.14	71.43	39.59	315.56	9.69	77.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	24	14.29	85.71	63.69	379.25	15.59	92.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	28	14.29	100.00	29.24	408.49	7.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					408.49					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	1.79	1.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					1.79					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23103 REFORMING PLANTS CYCLIZATION (AROMATIZATION)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	10.95	10.95	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					10.95					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 23104 POLYMERIZATION OF LOW MOLECULAR HYDROCARBONS INTO FUELS :

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.84	1.84	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.84	3.68	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				3.68				0				0.00							0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23108

TREATING PROCESSES INCLUDING AIR BLOWING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	50.00	50.00	26.42	26.42	77.28	77.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	25.00	75.00	1.02	27.45	2.99	80.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	25.00	100.00	6.75	34.19	19.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4					34.19					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.35	4.35	2.20	2.20	7.10	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.35	8.70	0.03	2.22	0.09	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.35	13.04	0.04	2.18	0.13	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.35	17.39	0.12	2.30	0.38	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.35	21.74	0.18	2.48	0.59	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.35	26.09	0.03	2.52	0.11	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.35	30.43	0.16	2.35	0.52	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.35	34.78	0.36	1.99	1.18	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.35	39.13	0.23	2.22	0.74	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.35	43.48	0.01	2.21	0.04	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.35	47.83	0.01	2.20	0.04	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.35	52.17	3.19	5.39	10.32	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.35	56.52	2.88	8.26	9.29	26.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.35	60.87	6.94	1.33	22.42	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.35	65.22	12.09	10.76	39.08	34.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	4.35	69.57	5.12	15.88	16.56	51.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	4.35	73.91	1.35	17.24	4.37	55.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	4.35	78.26	5.04	22.28	16.30	72.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	19	4.35	82.61	1.47	23.75	4.74	76.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	23	17.39	100.00	7.19	30.94	23.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					30.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 23110 OTHER CHEMICAL AND PHYSICAL TREATMENTS (E.G WASHING ETC)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.45	3.45	0.06	0.06	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	6.90	10.34	0.42	0.47	0.32	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.45	13.79	0.00	0.47	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.45	17.24	0.51	0.98	0.39	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.45	20.69	0.00	0.98	0.00	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	3.45	24.14	2.40	3.39	1.85	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	3.45	27.59	0.00	3.39	0.00	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	12	13.79	41.38	0.02	3.41	0.01	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	3.45	44.83	6.05	9.46	4.65	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	3.45	48.28	0.01	9.46	0.01	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	3.45	51.72	14.54	24.01	11.19	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	3.45	55.17	6.15	30.16	4.73	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	3.45	58.62	17.06	47.22	13.12	36.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	3.45	62.07	28.00	75.22	21.54	57.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	3.45	65.52	10.00	85.22	7.69	65.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	20	3.45	68.97	5.60	90.82	4.31	69.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	21	3.45	72.41	1.40	92.22	1.08	70.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	26	17.24	89.66	16.17	108.39	12.44	83.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	29	10.34	100.00	21.62	130.01	16.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				29					130.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	2.70	2.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.70	5.41	1.67	1.67	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.70	8.11	1.16	2.83	0.27	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.70	10.81	0.00	2.84	0.00	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.70	13.51	1.97	4.80	0.45	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.70	16.22	1.40	6.20	0.32	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.70	18.92	3.87	10.08	0.89	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	2.70	21.62	3.27	13.35	0.75	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	2.70	24.32	3.34	16.68	0.77	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	11	5.41	29.73	11.88	28.57	2.73	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	14	8.11	37.84	47.26	75.82	10.86	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	2.70	40.54	8.90	84.72	2.05	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	2.70	43.24	5.00	89.72	1.15	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	20	10.81	54.05	17.72	107.44	4.07	24.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	24	10.81	64.86	32.53	139.97	7.47	32.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	28	10.81	75.68	83.72	223.70	19.24	51.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	34	16.22	91.89	96.44	320.14	22.16	73.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	37	8.11	100.00	115.08	435.22	26.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	435.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	37	0.00	100.00	0.00	435.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				37					435.22					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.22	0.22	29.14	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.53	0.75	70.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.75					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.22	0.22	4.43	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	1.09	1.31	21.92	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.62	1.93	12.44	38.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.53	2.46	10.77	49.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	2.51	4.97	50.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				4.97		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.67	6.67	0.00	0.00	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.67	13.33	0.08	0.08	1.66	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.67	20.00	0.01	0.10	0.24	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	6.67	26.67	0.03	0.12	0.57	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	6.67	33.33	0.05	0.18	1.06	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	6.67	40.00	0.03	0.21	0.71	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	6.67	46.67	1.09	1.30	22.18	26.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	6.67	53.33	0.13	1.44	2.65	29.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	6.67	60.00	0.09	1.52	1.77	30.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	6.67	66.67	0.37	1.89	7.53	38.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	6.67	73.33	0.98	2.88	19.97	58.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	6.67	80.00	0.42	3.30	8.62	66.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	6.67	86.67	0.28	3.59	5.74	72.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	6.67	93.33	0.23	3.81	4.58	77.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	6.67	100.00	1.12	4.93	22.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	4.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	4.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	4.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	4.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	4.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					4.93					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23115 OIL REFINERY PLANTS (PABRIK PENGOLAHAN/DAUR ULANG OLI BEKAS)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.97	4.97	19.65	19.65	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.55	5.52	1.12	20.77	0.07	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.55	6.08	1.82	22.59	0.11	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	0.55	6.63	0.79	23.38	0.05	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	0.55	7.18	0.79	24.17	0.05	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	17	2.21	9.39	3.19	27.36	0.20	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	20	1.66	11.05	5.42	32.78	0.34	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	26	3.31	14.36	19.49	52.27	1.21	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	39	7.18	21.55	20.92	73.19	1.29	4.53	0	0	0.00	0.00	1.29	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	40	0.55	22.10	1.35	74.53	0.08	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	42	1.10	23.20	3.14	77.67	0.19	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	45	1.66	24.86	24.24	101.92	1.50	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	48	1.66	26.52	34.91	136.83	2.16	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	66	9.94	36.46	111.18	248.01	6.88	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	81	8.29	44.75	143.26	391.27	8.87	24.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	97	8.84	53.59	186.84	578.11	11.57	35.79	1	1	25.00	25.00	25.71	25.71	3.36	3.36	13.76	4.45			
17	20,000	50,000	35,000	30	127	16.57	70.17	473.07	1,051.18	29.28	65.07	1	2	25.00	50.00	4.22	29.93	0.55	3.91	0.89	2.85			
18	50,000	100,000	75,000	9	136	4.97	75.14	134.73	1,185.91	8.34	73.41	1	3	25.00	75.00	1.53	31.46	0.20	4.11	1.14	2.65			
19	100,000	500,000	300,000	15	151	8.29	83.43	151.69	1,337.59	9.39	82.80	0	3	0.00	75.00	0.00	31.46	0.00	4.11	0.00	2.35			
20	500,000	UP		30	181	16.57	100.00	277.91	1,615.50	17.20	100.00	1	4	25.00	100.00	734.04	765.51	95.89	100.00	264.13	47.39			
				181					1,615.50					4					765.51					47.39



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	2.86	2.86	7.19	7.19	1	1	100.00	100.00	14.16	14.16	100.00	100.00	495.13	495.13		
3	100	200	150	1	2	25.00	50.00	2.57	5.43	6.45	13.65	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	261.02		
4	200	300	250	1	3	25.00	75.00	3.18	8.60	8.00	21.64	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	164.58		
5	300	500	400	1	4	25.00	100.00	31.15	39.76	78.36	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
6	500	750	625	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
7	750	1,000	875	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
20	500,000	UP		0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62		
				4				39.76		1				14.16						35.62			



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2321 PETROCHEMICAL WORK WITH BASIC MATERIALS SUCH AS ETHYLENE ETC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	32	32	10.70	10.70	65.10	65.10	6.05	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	38	2.01	12.71	0.94	66.04	0.09	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	46	2.68	15.38	0.32	66.37	0.03	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	53	2.34	17.73	1.68	68.05	0.16	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	54	0.33	18.06	0.00	68.05	0.00	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	55	0.33	18.39	0.29	68.34	0.03	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	63	2.68	21.07	21.61	46.73	2.01	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	67	1.34	22.41	2.41	49.15	0.22	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	71	1.34	23.75	3.34	52.48	0.31	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	76	1.67	25.42	5.90	58.39	0.55	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	77	0.33	25.75	1.92	60.30	0.18	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	85	2.68	28.43	11.85	72.15	1.10	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	87	0.67	29.10	5.49	77.65	0.51	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	100	4.35	33.44	27.62	105.26	2.57	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	107	2.34	35.79	24.64	129.90	2.29	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	24	131	8.03	43.81	80.00	209.90	7.44	19.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	19	150	6.35	50.17	177.25	387.15	16.48	35.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	26	176	8.70	58.86	177.99	565.13	16.55	52.54	2	2	100.00	100.00	669.94	669.94	100.00	100.00	376.40	118.55	
19	100,000	500,000	300,000	64	240	21.40	80.27	312.21	877.34	29.03	81.57	0	2	0.00	100.00	0.00	669.94	0.00	100.00	0.00	76.36	
20	500,000	UP		59	299	19.73	100.00	198.27	1,075.61	18.43	100.00	0	2	0.00	100.00	0.00	669.94	0.00	100.00	0.00	62.28	
				299					1,075.61					2					669.94			62.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2322 PERTROCHEMICAL INTERMEDIATE PRODUCT(VINYL CHLORIDE & OTHERS)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	10.00	10.00	13.38	13.38	2.53	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	2.50	12.50	0.62	14.00	0.12	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	2.50	15.00	0.25	14.25	0.05	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	2.50	17.50	4.58	18.84	0.87	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	2.50	20.00	10.37	29.20	1.96	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	2.50	22.50	12.44	41.64	2.35	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	2.50	25.00	6.94	48.58	1.31	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	2.50	27.50	12.92	61.51	2.45	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	2.50	30.00	18.13	79.64	3.43	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	2.50	32.50	2.90	82.53	0.55	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	2.50	35.00	9.14	91.67	1.73	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	2.50	37.50	5.75	97.42	1.09	18.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	2.50	40.00	12.44	109.86	2.35	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	2.50	42.50	36.02	145.88	6.82	27.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	2.50	45.00	32.47	178.35	6.15	33.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	2.50	47.50	2.29	180.64	0.43	34.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	23	10.00	57.50	105.01	285.65	19.88	54.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	27	10.00	67.50	72.72	358.37	13.77	67.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	34	17.50	85.00	122.37	480.74	23.16	91.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	40	15.00	100.00	47.57	528.31	9.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40				528.31					0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 2323 POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	4.89	4.89	2.34	2.34	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	14	0.38	5.26	0.01	2.35	0.00	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	17	1.13	6.39	0.18	2.53	0.01	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	0.38	6.77	0.36	2.89	0.03	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	19	0.38	7.14	0.50	3.39	0.04	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	0.38	7.52	1.82	5.20	0.13	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	0.38	7.89	0.12	5.32	0.01	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	22	0.38	8.27	2.22	7.54	0.16	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	28	2.26	10.53	4.63	12.18	0.34	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	30	0.75	11.28	4.28	16.46	0.31	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	35	1.88	13.16	3.13	19.59	0.23	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	44	3.38	16.54	43.62	63.22	3.20	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	53	3.38	19.92	9.84	73.05	0.72	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	67	5.26	25.19	68.49	141.54	5.03	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	74	2.63	27.82	53.34	194.88	3.92	14.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	96	8.27	36.09	248.97	443.85	18.28	32.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	31	127	11.65	47.74	250.07	693.92	18.36	50.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	144	6.39	54.14	82.96	776.88	6.09	57.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	43	187	16.17	70.30	321.03	1,097.91	23.58	80.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		79	266	29.70	100.00	263.78	1,361.69	19.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				266					1,361.69					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23232 POLYMERIZATION ON A LARGE SCALE:MANUFACTURE OF PVC

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	0.29	0.29	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.45	0.75	1.61	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	0.00	0.75	0.00	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	7.65	8.40	27.17	29.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	12.10	20.50	42.99	72.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	7.65	28.14	27.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					28.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	9.44	9.44	8.94	8.94	2.91	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	81	6.83	16.27	0.01	8.96	0.00	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	66	147	13.25	29.52	3.82	12.78	1.24	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	164	3.41	32.93	0.02	12.80	0.01	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	198	6.83	39.76	28.29	41.09	9.20	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	215	3.41	43.17	0.07	41.16	0.02	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	222	1.41	44.58	0.86	42.03	0.28	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	247	5.02	49.60	2.75	44.77	0.89	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	258	2.21	51.81	2.44	47.22	0.79	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	273	3.01	54.82	11.27	58.49	3.67	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	277	0.80	55.62	0.13	58.62	0.04	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	298	4.22	59.84	11.16	69.78	3.63	22.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	308	2.01	61.85	0.59	70.37	0.19	22.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	37	345	7.43	69.28	8.41	78.78	2.74	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	366	4.22	73.49	7.31	86.09	2.38	28.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	53	419	10.64	84.14	20.67	106.76	6.72	34.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	434	3.01	87.15	47.35	154.11	15.40	50.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	443	1.81	88.96	29.41	183.52	9.57	59.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	457	2.81	91.77	29.81	213.34	9.70	69.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		41	498	8.23	100.00	94.05	307.38	30.60	100.00	1	1	100.00	100.00	40.01	40.01	100.00	100.00	42.54	13.02			
				498					307.38					1					40.01					13.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	68	68	5.91	5.91	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	63	131	5.48	11.39	0.09	0.16	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	194	325	16.87	28.26	0.65	0.81	0.08	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	184	509	16.00	44.26	0.94	1.75	0.11	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	208	717	18.09	62.35	4.97	6.72	0.59	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	62	779	5.39	67.74	2.21	8.93	0.26	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	793	1.22	68.96	5.02	3.91	0.60	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	828	3.04	72.00	2.04	5.95	0.24	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	29	857	2.52	74.52	36.24	42.18	4.30	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	877	1.74	76.26	4.97	47.16	0.59	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	889	1.04	77.30	5.95	53.11	0.71	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	29	918	2.52	79.83	30.29	83.40	3.60	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	24	942	2.09	81.91	23.38	106.78	2.78	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	31	973	2.70	84.61	42.59	149.37	5.06	17.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	1,002	2.52	87.13	75.66	225.03	8.99	26.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	37	1,039	3.22	90.35	125.34	350.38	14.89	41.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	40	1,079	3.48	93.83	106.02	456.40	12.59	54.21	2	2	66.67	66.67	1,005.90	1,005.90	99.59	99.59	948.75	220.40			
18	50,000	100,000	75,000	18	1,097	1.57	95.39	120.41	576.81	14.30	68.51	1	3	33.33	100.00	4.17	1,010.08	0.41	100.00	3.47	175.11			
19	100,000	500,000	300,000	24	1,121	2.09	97.48	150.30	727.11	17.85	86.36	0	3	0.00	100.00	0.00	1,010.08	0.00	100.00	0.00	138.92			
20	500,000	UP		29	1,150	2.52	100.00	114.81	841.91	13.64	100.00	0	3	0.00	100.00	0.00	1,010.08	0.00	100.00	0.00	119.97			
				1,150					841.91					3					1,010.08					119.97



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23242 PRODUCTION OF MELAMINE POWDER/MELAMINE CRYSTALS USING UREA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.45	3.45	0.70	0.70	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.45	6.90	1.50	2.20	0.59	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.45	10.34	2.24	4.45	0.89	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.45	13.79	3.76	8.20	1.48	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.45	17.24	3.73	11.93	1.47	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.45	20.69	9.10	21.03	3.59	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.45	24.14	2.99	24.02	1.18	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.45	27.59	8.37	32.39	3.30	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.45	31.03	14.51	46.90	5.73	18.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.45	34.48	3.21	43.69	1.27	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.45	37.93	15.57	59.27	6.15	23.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.45	41.38	24.45	83.71	9.65	33.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.45	44.83	0.00	83.71	0.00	33.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.45	48.28	6.53	90.24	2.58	35.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.45	51.72	3.62	93.85	1.43	37.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	22	24.14	75.86	68.18	162.03	26.93	63.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	25	10.34	86.21	22.23	184.26	8.78	72.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	29	13.79	100.00	68.94	253.20	27.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	29	0.00	100.00	0.00	253.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				253.20		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.78	2.78	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	5.56	8.33	0.59	0.62	0.11	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.78	11.11	1.41	2.03	0.27	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.78	13.89	1.86	3.89	0.35	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.78	16.67	1.30	5.19	0.24	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.78	19.44	5.39	10.58	1.02	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	9	5.56	25.00	2.23	12.80	0.42	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	2.78	27.78	7.81	20.61	1.47	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	2.78	30.56	10.84	31.45	2.04	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	2.78	33.33	14.45	45.90	2.72	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	2.78	36.11	16.30	62.20	3.07	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	15	5.56	41.67	42.23	104.43	7.96	19.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	19	11.11	52.78	47.91	152.34	9.03	28.71	3	3	100.00	100.00	46.17	46.17	100.00	100.00	96.35	30.30	0.00	0.00
15	7,500	10,000	8,750	2	21	5.56	58.33	19.48	171.82	3.67	32.38	0	3	0.00	100.00	0.00	46.17	0.00	100.00	0.00	26.87	0.00	0.00
16	10,000	20,000	15,000	3	24	8.33	66.67	39.18	211.00	7.38	39.76	0	3	0.00	100.00	0.00	46.17	0.00	100.00	0.00	21.88	0.00	0.00
17	20,000	50,000	35,000	5	29	13.89	80.56	199.60	410.61	37.62	77.38	0	3	0.00	100.00	0.00	46.17	0.00	100.00	0.00	11.24	0.00	0.00
18	50,000	100,000	75,000	1	30	2.78	83.33	22.05	432.66	4.16	81.54	0	3	0.00	100.00	0.00	46.17	0.00	100.00	0.00	10.67	0.00	0.00
19	100,000	500,000	300,000	4	34	11.11	94.44	70.69	503.35	13.32	94.86	0	3	0.00	100.00	0.00	46.17	0.00	100.00	0.00	9.17	0.00	0.00
20	500,000	UP		2	36	5.56	100.00	27.28	530.63	5.14	100.00	0	3	0.00	100.00	0.00	46.17	0.00	100.00	0.00	8.70	0.00	0.00
				36					530.63					3					46.17			8.70	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	15.22	15.22	85.03	85.03	7.57	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	22	0.72	15.94	0.67	85.69	0.06	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	23	0.72	16.67	1.12	86.81	0.10	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	24	0.72	17.39	0.59	87.41	0.05	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	30	4.35	21.74	5.14	92.55	0.46	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	31	0.72	22.46	1.07	93.62	0.10	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	32	0.72	23.19	1.76	95.38	0.16	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	33	0.72	23.91	1.49	96.87	0.13	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	44	7.97	31.88	6.73	103.60	0.60	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	45	0.72	32.61	5.07	108.66	0.45	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	49	2.90	35.51	18.60	127.27	1.66	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	59	7.25	42.75	21.45	148.72	1.91	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	67	5.80	48.55	25.90	174.62	2.31	15.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	77	7.25	55.80	46.45	221.07	4.14	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	85	5.80	61.59	48.35	269.42	4.31	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	98	9.42	71.01	229.29	498.71	20.42	44.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	122	17.39	88.41	419.39	918.09	37.36	81.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	128	4.35	92.75	85.53	1,003.62	7.62	89.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	132	2.90	95.65	32.62	1,036.25	2.91	92.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	138	4.35	100.00	86.36	1,122.61	7.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				138					1,122.61					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.02	2.02	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.01	3.03	0.59	0.62	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.01	4.04	0.22	0.84	0.02	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	9	5.05	9.09	1.12	1.96	0.12	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	2.02	11.11	0.89	2.85	0.10	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	16	5.05	16.16	3.36	6.21	0.37	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	1.01	17.17	0.98	7.19	0.11	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	1.01	18.18	3.55	10.73	0.39	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	1.01	19.19	1.88	12.61	0.21	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	1.01	20.20	2.51	15.12	0.28	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	24	4.04	24.24	14.54	29.67	1.61	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	26	2.02	26.26	7.71	37.38	0.85	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	27	1.01	27.27	0.94	38.32	0.10	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	30	3.03	30.30	41.28	79.60	4.57	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	33	3.03	33.33	45.22	124.81	5.01	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	57	24.24	57.58	324.17	448.98	35.89	49.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	61	4.04	61.62	97.07	546.05	10.75	60.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	71	10.10	71.72	93.26	639.30	10.32	70.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	81	10.10	81.82	141.03	780.33	15.61	86.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		18	99	18.18	100.00	122.96	903.29	13.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				99					903.29					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2328 PETROL COKE SOOT GRAPHITE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	11.38	11.38	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				11.38		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2329

LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	4.17	4.17	11.75	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	7.39	11.57	20.81	32.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	19.18	30.75	54.00	86.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	4.78	35.52	13.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					35.52					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	0.18	0.18	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	0.26	0.44	1.69	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	12.30	12.74	81.07	83.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	2.43	15.17	16.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					15.17					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.70	3.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	1.85	5.56	0.34	0.34	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.85	7.41	0.90	1.25	0.19	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.85	9.26	0.11	1.36	0.02	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	1.85	11.11	0.12	1.48	0.03	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	1.85	12.96	3.67	5.15	0.78	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	1.85	14.81	4.34	9.49	0.93	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	1.85	16.67	0.82	10.31	0.18	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	1.85	18.52	2.88	13.19	0.61	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	1.85	20.37	2.06	15.25	0.44	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	1.85	22.22	0.82	16.07	0.18	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	1.85	24.07	1.64	17.71	0.35	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	15	3.70	27.78	5.57	23.29	1.19	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	18	5.56	33.33	23.34	46.63	4.99	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	21	5.56	38.89	17.06	63.69	3.64	13.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	13	34	24.07	62.96	65.11	128.80	13.91	27.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	45	20.37	83.33	170.13	298.93	36.34	63.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	46	1.85	85.19	22.56	321.48	4.82	68.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	51	9.26	94.44	34.98	356.47	7.47	76.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	54	5.56	100.00	111.68	468.15	23.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				54					468.15					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	8.04	8.04	46.70	46.70	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	34	0.50	8.54	0.03	46.73	0.00	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	38	1.01	9.55	0.69	47.42	0.04	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	41	0.75	10.30	0.21	47.62	0.01	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	47	1.51	11.81	5.24	52.87	0.28	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	52	1.26	13.07	1.37	54.23	0.07	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	56	1.01	14.07	8.70	62.93	0.46	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	80	6.03	20.10	20.00	82.94	1.05	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	100	5.03	25.13	19.85	102.79	1.04	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	109	2.26	27.39	16.30	119.09	0.86	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	119	2.51	29.90	7.36	126.45	0.39	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	124	1.26	31.16	11.31	137.76	0.59	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	132	2.01	33.17	26.11	163.87	1.37	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	141	2.26	35.43	53.80	217.66	2.83	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	164	5.78	41.21	109.28	326.95	5.74	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	58	222	14.57	55.78	321.53	648.48	16.90	34.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	130	352	32.66	88.44	868.38	1,516.85	45.64	79.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	26	378	6.53	94.97	217.23	1,734.08	11.42	91.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	385	1.76	96.73	32.02	1,766.10	1.68	92.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	398	3.27	100.00	136.45	1,902.56	7.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				398					1,902.56					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	27	27	8.85	8.85	63.47	63.47	2.76	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	22	49	7.21	16.07	8.90	72.37	0.39	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	53	1.31	17.38	1.66	74.02	0.07	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	59	1.97	19.34	1.84	72.18	0.08	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	28	87	9.18	28.52	31.26	103.44	1.36	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	96	2.95	31.48	6.50	109.94	0.28	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	107	3.61	35.08	24.55	134.49	1.07	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	124	5.57	40.66	54.90	189.39	2.39	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	129	1.64	42.30	22.11	211.50	0.96	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	140	3.61	45.90	75.55	287.05	3.29	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	16	156	5.25	51.15	95.64	382.69	4.16	16.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	166	3.28	54.43	69.26	451.95	3.01	19.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	179	4.26	58.69	63.63	515.58	2.77	22.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	39	218	12.79	71.48	437.03	952.61	19.02	41.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	26	244	8.52	80.00	367.51	1,320.12	15.99	57.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	13	257	4.26	84.26	214.06	1,534.18	9.31	66.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	20	277	6.56	90.82	247.08	1,781.26	10.75	77.50	3	3	100.00	100.00	137.50	137.50	100.00	100.00	55.65	7.72	
18	50,000	100,000	75,000	7	284	2.30	93.11	136.17	1,917.43	5.92	83.43	0	3	0.00	100.00	0.00	137.50	0.00	100.00	0.00	7.17	
19	100,000	500,000	300,000	12	296	3.93	97.05	154.30	2,071.73	6.71	90.14	0	3	0.00	100.00	0.00	137.50	0.00	100.00	0.00	6.64	
20	500,000	UP		9	305	2.95	100.00	226.56	2,298.29	9.86	100.00	0	3	0.00	100.00	0.00	137.50	0.00	100.00	0.00	5.98	
				305					2,298.29					3					137.50			5.98



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.26	5.26	5.73	5.73	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.26	10.53	4.03	9.76	1.12	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.26	15.79	29.41	39.17	8.14	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.26	21.05	28.51	67.68	7.89	18.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.26	26.32	84.38	152.06	23.35	42.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.26	31.58	15.84	167.90	4.38	46.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.26	36.84	23.78	191.68	6.58	53.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.26	42.11	0.89	192.57	0.25	53.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.26	47.37	40.00	232.57	11.07	64.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.26	52.63	29.33	261.90	8.12	72.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.26	57.89	31.68	293.58	8.77	81.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.26	63.16	15.59	309.17	4.31	85.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.26	68.42	38.44	347.60	10.64	96.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.26	73.68	2.87	350.47	0.79	96.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.26	78.95	3.24	353.71	0.90	97.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.26	84.21	4.45	358.17	1.23	99.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.26	89.47	3.24	361.41	0.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	19	10.53	100.00	0.00	361.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	361.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					361.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2335 OTHER LIQUID CHEMICALS (E.G AMMONIA)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	5.05	5.05	88.06	88.06	6.92	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.51	5.56	0.48	88.54	0.04	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	0.51	6.06	1.23	89.77	0.10	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.51	6.57	1.40	91.17	0.11	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	0.51	7.07	0.92	92.10	0.07	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	0.51	7.58	1.89	93.99	0.15	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	17	1.01	8.59	4.68	98.66	0.37	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	25	4.04	12.63	13.93	112.59	1.09	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	26	0.51	13.13	5.40	117.99	0.42	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	28	1.01	14.14	7.53	125.52	0.59	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	32	2.02	16.16	15.53	141.05	1.22	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	33	0.51	16.67	4.15	145.21	0.33	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	39	3.03	19.70	26.93	172.14	2.11	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	47	4.04	23.74	81.43	253.57	6.39	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	67	10.10	33.84	129.56	383.13	10.17	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	97	15.15	48.99	147.17	530.30	11.56	41.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	123	13.13	62.12	161.36	691.66	12.67	54.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	26	149	13.13	75.25	191.42	883.08	15.03	69.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	44	193	22.22	97.47	345.47	1,228.55	27.13	96.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	198	2.53	100.00	44.86	1,273.42	3.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				198					1,273.42					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 234

MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.92	3.92	24.81	24.81	3.69	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1.96	5.88	1.46	26.27	0.22	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	1.96	7.84	0.56	26.83	0.08	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	1.96	9.80	0.04	26.87	0.01	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	1.96	11.76	2.15	29.02	0.32	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	1.96	13.73	3.62	32.64	0.54	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	1.96	15.69	7.14	39.78	1.06	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	1.96	17.65	2.63	42.40	0.39	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	1.96	19.61	1.23	43.64	0.18	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	1.96	21.57	2.01	45.65	0.30	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	1.96	23.53	3.43	49.08	0.51	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	1.96	25.49	1.72	50.80	0.26	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	3	5.88	31.37	8.70	59.50	1.30	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	4	7.84	39.22	27.10	86.60	4.03	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	7	13.73	52.94	67.71	154.31	10.08	22.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	7	13.73	66.67	29.82	184.13	4.44	27.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	8	15.69	82.35	108.68	292.81	16.18	43.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	5	9.80	92.16	121.32	414.13	18.06	61.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	1	1.96	94.12	0.42	414.54	0.06	61.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		3	5.88	100.00	257.16	671.70	38.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				51					671.70					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,077	1,077	6.03	6.03	3,861.73	3,861.73	3.45	3.45	1	1	1.52	1.52	14.75	14.75	0.02	0.02	0.38	0.38			
2	50	100	75	104	1,181	0.58	6.61	75.44	3,937.17	0.07	3.52	0	1	0.00	1.52	0.00	14.75	0.00	0.02	0.00	0.37			
3	100	200	150	167	1,348	0.94	7.55	72.23	4,009.40	0.06	3.58	0	1	0.00	1.52	0.00	14.75	0.00	0.02	0.00	0.37			
4	200	300	250	208	1,556	1.16	8.71	138.54	4,147.94	0.12	3.71	1	2	1.52	3.03	25.00	39.75	0.04	0.06	18.04	0.96			
5	300	500	400	536	2,092	3.00	11.72	444.28	4,592.22	0.40	4.11	0	2	0.00	3.03	0.00	39.75	0.00	0.06	0.00	0.87			
6	500	750	625	484	2,576	2.71	14.43	688.68	5,280.90	0.62	4.72	0	2	0.00	3.03	0.00	39.75	0.00	0.06	0.00	0.75			
7	750	1,000	875	624	3,200	3.49	17.92	1,110.56	6,391.45	0.99	5.71	0	2	0.00	3.03	0.00	39.75	0.00	0.06	0.00	0.62			
8	1,000	1,500	1,250	939	4,139	5.26	23.18	1,994.83	8,386.28	1.78	7.50	0	2	0.00	3.03	0.00	39.75	0.00	0.06	0.00	0.47			
9	1,500	2,000	1,750	779	4,918	4.36	27.54	2,011.20	10,397.49	1.80	9.29	0	2	0.00	3.03	0.00	39.75	0.00	0.06	0.00	0.38			
10	2,000	2,500	2,250	753	5,671	4.22	31.76	2,649.28	13,046.77	2.37	11.66	2	4	3.03	6.06	21.11	60.86	0.03	0.10	0.80	0.47			
11	2,500	3,000	2,750	741	6,412	4.15	35.91	2,593.10	15,639.87	2.32	13.98	2	6	3.03	9.09	558.86	619.72	0.89	0.99	21.55	3.96			
12	3,000	4,000	3,500	976	7,388	5.47	41.38	4,288.18	19,928.05	3.83	17.81	7	13	10.61	19.70	4,918.04	5,537.76	7.83	8.82	114.69	27.79			
13	4,000	5,000	4,500	863	8,251	4.83	46.21	4,643.44	24,571.49	4.15	21.96	1	14	1.52	21.21	3.00	5,540.76	0.00	8.82	0.06	22.55			
14	5,000	7,500	6,250	1,520	9,771	8.51	54.72	9,948.38	34,519.87	8.89	30.86	6	20	9.09	30.30	1,280.11	6,820.86	2.04	10.86	12.87	19.76			
15	7,500	10,000	8,750	1,178	10,949	6.60	61.32	9,760.13	44,280.00	8.72	39.58	0	20	0.00	30.30	0.00	6,820.86	0.00	10.86	0.00	15.40			
16	10,000	20,000	15,000	2,389	13,338	13.38	74.70	23,638.43	67,918.43	21.13	60.71	5	25	7.58	37.88	7,064.29	13,885.15	11.25	22.11	29.88	20.44			
17	20,000	50,000	35,000	2,160	15,498	12.10	86.80	22,663.34	90,581.78	20.26	80.97	8	33	12.12	50.00	11.41	13,896.55	0.02	22.12	0.05	15.34			
18	50,000	100,000	75,000	1,205	16,703	6.75	93.55	11,353.27	101,935.04	10.15	91.12	23	56	34.85	84.85	23,728.00	37,624.55	37.78	59.90	209.00	36.91			
19	100,000	500,000	300,000	987	17,690	5.53	99.08	8,738.03	110,673.07	7.81	98.93	9	65	13.64	98.48	10,886.58	48,511.13	17.33	77.23	124.59	43.83			
20	500,000	UP		165	17,855	0.92	100.00	1,195.44	111,868.51	1.07	100.00	1	66	1.52	100.00	14,300.00	62,811.13	22.77	100.00	1196.21	56.15			
				17,855					111,868.51					66					62,811.13					56.15



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	72	72	4.36	4.36	697.44	697.44	2.68	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	93	1.27	5.63	22.44	719.88	0.09	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	106	0.79	6.42	12.67	732.55	0.05	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	123	1.03	7.45	16.87	749.42	0.06	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	157	2.06	9.50	155.27	904.69	0.60	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	41	198	2.48	11.99	189.79	1,094.48	0.73	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	50	248	3.03	15.01	228.05	1,322.53	0.88	5.09	1	1	8.33	8.33	40.64	40.64	0.49	0.49	17.82	3.07			
8	1,000	1,500	1,250	51	299	3.09	18.10	319.66	1,642.18	1.23	6.32	1	2	8.33	16.67	5.08	45.72	0.06	0.55	1.59	2.78			
9	1,500	2,000	1,750	26	325	1.57	19.67	288.63	1,930.81	1.11	7.43	0	2	0.00	16.67	0.00	45.72	0.00	0.55	0.00	2.37			
10	2,000	2,500	2,250	50	375	3.03	22.70	376.42	2,307.23	1.45	8.88	4	6	33.33	50.00	1,319.05	1,364.77	15.93	16.48	350.42	59.15			
11	2,500	3,000	2,750	58	433	3.51	26.21	355.78	2,663.01	1.37	10.24	0	6	0.00	50.00	0.00	1,364.77	0.00	16.48	0.00	51.25			
12	3,000	4,000	3,500	122	555	7.38	33.60	1,138.77	3,801.78	4.38	14.62	0	6	0.00	50.00	0.00	1,364.77	0.00	16.48	0.00	35.90			
13	4,000	5,000	4,500	96	651	5.81	39.41	723.73	4,525.51	2.78	17.41	0	6	0.00	50.00	0.00	1,364.77	0.00	16.48	0.00	30.16			
14	5,000	7,500	6,250	127	778	7.69	47.09	2,239.85	6,765.36	8.62	26.02	0	6	0.00	50.00	0.00	1,364.77	0.00	16.48	0.00	20.17			
15	7,500	10,000	8,750	160	938	9.69	56.78	1,714.32	8,479.68	6.59	32.62	1	7	8.33	58.33	3,483.00	4,847.77	42.06	58.55	203.17	57.17			
16	10,000	20,000	15,000	351	1,289	21.25	78.03	6,056.61	14,536.28	23.30	55.92	3	10	25.00	83.33	3,104.07	7,951.84	37.49	96.04	51.25	54.70			
17	20,000	50,000	35,000	299	1,588	18.10	96.13	8,676.29	23,212.57	33.38	89.29	0	10	0.00	83.33	0.00	7,951.84	0.00	96.04	0.00	34.26			
18	50,000	100,000	75,000	41	1,629	2.48	98.61	1,832.54	25,045.11	7.05	96.34	0	10	0.00	83.33	0.00	7,951.84	0.00	96.04	0.00	31.75			
19	100,000	500,000	300,000	19	1,648	1.15	99.76	930.55	25,975.66	3.58	99.92	2	12	16.67	100.00	328.30	8,280.14	3.96	100.00	35.28	31.88			
20	500,000	UP		4	1,652	0.24	100.00	19.97	25,995.63	0.08	100.00	0	12	0.00	100.00	0.00	8,280.14	0.00	100.00	0.00	31.85			
				1,652					25,995.63					12					8,280.14					31.85



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2343 MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	16.13	16.13	10.07	10.07	3.04	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	3.23	19.35	0.15	10.22	0.04	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	3.23	22.58	0.59	10.81	0.18	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	3.23	25.81	0.30	11.10	0.09	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	3.23	29.03	16.41	27.51	4.96	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	3.23	32.26	0.96	28.47	0.29	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	3.23	35.48	6.07	34.54	1.83	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	3.23	38.71	1.28	35.82	0.39	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	3.23	41.94	8.09	43.91	2.44	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	3.23	45.16	3.95	47.86	1.19	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	3.23	48.39	0.81	48.67	0.25	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	3.23	51.61	10.33	59.00	3.12	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	3.23	54.84	30.12	89.12	9.10	26.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	3.23	58.06	2.60	91.72	0.78	27.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	3.23	61.29	15.72	107.44	4.75	32.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	3.23	64.52	3.26	110.70	0.99	33.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	22	6.45	70.97	18.09	128.79	5.46	38.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	24	6.45	77.42	23.21	152.00	7.01	45.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	31	22.58	100.00	179.12	331.12	54.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	31	0.00	100.00	0.00	331.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				31					331.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.45	3.45	0.25	0.25	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.15	4.60	0.64	0.89	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.15	5.75	0.21	1.10	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.15	6.90	3.79	4.89	0.18	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.15	8.05	6.20	11.09	0.29	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.15	9.20	8.78	19.86	0.41	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.15	10.34	1.80	21.66	0.08	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	1.15	11.49	10.24	31.90	0.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	1.15	12.64	10.67	42.57	0.50	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	1.15	13.79	13.35	55.92	0.62	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	1.15	14.94	4.04	59.96	0.19	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	18	5.75	20.69	4.28	64.25	0.20	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	1.15	21.84	26.04	90.29	1.21	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	20	1.15	22.99	45.85	136.14	2.13	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	24	4.60	27.59	56.58	192.73	2.63	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	38	16.09	43.68	255.64	448.37	11.87	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	65	31.03	74.71	964.88	1,413.25	44.79	65.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	73	9.20	83.91	322.61	1,735.86	14.98	80.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	87	16.09	100.00	418.22	2,154.08	19.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	87	0.00	100.00	0.00	2,154.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				87					2,154.08					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	6.42	6.42	8.30	8.30	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	9	1.83	8.26	0.47	8.76	0.08	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.92	9.17	0.52	9.28	0.09	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.92	10.09	2.16	11.44	0.39	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	0.92	11.01	4.20	15.64	0.76	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.92	11.93	0.59	16.23	0.11	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	15	1.83	13.76	0.44	16.67	0.08	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	38	21.10	34.86	35.42	52.09	6.38	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	39	0.92	35.78	30.25	21.84	5.45	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	40	0.92	36.70	1.75	23.59	0.32	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	41	0.92	37.61	0.40	23.99	0.07	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	42	0.92	38.53	2.86	26.84	0.51	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	44	1.83	40.37	3.93	30.78	0.71	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	46	1.83	42.20	9.85	40.62	1.77	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	47	0.92	43.12	0.56	41.18	0.10	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	70	21.10	64.22	85.24	126.43	15.36	22.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	86	14.68	78.90	96.05	222.47	17.31	40.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	87	0.92	79.82	76.20	298.68	13.73	53.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	22	109	20.18	100.00	256.27	554.94	46.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	109	0.00	100.00	0.00	554.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				109					554.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	6.22	6.22	11.15	11.15	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	14	0.48	6.70	0.11	11.26	0.01	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	20	2.87	9.57	2.00	13.26	0.12	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	23	1.44	11.00	1.45	14.71	0.09	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	27	1.91	12.92	3.46	18.17	0.21	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	30	1.44	14.35	4.09	22.25	0.25	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	37	3.35	17.70	14.30	36.56	0.87	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	45	3.83	21.53	22.07	58.63	1.34	3.57	2	2	66.67	66.67	18.88	18.88	69.44	69.44	85.54	32.20			
9	1,500	2,000	1,750	7	52	3.35	24.88	25.52	84.15	1.55	5.12	0	2	0.00	66.67	0.00	18.88	0.00	69.44	0.00	22.44			
10	2,000	2,500	2,250	12	64	5.74	30.62	21.61	105.76	1.31	6.43	0	2	0.00	66.67	0.00	18.88	0.00	69.44	0.00	17.85			
11	2,500	3,000	2,750	4	68	1.91	32.54	13.33	119.09	0.81	7.24	0	2	0.00	66.67	0.00	18.88	0.00	69.44	0.00	15.85			
12	3,000	4,000	3,500	4	72	1.91	34.45	19.47	138.56	1.18	8.43	0	2	0.00	66.67	0.00	18.88	0.00	69.44	0.00	13.63			
13	4,000	5,000	4,500	2	74	0.96	35.41	7.77	146.33	0.47	8.90	0	2	0.00	66.67	0.00	18.88	0.00	69.44	0.00	12.90			
14	5,000	7,500	6,250	17	91	8.13	43.54	149.15	295.48	9.07	17.98	0	2	0.00	66.67	0.00	18.88	0.00	69.44	0.00	6.39			
15	7,500	10,000	8,750	4	95	1.91	45.45	68.42	363.90	4.16	22.14	0	2	0.00	66.67	0.00	18.88	0.00	69.44	0.00	5.19			
16	10,000	20,000	15,000	20	115	9.57	55.02	313.02	676.92	19.04	41.18	0	2	0.00	66.67	0.00	18.88	0.00	69.44	0.00	2.79			
17	20,000	50,000	35,000	11	126	5.26	60.29	239.31	916.23	14.56	55.74	0	2	0.00	66.67	0.00	18.88	0.00	69.44	0.00	2.06			
18	50,000	100,000	75,000	11	137	5.26	65.55	185.96	1,102.19	11.31	67.05	0	2	0.00	66.67	0.00	18.88	0.00	69.44	0.00	1.71			
19	100,000	500,000	300,000	20	157	9.57	75.12	208.79	1,310.98	12.70	79.75	0	2	0.00	66.67	0.00	18.88	0.00	69.44	0.00	1.44			
20	500,000	UP		52	209	24.88	100.00	332.80	1,643.78	20.25	100.00	1	3	33.33	100.00	8.31	27.19	30.56	100.00	2.50	1.65			
				209					1,643.78					3					27.19					1.65



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 236 MANUFACTURE OF FILM PHOTO GRAFIC PAPER AND MAGNETIC TAPE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	7.75	7.75	13.38	13.38	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	41	0.40	8.15	0.11	13.48	0.00	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	43	0.40	8.55	0.03	13.52	0.00	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	46	0.60	9.15	1.00	14.52	0.04	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	52	1.19	10.34	2.62	17.13	0.09	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	54	0.40	10.74	0.11	17.25	0.00	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	58	0.80	11.53	1.17	18.42	0.04	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	68	1.99	13.52	5.87	24.29	0.21	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	71	0.60	14.12	1.41	25.69	0.05	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	76	0.99	15.11	9.28	34.97	0.33	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	82	1.19	16.30	4.40	39.37	0.16	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	101	3.78	20.08	21.03	60.39	0.75	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	119	3.58	23.66	9.42	69.81	0.34	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	47	166	9.34	33.00	79.16	148.98	2.83	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	182	3.18	36.18	14.15	163.13	0.51	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	42	224	8.35	44.53	209.34	372.47	7.47	13.30	1	1	100.00	100.00	763.71	763.71	100.00	100.00	364.83	205.04			
17	20,000	50,000	35,000	72	296	14.31	58.85	274.60	647.07	9.80	23.10	0	1	0.00	100.00	0.00	763.71	0.00	100.00	0.00	118.03			
18	50,000	100,000	75,000	46	342	9.15	67.99	142.09	789.16	5.07	28.17	0	1	0.00	100.00	0.00	763.71	0.00	100.00	0.00	96.78			
19	100,000	500,000	300,000	78	420	15.51	83.50	1,776.49	2,565.65	63.42	91.60	0	1	0.00	100.00	0.00	763.71	0.00	100.00	0.00	29.77			
20	500,000	UP		83	503	16.50	100.00	235.38	2,801.03	8.40	100.00	0	1	0.00	100.00	0.00	763.71	0.00	100.00	0.00	27.27			
				503					2,801.03					1					763.71					27.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2371

MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	6.42	6.42	42.94	42.94	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	39	0.94	7.36	1.72	44.65	0.07	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	47	1.51	8.87	1.74	46.39	0.08	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	55	1.51	10.38	1.74	48.13	0.08	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	70	2.83	13.21	6.47	54.60	0.28	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	78	1.51	14.72	6.40	61.00	0.28	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	94	3.02	17.74	17.00	78.01	0.74	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	110	3.02	20.75	19.21	97.22	0.83	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	129	3.58	24.34	45.32	142.54	1.97	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	142	2.45	26.79	32.13	174.67	1.40	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	161	3.58	30.38	31.11	205.78	1.35	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	27	188	5.09	35.47	27.35	233.13	1.19	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	207	3.58	39.06	60.00	293.13	2.61	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	45	252	8.49	47.55	190.03	483.16	8.25	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	275	4.34	51.89	127.84	611.00	5.55	26.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	47	322	8.87	60.75	318.92	929.91	13.85	40.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	70	392	13.21	73.96	593.98	1,523.90	25.80	66.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	410	3.40	77.36	364.79	1,888.68	15.84	82.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	67	477	12.64	90.00	273.20	2,161.88	11.87	93.90	5	5	100.00	100.00	273.99	273.99	100.00	100.00	100.29	12.67			
20	500,000	UP		53	530	10.00	100.00	140.47	2,302.35	6.10	100.00	0	0	0.00	100.00	0.00	273.99	0.00	100.00	0.00	11.90			
				530					2,302.35					5					273.99					11.90



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2372 MANUFACTURE OF ETHERIC OILSSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	46	46	6.07	6.07	21.04	21.04	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	47	0.13	6.20	0.12	21.16	0.00	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	56	1.19	7.39	1.40	22.56	0.03	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	63	0.92	8.31	3.40	25.96	0.08	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	87	3.17	11.48	6.37	32.34	0.15	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	26	113	3.43	14.91	20.17	52.51	0.46	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	135	2.90	17.81	50.55	103.05	1.15	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	154	2.51	20.32	87.93	190.98	2.01	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	41	195	5.41	25.73	61.90	252.88	1.41	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	219	3.17	28.89	118.93	371.81	2.72	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	234	1.98	30.87	56.18	428.00	1.28	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	255	2.77	33.64	85.09	513.08	1.94	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	271	2.11	35.75	78.08	591.16	1.78	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	44	315	5.80	41.56	294.21	885.37	6.72	20.22	1	1	50.00	50.00	58.54	58.54	13.39	13.39	19.90	6.61			
15	7,500	10,000	8,750	29	344	3.83	45.38	212.69	1,098.06	4.86	25.07	0	1	0.00	50.00	0.00	58.54	0.00	13.39	0.00	5.33			
16	10,000	20,000	15,000	113	457	14.91	60.29	1,115.73	2,213.79	25.48	50.55	0	1	0.00	50.00	0.00	58.54	0.00	13.39	0.00	2.64			
17	20,000	50,000	35,000	87	544	11.48	71.77	799.62	3,013.41	18.26	68.81	1	2	50.00	100.00	378.50	437.04	86.61	100.00	47.34	14.50			
18	50,000	100,000	75,000	100	644	13.19	84.96	503.81	3,517.22	11.50	80.31	0	2	0.00	100.00	0.00	437.04	0.00	100.00	0.00	12.43			
19	100,000	500,000	300,000	109	753	14.38	99.34	775.67	4,292.89	17.71	98.03	0	2	0.00	100.00	0.00	437.04	0.00	100.00	0.00	10.18			
20	500,000	UP		5	758	0.66	100.00	86.49	4,379.37	1.97	100.00	0	2	0.00	100.00	0.00	437.04	0.00	100.00	0.00	9.98			
				758					4,379.37					2					437.04					9.98



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2373

MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.24	3.24	2.55	2.55	0.16	0.16	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	1.08	4.32	0.47	2.08	0.03	0.13	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	12	2.16	6.49	15.39	13.31	0.98	0.85	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	18	3.24	9.73	4.21	17.52	0.27	1.12	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	32	7.57	17.30	16.84	34.36	1.07	2.19	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	34	1.08	18.38	2.60	36.96	0.17	2.35	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	45	5.95	24.32	27.25	64.21	1.74	4.09	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	67	11.89	36.22	60.94	125.14	3.88	7.97	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	79	6.49	42.70	77.41	202.55	4.93	12.91	1	1	33.33	33.33	97.00	97.00	22.61	22.61	125.31	47.89			
10	2,000	2,500	2,250	17	96	9.19	51.89	63.35	265.90	4.04	16.94	0	1	0.00	33.33	0.00	97.00	0.00	22.61	0.00	36.48			
11	2,500	3,000	2,750	12	108	6.49	58.38	51.06	316.96	3.25	20.20	0	1	0.00	33.33	0.00	97.00	0.00	22.61	0.00	30.60			
12	3,000	4,000	3,500	8	116	4.32	62.70	42.07	359.03	2.68	22.88	0	1	0.00	33.33	0.00	97.00	0.00	22.61	0.00	27.02			
13	4,000	5,000	4,500	9	125	4.86	67.57	13.90	372.93	0.89	23.76	0	1	0.00	33.33	0.00	97.00	0.00	22.61	0.00	26.01			
14	5,000	7,500	6,250	12	137	6.49	74.05	159.47	532.40	10.16	33.92	0	1	0.00	33.33	0.00	97.00	0.00	22.61	0.00	18.22			
15	7,500	10,000	8,750	8	145	4.32	78.38	160.46	692.86	10.22	44.15	0	1	0.00	33.33	0.00	97.00	0.00	22.61	0.00	14.00			
16	10,000	20,000	15,000	13	158	7.03	85.41	245.22	938.09	15.62	59.77	0	1	0.00	33.33	0.00	97.00	0.00	22.61	0.00	10.34			
17	20,000	50,000	35,000	19	177	10.27	95.68	466.95	1,405.04	29.75	89.52	2	3	66.67	100.00	29.75	428.93	77.39	100.00	71.09	30.53			
18	50,000	100,000	75,000	5	182	2.70	98.38	31.32	1,436.36	2.00	91.52	0	3	0.00	100.00	0.00	428.93	0.00	100.00	0.00	29.86			
19	100,000	500,000	300,000	3	185	1.62	100.00	133.12	1,569.48	8.48	100.00	0	3	0.00	100.00	0.00	428.93	0.00	100.00	0.00	27.33			
20	500,000	UP		0	185	0.00	100.00	0.00	1,569.48	0.00	100.00	0	3	0.00	100.00	0.00	428.93	0.00	100.00	0.00	27.33			
				185					1,569.48					3					428.93					27.33



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2374

MANUFACTURE OF NATURAL ADHESIVE (GLUE) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.82	1.82	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.82	3.64	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.82	5.45	2.50	2.50	0.72	0.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.82	7.27	0.00	2.50	0.00	0.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.82	9.09	0.06	2.56	0.02	0.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	9	7.27	16.36	14.22	16.78	4.12	4.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	14	9.09	25.45	5.02	21.80	1.46	6.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	16	3.64	29.09	10.54	32.34	3.06	9.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	20	7.27	36.36	0.32	32.66	0.09	9.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	21	1.82	38.18	3.64	36.31	1.06	10.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	22	1.82	40.00	9.69	46.00	2.81	13.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	23	1.82	41.82	5.47	51.46	1.58	14.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	27	7.27	49.09	1.12	52.58	0.32	15.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	33	10.91	60.00	29.82	82.40	8.64	23.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	40	12.73	72.73	39.89	122.29	11.56	35.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	50	18.18	90.91	89.75	212.04	26.02	61.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	51	1.82	92.73	3.92	215.96	1.14	62.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	55	7.27	100.00	128.98	344.94	37.39	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	55	0.00	100.00	0.00	344.94	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				55					344.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23741 USING WATER OR OTHER NON COMBUSTIBLE SOLVENT(S) AS THE SOLE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.07	4.07	9.43	9.43	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.81	4.88	0.01	9.44	0.00	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.81	5.69	0.03	9.48	0.00	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.81	6.50	0.03	9.51	0.00	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	1.63	8.13	0.06	9.57	0.01	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	13	2.44	10.57	10.81	20.38	1.52	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	16	2.44	13.01	9.55	29.93	1.35	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	26	8.13	21.14	5.91	35.83	0.83	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	32	4.88	26.02	12.19	48.02	1.72	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	40	6.50	32.52	14.64	62.66	2.06	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	42	1.63	34.15	0.00	62.66	0.00	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	46	3.25	37.40	0.62	63.28	0.09	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	47	0.81	38.21	10.46	73.74	1.47	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	60	10.57	48.78	42.94	116.68	6.05	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	62	1.63	50.41	43.02	159.70	6.06	22.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	75	10.57	60.98	171.89	331.59	24.22	46.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	104	23.58	84.55	193.86	525.46	27.32	74.05	1	1	100.00	100.00	118.00	118.00	100.00	100.00	60.87	22.46
18	50,000	100,000	75,000	9	113	7.32	91.87	106.61	632.07	15.02	89.07	0	1	0.00	100.00	0.00	118.00	0.00	100.00	0.00	18.67
19	100,000	500,000	300,000	10	123	8.13	100.00	77.57	709.64	10.93	100.00	0	1	0.00	100.00	0.00	118.00	0.00	100.00	0.00	16.63
20	500,000	UP		0	123	0.00	100.00	0.00	709.64	0.00	100.00	0	1	0.00	100.00	0.00	118.00	0.00	100.00	0.00	16.63
				123				709.64				1				118.00					16.63



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.85	3.85	0.87	0.87	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.85	7.69	0.87	1.75	0.23	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	7.69	15.38	20.92	22.67	5.49	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	7	11.54	26.92	4.94	27.61	1.30	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	3.85	30.77	4.38	31.99	1.15	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	3.85	34.62	5.41	37.40	1.42	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	3.85	38.46	0.00	37.40	0.00	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.85	42.31	1.60	39.01	0.42	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.85	46.15	3.10	42.11	0.81	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.85	50.00	3.72	45.82	0.97	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.85	53.85	26.22	72.04	6.88	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	3.85	57.69	20.76	92.80	5.44	24.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	18	11.54	69.23	32.78	125.57	8.60	32.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	21	11.54	80.77	30.59	156.17	8.02	40.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	22	3.85	84.62	120.79	276.96	31.68	72.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	24	7.69	92.31	87.40	364.36	22.92	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	25	3.85	96.15	9.54	373.90	2.50	98.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	26	3.85	100.00	7.42	381.32	1.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	26	0.00	100.00	0.00	381.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					381.32					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2378 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	5.41	5.41	19.33	19.33	4.52	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	2.70	8.11	0.94	20.27	0.22	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	2.70	10.81	2.85	23.12	0.67	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	2.70	13.51	7.59	30.71	1.77	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	2.70	16.22	7.74	38.44	1.81	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	2.70	18.92	1.12	39.56	0.26	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	2.70	21.62	0.01	39.57	0.00	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	2.70	24.32	0.01	39.57	0.00	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	2.70	27.03	24.75	64.32	5.79	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	2.70	29.73	0.34	64.66	0.08	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	2.70	32.43	0.00	64.66	0.00	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	2.70	35.14	0.01	64.67	0.00	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	2.70	37.84	0.24	64.91	0.06	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	2.70	40.54	0.01	64.92	0.00	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	2.70	43.24	0.00	64.92	0.00	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	3	8.11	51.35	52.93	117.84	12.38	27.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	5	13.51	64.86	68.21	186.05	15.95	43.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	10	27.03	91.89	116.99	303.04	27.36	70.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	3	8.11	100.00	124.53	427.57	29.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	427.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				37					427.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	7.80	7.80	54.23	54.23	3.86	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	19	1.46	9.27	0.37	54.60	0.03	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	21	0.98	10.24	0.48	55.09	0.03	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	24	1.46	11.71	1.01	56.09	0.07	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	27	1.46	13.17	1.07	57.16	0.08	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	34	3.41	16.59	6.46	50.70	0.46	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	46	5.85	22.44	4.79	45.91	0.34	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	57	5.37	27.80	22.66	68.57	1.61	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	70	6.34	34.15	58.54	127.10	4.17	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	79	4.39	38.54	38.13	165.24	2.71	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	92	6.34	44.88	40.26	205.50	2.87	14.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	101	4.39	49.27	50.12	255.62	3.57	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	115	6.83	56.10	88.18	343.79	6.28	24.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	123	3.90	60.00	43.73	387.53	3.11	27.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	136	6.34	66.34	145.61	533.14	10.37	37.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	150	6.83	73.17	268.12	801.26	19.09	57.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	32	182	15.61	88.78	415.08	1,216.34	29.55	86.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	191	4.39	93.17	96.08	1,312.41	6.84	93.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	200	4.39	97.56	90.90	1,403.31	6.47	99.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	205	2.44	100.00	1.32	1,404.63	0.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				205					1,404.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.00	5.00	0.67	0.67	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.00	10.00	0.67	1.33	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.00	15.00	15.79	14.46	1.80	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.00	20.00	7.65	6.81	0.87	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.00	25.00	4.07	2.75	0.46	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.00	30.00	13.83	11.08	1.57	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.00	35.00	20.26	31.34	2.30	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.00	40.00	17.33	48.66	1.97	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	11	15.00	55.00	61.06	109.72	6.95	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	5.00	60.00	25.08	134.80	2.85	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	5.00	65.00	11.41	146.21	1.30	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	5.00	70.00	52.51	198.72	5.97	22.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	5.00	75.00	63.13	261.85	7.18	29.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	5.00	80.00	7.78	269.62	0.89	30.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	18	10.00	90.00	263.56	533.19	29.99	60.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	5.00	95.00	174.00	707.19	19.80	80.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	20	5.00	100.00	171.76	878.95	19.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	878.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	878.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20					878.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.15	1.15	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.15	2.30	0.87	0.87	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	6	4.60	6.90	5.56	6.43	0.11	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.15	8.05	6.53	12.96	0.13	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	1.15	9.20	0.47	13.43	0.01	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	1.15	10.34	4.32	17.75	0.09	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	11	2.30	12.64	14.79	32.54	0.30	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	14	3.45	16.09	4.07	36.61	0.08	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	19	5.75	21.84	29.74	66.35	0.61	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	27	9.20	31.03	40.44	106.78	0.83	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	28	1.15	32.18	4.24	111.02	0.09	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	29	1.15	33.33	24.64	135.66	0.50	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	33	4.60	37.93	98.88	234.54	2.02	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	38	5.75	43.68	77.85	312.39	1.59	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	49	12.64	56.32	29.34	341.73	0.60	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	60	12.64	68.97	366.72	708.45	7.48	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	20	80	22.99	91.95	424.59	1,133.03	8.67	23.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	83	3.45	95.40	3,555.18	4,688.22	72.56	95.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	87	4.60	100.00	211.64	4,899.85	4.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	87	0.00	100.00	0.00	4,899.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				87					4,899.85					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	6.57	6.57	17.60	17.60	3.51	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.73	7.30	0.51	18.11	0.10	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.73	8.03	0.15	18.26	0.03	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	1.46	9.49	1.35	19.61	0.27	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	0.73	10.22	0.85	20.47	0.17	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	17	2.19	12.41	3.60	24.07	0.72	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	0.73	13.14	0.71	24.78	0.14	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	23	3.65	16.79	8.21	33.00	1.64	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	27	2.92	19.71	15.27	48.27	3.05	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	34	5.11	24.82	21.71	69.98	4.33	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	41	5.11	29.93	37.38	107.36	7.46	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	47	4.38	34.31	11.47	118.83	2.29	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	52	3.65	37.96	17.56	136.39	3.50	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	60	5.84	43.80	64.62	201.02	12.89	40.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	67	5.11	48.91	45.11	246.13	9.00	49.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	75	5.84	54.74	105.58	351.71	21.06	70.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	84	6.57	61.31	56.34	408.05	11.24	81.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	88	2.92	64.23	29.16	437.21	5.82	87.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	103	10.95	75.18	48.52	485.73	9.68	96.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		34	137	24.82	100.00	15.65	501.37	3.12	100.00	1	1	100.00	100.00	99.69	99.69	100.00	100.00	637.17	19.88
				137				501.37				1				99.69				19.88	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	50.00	50.00	4.05	4.05	37.67	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	16.67	66.67	3.73	7.78	34.63	72.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	16.67	83.33	1.02	8.80	9.52	81.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	16.67	100.00	1.96	10.76	18.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					10.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.77	0.77	1.66	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	0.64	1.41	1.38	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	16.67	50.00	0.63	2.04	1.35	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	16.67	66.67	11.87	13.91	25.55	29.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	16.67	83.33	19.05	32.96	41.01	70.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	16.67	100.00	13.49	46.45	29.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	46.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					46.45					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2402 SPINNING MILLSPRE SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	8.41	8.41	177.70	177.70	6.99	6.99	4	4	10.53	10.53	12.39	12.39	3.81	3.81	6.97	6.97			
2	50	100	75	1	56	0.15	8.56	0.03	177.72	0.00	6.99	0	4	0.00	10.53	0.00	12.39	0.00	3.81	0.00	6.97			
3	100	200	150	1	57	0.15	8.72	0.67	178.39	0.03	7.01	0	4	0.00	10.53	0.00	12.39	0.00	3.81	0.00	6.94			
4	200	300	250	1	58	0.15	8.87	0.04	178.43	0.00	7.02	0	4	0.00	10.53	0.00	12.39	0.00	3.81	0.00	6.94			
5	300	500	400	1	59	0.15	9.02	0.52	178.95	0.02	7.04	0	4	0.00	10.53	0.00	12.39	0.00	3.81	0.00	6.92			
6	500	750	625	1	60	0.15	9.17	0.20	179.15	0.01	7.04	0	4	0.00	10.53	0.00	12.39	0.00	3.81	0.00	6.91			
7	750	1,000	875	5	65	0.76	9.94	5.63	184.79	0.22	7.27	0	4	0.00	10.53	0.00	12.39	0.00	3.81	0.00	6.70			
8	1,000	1,500	1,250	12	77	1.83	11.77	9.16	193.95	0.36	7.63	2	6	5.26	15.79	0.00	12.39	0.00	3.81	0.00	6.39			
9	1,500	2,000	1,750	7	84	1.07	12.84	7.62	201.57	0.30	7.93	0	6	0.00	15.79	0.00	12.39	0.00	3.81	0.00	6.15			
10	2,000	2,500	2,250	3	87	0.46	13.30	8.05	209.62	0.32	8.24	0	6	0.00	15.79	0.00	12.39	0.00	3.81	0.00	5.91			
11	2,500	3,000	2,750	4	91	0.61	13.91	31.91	177.71	1.25	6.99	0	6	0.00	15.79	0.00	12.39	0.00	3.81	0.00	6.97			
12	3,000	4,000	3,500	11	102	1.68	15.60	21.99	199.70	0.86	7.85	0	6	0.00	15.79	0.00	12.39	0.00	3.81	0.00	6.20			
13	4,000	5,000	4,500	10	112	1.53	17.13	32.78	232.48	1.29	9.14	0	6	0.00	15.79	0.00	12.39	0.00	3.81	0.00	5.33			
14	5,000	7,500	6,250	24	136	3.67	20.80	74.67	307.15	2.94	12.08	1	7	2.63	18.42	16.78	29.17	5.16	8.97	22.47	9.50			
15	7,500	10,000	8,750	26	162	3.98	24.77	146.62	453.76	5.77	17.84	0	7	0.00	18.42	0.00	29.17	0.00	8.97	0.00	6.43			
16	10,000	20,000	15,000	57	219	8.72	33.49	265.59	719.35	10.44	28.29	6	13	15.79	34.21	98.48	127.65	30.28	39.25	37.08	17.74			
17	20,000	50,000	35,000	76	295	11.62	45.11	482.81	1,202.17	18.99	47.27	3	16	7.89	42.11	0.23	127.87	0.07	39.32	0.05	10.64			
18	50,000	100,000	75,000	74	369	11.31	56.42	365.52	1,567.69	14.37	61.65	6	22	15.79	57.89	177.33	305.20	54.52	93.84	48.51	19.47			
19	100,000	500,000	300,000	151	520	23.09	79.51	557.70	2,125.38	21.93	83.58	13	35	34.21	92.11	11.93	317.13	3.67	97.50	2.14	14.92			
20	500,000	UP		134	654	20.49	100.00	417.66	2,543.04	16.42	100.00	3	38	7.89	100.00	8.12	325.24	2.50	100.00	1.94	12.79			
				654					2,543.04					38					325.24					12.79



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2403 SPINNING MILLSPRE SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	6.32	6.32	147.02	147.02	4.10	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	66	0.10	6.42	0.20	147.21	0.01	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	70	0.39	6.81	0.89	148.10	0.02	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	72	0.19	7.00	0.75	148.85	0.02	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	89	1.65	8.66	5.98	154.83	0.17	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	104	1.46	10.12	2.13	156.96	0.06	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	115	1.07	11.19	11.15	168.12	0.31	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	148	3.21	14.40	29.75	197.87	0.83	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	171	2.24	16.63	41.51	239.38	1.16	6.67	0	0	0.00	0.00	1.16	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	179	0.78	17.41	10.84	250.22	0.30	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	186	0.68	18.09	12.69	262.91	0.35	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	199	1.26	19.36	13.74	276.65	0.38	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	222	2.24	21.60	33.65	310.30	0.94	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	45	267	4.38	25.97	111.00	421.30	3.09	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	51	318	4.96	30.93	127.50	548.80	3.55	15.30	2	2	9.09	9.09	173.79	173.79	1.27	1.27	136.31	31.67			
16	10,000	20,000	15,000	96	414	9.34	40.27	414.77	963.57	11.56	26.86	1	3	4.55	13.64	44.40	218.19	0.32	1.60	10.70	22.64			
17	20,000	50,000	35,000	150	564	14.59	54.86	709.16	1,672.73	19.77	46.62	1	4	4.55	18.18	20.76	238.96	0.15	1.75	2.93	14.29			
18	50,000	100,000	75,000	121	685	11.77	66.63	467.34	2,140.07	13.03	59.65	1	5	4.55	22.73	48.46	287.42	0.35	2.10	10.37	13.43			
19	100,000	500,000	300,000	273	958	26.56	93.19	1,279.85	3,419.92	35.67	95.32	15	20	68.18	90.91	13,343.02	13,630.44	97.64	99.74	1042.55	398.56			
20	500,000	UP		70	1,028	6.81	100.00	167.73	3,587.65	4.68	100.00	2	22	9.09	100.00	34.96	13,665.40	0.26	100.00	20.84	380.90			
				1,028					3,587.65					22					13,665.40					380.90



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2408

SPINNING MILLSPRE SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	79	79	10.53	10.53	54.77	54.77	1.74	1.74	1	1	25.00	25.00	155.77	155.77	3.02	3.02	284.42	284.42			
2	50	100	75	1	80	0.13	10.67	0.20	54.96	0.01	1.74	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	283.40			
3	100	200	150	1	81	0.13	10.80	0.10	55.06	0.00	1.75	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	282.89			
4	200	300	250	1	82	0.13	10.93	0.86	55.93	0.03	1.77	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	278.52			
5	300	500	400	2	84	0.27	11.20	0.97	56.90	0.03	1.81	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	273.76			
6	500	750	625	2	86	0.27	11.47	2.93	59.83	0.09	1.90	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	260.37			
7	750	1,000	875	4	90	0.53	12.00	11.00	70.82	0.35	2.25	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	219.93			
8	1,000	1,500	1,250	5	95	0.67	12.67	4.40	75.22	0.14	2.39	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	207.07			
9	1,500	2,000	1,750	7	102	0.93	13.60	21.99	97.21	0.70	3.08	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	160.24			
10	2,000	2,500	2,250	1	103	0.13	13.73	5.46	102.67	0.17	3.26	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	151.72			
11	2,500	3,000	2,750	3	106	0.40	14.13	1.13	103.80	0.04	3.29	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	150.07			
12	3,000	4,000	3,500	27	133	3.60	17.73	36.77	140.57	1.17	4.46	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	110.81			
13	4,000	5,000	4,500	17	150	2.27	20.00	45.04	185.61	1.43	5.89	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	83.92			
14	5,000	7,500	6,250	16	166	2.13	22.13	41.83	227.44	1.33	7.22	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	68.49			
15	7,500	10,000	8,750	21	187	2.80	24.93	98.34	325.78	3.12	10.34	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	47.81			
16	10,000	20,000	15,000	49	236	6.53	31.47	300.13	625.91	9.52	19.86	0	1	0.00	25.00	0.00	155.77	0.00	3.02	0.00	24.89			
17	20,000	50,000	35,000	166	402	22.13	53.60	842.68	1,468.59	26.74	46.60	1	2	25.00	50.00	0.00	155.77	0.00	3.02	0.00	10.61			
18	50,000	100,000	75,000	110	512	14.67	68.27	513.89	1,982.49	16.31	62.91	0	2	0.00	50.00	0.00	155.77	0.00	3.02	0.00	7.86			
19	100,000	500,000	300,000	132	644	17.60	85.87	485.99	2,468.47	15.42	78.33	1	3	25.00	75.00	5,000.00	5,155.77	96.79	99.81	1028.83	208.86			
20	500,000	UP		106	750	14.13	100.00	682.77	3,151.24	21.67	100.00	1	4	25.00	100.00	10.00	5,165.77	0.19	100.00	1.46	163.93			
				750					3,151.24					4					5,165.77					163.93



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	1.27	1.27	3.36	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	0.63	1.90	1.66	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	4.90	6.80	12.97	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	2.14	8.94	5.67	23.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	8.68	17.62	22.96	46.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	2.44	20.06	6.47	53.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	1.43	21.49	3.78	56.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	3.27	24.76	8.66	65.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	9.76	34.52	25.82	91.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	3.27	37.79	8.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	37.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	37.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	37.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	37.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	37.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	37.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	37.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	37.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	37.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	37.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				37.79				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2411

WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.29	0.29	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.26	0.54	1.35	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	0.62	1.16	3.21	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	1.36	2.52	7.10	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	1.96	4.48	10.18	23.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	2.62	7.10	13.67	37.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	5.25	1.85	27.34	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	10.01	11.86	52.13	61.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	6.67	18.53	34.75	96.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	0.66	19.20	3.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					19.20					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2412

WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	48	48	7.14	7.14	109.32	109.32	3.79	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	52	0.60	7.74	0.71	110.04	0.02	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	56	0.60	8.33	0.87	110.90	0.03	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	64	1.19	9.52	0.98	111.88	0.03	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	76	1.79	11.31	5.19	117.07	0.18	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	99	3.42	14.73	11.89	128.96	0.41	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	111	1.79	16.52	7.23	136.19	0.25	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	133	3.27	19.79	10.93	147.12	0.38	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	154	3.13	22.92	28.35	175.47	0.98	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	166	1.79	24.70	14.21	189.68	0.49	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	173	1.04	25.74	17.68	207.36	0.61	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	193	2.98	28.72	32.68	240.04	1.13	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	210	2.53	31.25	54.88	294.92	1.90	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	39	249	5.80	37.05	112.91	407.83	3.91	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	27	276	4.02	41.07	142.12	549.95	4.92	19.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	96	372	14.29	55.36	648.00	1,197.95	22.45	41.50	1	1	33.33	33.33	2.34	2.34	0.63	0.63	0.36	0.19			
17	20,000	50,000	35,000	70	442	10.42	65.77	610.00	1,807.95	21.13	62.64	2	3	66.67	100.00	365.72	368.06	99.37	100.00	59.95	20.36			
18	50,000	100,000	75,000	78	520	11.61	77.38	385.16	2,193.11	13.34	75.98	0	3	0.00	100.00	0.00	368.06	0.00	100.00	0.00	16.78			
19	100,000	500,000	300,000	139	659	20.68	98.07	635.95	2,829.06	22.03	98.01	0	3	0.00	100.00	0.00	368.06	0.00	100.00	0.00	13.01			
20	500,000	UP		13	672	1.93	100.00	57.36	2,886.42	1.99	100.00	0	3	0.00	100.00	0.00	368.06	0.00	100.00	0.00	12.75			
				672					2,886.42					3					368.06					12.75



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2413 WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	52	5.45	5.45	68.04	68.04	1.43	1.43	1	1	3.45	3.45	219.63	219.63	6.16	6.16	322.78	322.78			
2	50	100	75	15	67	1.57	7.02	2.61	65.43	0.05	1.37	0	1	0.00	3.45	0.00	219.63	0.00	6.16	0.00	335.67			
3	100	200	150	5	72	0.52	7.54	7.71	57.72	0.16	1.21	0	1	0.00	3.45	0.00	219.63	0.00	6.16	0.00	380.52			
4	200	300	250	6	78	0.63	8.17	1.62	56.10	0.03	1.18	0	1	0.00	3.45	0.00	219.63	0.00	6.16	0.00	391.50			
5	300	500	400	14	92	1.47	9.63	4.41	51.69	0.09	1.09	0	1	0.00	3.45	0.00	219.63	0.00	6.16	0.00	424.94			
6	500	750	625	18	110	1.88	11.52	24.78	26.91	0.52	0.57	0	1	0.00	3.45	0.00	219.63	0.00	6.16	0.00	816.19			
7	750	1,000	875	21	131	2.20	13.72	30.70	57.61	0.65	1.21	0	1	0.00	3.45	0.00	219.63	0.00	6.16	0.00	381.23			
8	1,000	1,500	1,250	16	147	1.68	15.39	17.18	40.43	0.36	0.85	0	1	0.00	3.45	0.00	219.63	0.00	6.16	0.00	543.24			
9	1,500	2,000	1,750	14	161	1.47	16.86	29.13	11.30	0.61	0.24	0	1	0.00	3.45	0.00	219.63	0.00	6.16	0.00	1944.21			
10	2,000	2,500	2,250	14	175	1.47	18.32	23.10	11.80	0.49	0.25	0	1	0.00	3.45	0.00	219.63	0.00	6.16	0.00	1861.35			
11	2,500	3,000	2,750	12	187	1.26	19.58	33.53	45.33	0.70	0.95	0	1	0.00	3.45	0.00	219.63	0.00	6.16	0.00	484.47			
12	3,000	4,000	3,500	48	235	5.03	24.61	156.66	201.99	3.29	4.24	1	2	3.45	6.90	100.00	319.63	2.81	8.97	63.83	158.24			
13	4,000	5,000	4,500	23	258	2.41	27.02	80.05	282.05	1.68	5.93	0	2	0.00	6.90	0.00	319.63	0.00	8.97	0.00	113.33			
14	5,000	7,500	6,250	30	288	3.14	30.16	98.80	380.85	2.08	8.00	0	2	0.00	6.90	0.00	319.63	0.00	8.97	0.00	83.93			
15	7,500	10,000	8,750	54	342	5.65	35.81	335.60	716.45	7.05	15.05	1	3	3.45	10.34	43.63	363.26	1.22	10.19	13.00	50.70			
16	10,000	20,000	15,000	146	488	15.29	51.10	783.32	1,499.77	16.46	31.51	0	3	0.00	10.34	0.00	363.26	0.00	10.19	0.00	24.22			
17	20,000	50,000	35,000	216	704	22.62	73.72	1,408.22	2,907.99	29.59	61.10	21	24	72.41	82.76	3,115.65	3,478.91	87.42	97.61	221.25	119.63			
18	50,000	100,000	75,000	92	796	9.63	83.35	648.26	3,556.25	13.62	74.73	0	24	0.00	82.76	0.00	3,478.91	0.00	97.61	0.00	97.83			
19	100,000	500,000	300,000	112	908	11.73	95.08	1,008.61	4,564.86	21.19	95.92	0	24	0.00	82.76	0.00	3,478.91	0.00	97.61	0.00	76.21			
20	500,000	UP		47	955	4.92	100.00	194.23	4,759.09	4.08	100.00	5	29	17.24	100.00	85.25	3,564.16	2.39	100.00	43.89	74.89			
				955					4,759.09					29					3,564.16					74.89



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2418 WEAVINGPRE WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	38	38	9.95	9.95	50.18	50.18	2.04	2.04	2	2	13.33	13.33	29.65	29.65	0.73	0.73	59.08	59.08			
2	50	100	75	2	40	0.52	10.47	1.21	51.39	0.05	2.09	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	57.69			
3	100	200	150	7	47	1.83	12.30	3.29	54.68	0.13	2.22	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	54.21			
4	200	300	250	4	51	1.05	13.35	2.56	57.24	0.10	2.33	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	51.79			
5	300	500	400	18	69	4.71	18.06	4.59	61.83	0.19	2.51	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	47.95			
6	500	750	625	12	81	3.14	21.20	13.79	75.62	0.56	3.07	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	39.20			
7	750	1,000	875	9	90	2.36	23.56	6.87	82.50	0.28	3.35	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	35.94			
8	1,000	1,500	1,250	26	116	6.81	30.37	52.77	135.27	2.15	5.50	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	21.92			
9	1,500	2,000	1,750	5	121	1.31	31.68	25.86	161.13	1.05	6.55	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	18.40			
10	2,000	2,500	2,250	7	128	1.83	33.51	56.44	217.58	2.29	8.85	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	13.63			
11	2,500	3,000	2,750	11	139	2.88	36.39	70.80	288.38	2.88	11.73	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	10.28			
12	3,000	4,000	3,500	12	151	3.14	39.53	59.09	347.46	2.40	14.13	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	8.53			
13	4,000	5,000	4,500	13	164	3.40	42.93	36.18	383.64	1.47	15.60	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	7.73			
14	5,000	7,500	6,250	16	180	4.19	47.12	130.46	514.10	5.30	20.90	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	5.77			
15	7,500	10,000	8,750	10	190	2.62	49.74	135.36	649.46	5.50	26.41	0	2	0.00	13.33	0.00	29.65	0.00	0.73	0.00	4.56			
16	10,000	20,000	15,000	48	238	12.57	62.30	466.37	1,115.84	18.96	45.37	6	8	40.00	53.33	4,008.66	4,038.31	98.20	98.92	859.54	361.91			
17	20,000	50,000	35,000	52	290	13.61	75.92	528.45	1,644.29	21.49	66.86	7	15	46.67	100.00	43.96	4,082.27	1.08	100.00	8.32	248.27			
18	50,000	100,000	75,000	16	306	4.19	80.10	174.95	1,819.24	7.11	73.97	0	15	0.00	100.00	0.00	4,082.27	0.00	100.00	0.00	224.39			
19	100,000	500,000	300,000	49	355	12.83	92.93	294.08	2,113.32	11.96	85.93	0	15	0.00	100.00	0.00	4,082.27	0.00	100.00	0.00	193.17			
20	500,000	UP		27	382	7.07	100.00	346.15	2,459.47	14.07	100.00	0	15	0.00	100.00	0.00	4,082.27	0.00	100.00	0.00	165.98			
				382					2,459.47					15					4,082.27					165.98



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2421 ANIMAL FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	11.11	11.11	0.05	0.05	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	5.56	16.67	2.04	2.09	2.11	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	5.56	22.22	2.46	4.55	2.54	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5.56	27.78	2.39	6.94	2.47	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	5.56	33.33	3.11	10.05	3.22	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5.56	38.89	3.48	13.53	3.59	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	5.56	44.44	2.17	15.70	2.24	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	5.56	50.00	17.66	33.36	18.26	34.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	5.56	55.56	1.50	34.86	1.55	36.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	5.56	61.11	4.38	39.24	4.53	40.57	1	1	33.33	33.33	4.31	4.31	16.43	16.43	98.40	10.98				
11	2,500	3,000	2,750	1	5.56	66.67	15.33	54.57	15.85	56.42	0	1	0.00	33.33	0.00	4.31	0.00	16.43	0.00	7.90				
12	3,000	4,000	3,500	1	5.56	72.22	6.57	61.14	6.79	63.21	1	2	33.33	66.67	6.46	10.77	24.64	41.07	98.40	17.62				
13	4,000	5,000	4,500	1	5.56	77.78	11.15	72.29	11.53	74.73	1	3	33.33	100.00	15.46	26.23	58.93	100.00	138.66	36.29				
14	5,000	7,500	6,250	1	5.56	83.33	10.01	82.30	10.35	85.08	0	3	0.00	100.00	0.00	26.23	0.00	100.00	0.00	31.87				
15	7,500	10,000	8,750	1	5.56	88.89	4.29	86.59	4.43	89.52	0	3	0.00	100.00	0.00	26.23	0.00	100.00	0.00	30.30				
16	10,000	20,000	15,000	1	5.56	94.44	2.86	89.45	2.96	92.47	0	3	0.00	100.00	0.00	26.23	0.00	100.00	0.00	29.33				
17	20,000	50,000	35,000	1	5.56	100.00	7.28	96.73	7.53	100.00	0	3	0.00	100.00	0.00	26.23	0.00	100.00	0.00	27.12				
18	50,000	100,000	75,000	0	0.00	100.00	0.00	96.73	0.00	100.00	0	3	0.00	100.00	0.00	26.23	0.00	100.00	0.00	27.12				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	96.73	0.00	100.00	0	3	0.00	100.00	0.00	26.23	0.00	100.00	0.00	27.12				
20	500,000	UP		0	0.00	100.00	0.00	96.73	0.00	100.00	0	3	0.00	100.00	0.00	26.23	0.00	100.00	0.00	27.12				
				18					96.73					3					26.23			27.12		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2422 VEGETABLE AND CELLULOSE FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	21	21	10.71	10.71	17.56	17.56	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	22	0.51	11.22	0.36	17.92	0.03	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	23	0.51	11.73	0.40	18.32	0.04	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	24	0.51	12.24	0.71	19.03	0.07	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	25	0.51	12.76	0.61	19.64	0.06	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	26	0.51	13.27	1.39	21.02	0.13	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	27	0.51	13.78	0.01	21.03	0.00	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	28	0.51	14.29	1.74	22.77	0.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	33	2.55	16.84	9.42	32.20	0.89	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	37	2.04	18.88	17.44	49.64	1.65	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	43	3.06	21.94	22.52	72.16	2.14	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	45	1.02	22.96	13.23	85.39	1.25	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	49	2.04	25.00	15.84	101.23	1.50	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	60	5.61	30.61	64.36	165.59	6.10	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	63	1.53	32.14	17.10	182.69	1.62	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	19	82	9.69	41.84	194.03	376.71	18.40	35.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	25	107	12.76	54.59	219.55	596.26	20.82	56.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	50	157	25.51	80.10	272.96	869.21	25.88	82.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	37	194	18.88	98.98	182.82	1,052.03	17.34	99.76	6	6	100.00	100.00	760.86	760.86	100.00	100.00	416.19	72.32	
20	500,000	UP		2	196	1.02	100.00	2.50	1,054.53	0.24	100.00	0	0	0.00	100.00	0.00	760.86	0.00	100.00	0.00	72.15	
				196					1,054.53					6					760.86			72.15



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	4.84	4.84	113.81	113.81	4.52	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	40	0.69	5.53	1.18	114.99	0.05	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	41	0.14	5.67	0.61	115.60	0.02	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	42	0.14	5.81	1.27	116.88	0.05	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	43	0.14	5.95	0.19	117.07	0.01	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	44	0.14	6.09	0.59	117.66	0.02	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	47	0.41	6.50	1.74	119.40	0.07	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	68	2.90	9.41	10.24	129.64	0.41	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	72	0.55	9.96	8.60	138.24	0.34	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	76	0.55	10.51	11.31	149.55	0.45	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	92	2.21	12.72	38.60	188.15	1.53	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	94	0.28	13.00	13.74	201.88	0.55	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	39	133	5.39	18.40	31.43	233.31	1.25	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	41	174	5.67	24.07	93.94	327.25	3.73	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	196	3.04	27.11	101.20	428.45	4.02	17.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	100	296	13.83	40.94	374.39	802.84	14.88	31.90	2	2	13.33	13.33	410.00	410.00	7.17	7.17	109.51	51.07			
17	20,000	50,000	35,000	110	406	15.21	56.15	448.31	1,251.15	17.81	49.71	4	6	26.67	40.00	4,660.38	5,070.38	81.47	88.64	1039.54	405.26			
18	50,000	100,000	75,000	135	541	18.67	74.83	541.41	1,792.55	21.51	71.22	2	8	13.33	53.33	22.60	5,092.98	0.40	89.03	4.17	284.12			
19	100,000	500,000	300,000	116	657	16.04	90.87	467.81	2,260.36	18.59	89.81	7	15	46.67	100.00	627.45	5,720.43	10.97	100.00	134.13	253.08			
20	500,000	UP		66	723	9.13	100.00	256.39	2,516.76	10.19	100.00	0	15	0.00	100.00	0.00	5,720.43	0.00	100.00	0.00	227.29			
				723					2,516.76					15					5,720.43					227.29



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2428 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12	12	5.13	5.13	51.13	51.13	2.19	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	13	0.43	5.56	0.37	51.50	0.02	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	14	0.43	5.98	1.03	52.53	0.04	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	15	0.43	6.41	0.72	53.24	0.03	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	16	0.43	6.84	0.00	53.24	0.00	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	17	0.43	7.26	1.65	54.90	0.07	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	18	0.43	7.69	2.07	56.97	0.09	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	28	4.27	11.97	19.38	76.35	0.83	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	32	1.71	13.68	15.42	91.76	0.66	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	39	2.99	16.67	11.06	102.82	0.47	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	48	3.85	20.51	52.38	155.20	2.24	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	58	4.27	24.79	28.38	183.58	1.21	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	62	1.71	26.50	20.88	204.46	0.89	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	18	80	7.69	34.19	182.11	386.57	7.79	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	88	3.42	37.61	90.08	476.64	3.85	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	38	126	16.24	53.85	614.61	1,091.26	26.28	46.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	48	174	20.51	74.36	692.33	1,783.59	29.60	76.26	1	1	50.00	50.00	5.00	5.00	11.11	11.11	0.72	0.28	
18	50,000	100,000	75,000	31	205	13.25	87.61	234.92	2,018.51	10.04	86.30	1	2	50.00	100.00	40.00	45.00	88.89	100.00	17.03	2.23	
19	100,000	500,000	300,000	28	233	11.97	99.57	317.61	2,336.12	13.58	99.88	0	2	0.00	100.00	0.00	45.00	0.00	100.00	0.00	1.93	
20	500,000	UP		1	234	0.43	100.00	2.72	2,338.84	0.12	100.00	0	2	0.00	100.00	0.00	45.00	0.00	100.00	0.00	1.92	
				234					2,338.84					2					45.00			1.92



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 243 MIXED PROCESS (SPINNING WEAVING DRESSING AND FINISHING)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.00	4.00	1.11	1.11	3.49	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.00	8.00	0.46	0.65	1.46	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.00	12.00	2.88	2.23	9.06	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.00	16.00	3.17	5.41	9.99	17.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.00	20.00	0.13	5.54	0.42	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.00	24.00	0.13	5.67	0.40	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.00	28.00	6.07	11.73	19.11	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.00	32.00	1.46	13.19	4.59	41.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.00	36.00	1.70	14.89	5.35	46.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.00	40.00	0.08	14.97	0.26	47.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.00	44.00	0.04	15.02	0.14	47.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.00	48.00	0.18	15.20	0.58	47.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.00	52.00	0.06	15.26	0.19	48.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.00	56.00	4.41	19.67	13.88	61.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.00	60.00	0.12	19.79	0.38	62.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	4.00	64.00	0.58	20.37	1.81	64.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	4.00	68.00	4.41	24.78	13.88	78.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	4.00	72.00	0.09	24.87	0.30	78.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	19	4.00	76.00	0.70	25.58	2.21	80.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	25	24.00	100.00	6.19	31.76	19.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				25					31.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2431 MIXED PROCESSES (SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	1.64	1.64	1.99	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	2.62	4.26	3.18	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	2.27	6.54	2.76	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	30.26	36.80	36.71	44.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	32.62	69.42	39.56	84.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	13.02	82.44	15.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	82.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					82.44					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2432

MIXED PROCESSES (SPINNINGWEAVING) : VEGETABLE AND CELLULOSE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	8.31	8.31	57.15	57.15	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	30	0.29	8.60	0.04	57.19	0.00	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	31	0.29	8.88	1.71	58.90	0.10	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	32	0.29	9.17	0.61	59.51	0.03	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	33	0.29	9.46	0.54	60.05	0.03	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	38	1.43	10.89	0.85	59.20	0.05	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	39	0.29	11.17	1.32	60.52	0.08	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	45	1.72	12.89	6.36	66.88	0.36	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	46	0.29	13.18	0.06	66.94	0.00	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	52	1.72	14.90	10.71	77.65	0.61	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	53	0.29	15.19	0.78	78.43	0.04	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	70	4.87	20.06	27.64	106.07	1.57	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	77	2.01	22.06	35.14	141.21	2.00	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	83	1.72	23.78	5.94	147.16	0.34	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	87	1.15	24.93	2.62	149.78	0.15	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	29	116	8.31	33.24	279.07	428.84	15.88	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	69	185	19.77	53.01	372.25	801.10	21.18	45.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	39	224	11.17	64.18	248.70	1,049.79	14.15	59.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	95	319	27.22	91.40	426.22	1,476.01	24.25	83.99	5	5	100.00	100.00	3,026.20	3,026.20	100.00	100.00	710.01	205.02
20	500,000	UP		30	349	8.60	100.00	281.30	1,757.31	16.01	100.00	0	5	0.00	100.00	0.00	3,026.20	0.00	100.00	0.00	172.21
				349				1,757.31				5				3,026.20					172.21



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2433 MIXED PROCESSES (SPINNINGWEAVING): SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	85	85	6.96	6.96	158.12	158.12	3.41	3.41	2	2	1.90	1.90	1.83	1.83	0.14	0.14	1.16	1.16			
2	50	100	75	2	87	0.16	7.12	0.00	158.12	0.00	3.41	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	1.16			
3	100	200	150	4	91	0.33	7.45	0.76	158.87	0.02	3.42	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	1.15			
4	200	300	250	3	94	0.25	7.69	2.11	160.98	0.05	3.47	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	1.14			
5	300	500	400	5	99	0.41	8.10	1.65	162.63	0.04	3.50	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	1.13			
6	500	750	625	2	101	0.16	8.27	2.77	165.40	0.06	3.56	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	1.11			
7	750	1,000	875	8	109	0.65	8.92	3.71	169.12	0.08	3.64	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	1.08			
8	1,000	1,500	1,250	20	129	1.64	10.56	10.94	180.06	0.24	3.88	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	1.02			
9	1,500	2,000	1,750	8	137	0.65	11.21	15.29	195.35	0.33	4.21	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	0.94			
10	2,000	2,500	2,250	15	152	1.23	12.44	14.70	210.04	0.32	4.53	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	0.87			
11	2,500	3,000	2,750	5	157	0.41	12.85	17.58	227.62	0.38	4.91	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	0.81			
12	3,000	4,000	3,500	10	167	0.82	13.67	19.59	247.21	0.42	5.33	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	0.74			
13	4,000	5,000	4,500	22	189	1.80	15.47	68.51	315.72	1.48	6.80	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	0.58			
14	5,000	7,500	6,250	46	235	3.76	19.23	2.91	318.64	0.06	6.87	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	0.58			
15	7,500	10,000	8,750	36	271	2.95	22.18	119.54	438.17	2.58	9.44	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	0.42			
16	10,000	20,000	15,000	105	376	8.59	30.77	370.12	808.30	7.98	17.42	0	2	0.00	1.90	0.00	1.83	0.00	0.14	0.00	0.23			
17	20,000	50,000	35,000	196	572	16.04	46.81	1,057.85	1,866.15	22.80	40.22	5	7	4.76	6.67	171.72	173.55	12.72	12.86	16.23	9.30			
18	50,000	100,000	75,000	134	706	10.97	57.77	616.79	2,482.95	13.29	53.51	5	12	4.76	11.43	80.61	254.16	5.97	18.83	13.07	10.24			
19	100,000	500,000	300,000	335	1,041	27.41	85.19	1,721.10	4,204.05	37.09	90.60	50	62	47.62	59.05	274.23	528.39	20.31	39.14	15.93	12.57			
20	500,000	UP		181	1,222	14.81	100.00	436.20	4,640.25	9.40	100.00	43	105	40.95	100.00	821.49	1,349.88	60.86	100.00	188.33	29.09			
				1,222					4,640.25					105					1,349.88					29.09



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2438 MIXED PROCESSES (SPINNINGWEAVING DRES.&FINIS.): MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	138	138	13.40	13.40	106.87	106.87	3.02	3.02	3	3	13.04	13.04	28.75	28.75	0.74	0.74	26.90	26.90					
2	50	100	75	48	186	4.66	18.06	5.84	112.70	0.16	3.18	0	3	0.00	13.04	0.00	28.75	0.00	0.74	0.00	25.51	25.51				
3	100	200	150	11	197	1.07	19.13	0.88	113.59	0.02	3.21	0	3	0.00	13.04	0.00	28.75	0.00	0.74	0.00	25.31	25.31				
4	200	300	250	19	216	1.84	20.97	2.45	116.04	0.07	3.28	0	3	0.00	13.04	0.00	28.75	0.00	0.74	0.00	24.78	24.78				
5	300	500	400	39	255	3.79	24.76	8.77	124.81	0.25	3.53	0	3	0.00	13.04	0.00	28.75	0.00	0.74	0.00	23.04	23.04				
6	500	750	625	11	266	1.07	25.83	5.70	130.51	0.16	3.69	0	3	0.00	13.04	0.00	28.75	0.00	0.74	0.00	22.03	22.03				
7	750	1,000	875	26	292	2.52	28.35	23.59	154.10	0.67	4.35	0	3	0.00	13.04	0.00	28.75	0.00	0.74	0.00	18.66	18.66				
8	1,000	1,500	1,250	33	325	3.20	31.55	26.92	181.02	0.76	5.11	0	3	0.00	13.04	0.00	28.75	0.00	0.74	0.00	15.88	15.88				
9	1,500	2,000	1,750	29	354	2.82	34.37	34.08	215.10	0.96	6.08	0	3	0.00	13.04	0.00	28.75	0.00	0.74	0.00	13.37	13.37				
10	2,000	2,500	2,250	24	378	2.33	36.70	32.03	247.13	0.90	6.98	0	3	0.00	13.04	0.00	28.75	0.00	0.74	0.00	11.63	11.63				
11	2,500	3,000	2,750	28	406	2.72	39.42	76.41	323.54	2.16	9.14	2	5	8.70	21.74	24.10	52.85	0.62	1.37	31.54	16.33	16.33				
12	3,000	4,000	3,500	29	435	2.82	42.23	67.54	391.08	1.91	11.05	0	5	0.00	21.74	0.00	52.85	0.00	1.37	0.00	13.51	13.51				
13	4,000	5,000	4,500	47	482	4.56	46.80	86.72	477.80	2.45	13.50	2	7	8.70	30.43	246.66	299.51	6.38	7.75	284.43	62.68	62.68				
14	5,000	7,500	6,250	21	503	2.04	48.83	95.55	573.35	2.70	16.20	0	7	0.00	30.43	0.00	299.51	0.00	7.75	0.00	52.24	52.24				
15	7,500	10,000	8,750	19	522	1.84	50.68	84.66	658.01	2.39	18.59	2	9	8.70	39.13	25.00	324.51	0.65	8.40	29.53	49.32	49.32				
16	10,000	20,000	15,000	99	621	9.61	60.29	655.11	1,313.12	18.50	37.09	0	9	0.00	39.13	0.00	324.51	0.00	8.40	0.00	24.71	24.71				
17	20,000	50,000	35,000	167	788	16.21	76.50	940.78	2,253.90	26.57	63.67	2	11	8.70	47.83	120.73	445.24	3.12	11.52	12.83	19.75	19.75				
18	50,000	100,000	75,000	75	863	7.28	83.79	422.46	2,676.36	11.93	75.60	3	14	13.04	60.87	24.62	469.85	0.64	12.16	5.83	17.56	17.56				
19	100,000	500,000	300,000	91	954	8.83	92.62	557.20	3,233.56	15.74	91.34	3	17	13.04	73.91	239.11	708.96	6.19	18.35	42.91	21.93	21.93				
20	500,000	UP		76	1,030	7.38	100.00	306.67	3,540.22	8.66	100.00	6	23	26.09	100.00	3,155.43	3,864.39	81.65	100.00	1028.94	109.16	109.16				
				1,030					3,540.22					23					3,864.39					109.16		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	15.73	15.73	22.32	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	2.19	17.92	3.11	25.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	2.19	20.10	3.11	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	17.82	37.93	25.29	53.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	32.54	70.47	46.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					70.47					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2442

PROCESSING OF TEXTILE WASTE : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	10.00	20.00	32.50	32.50	14.70	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	10.00	30.00	15.85	48.35	7.17	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	10.00	40.00	0.33	48.68	0.15	22.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	10.00	50.00	0.33	49.00	0.15	22.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	10.00	60.00	4.65	53.65	2.10	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	10.00	70.00	9.50	63.15	4.30	28.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	10.00	80.00	55.58	118.72	25.13	53.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	10.00	90.00	49.75	168.47	22.50	76.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	10	10.00	100.00	52.67	221.14	23.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					221.14					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2443

PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	8.39	8.39	51.62	51.62	4.74	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.70	9.09	0.14	51.76	0.01	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	14	0.70	9.79	0.41	52.17	0.04	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	17	2.10	11.89	1.51	53.68	0.14	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	18	0.70	12.59	1.62	55.30	0.15	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	0.70	13.29	3.19	58.49	0.29	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	20	0.70	13.99	4.61	63.11	0.42	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	21	0.70	14.69	1.45	64.55	0.13	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	27	4.20	18.88	25.85	90.40	2.38	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	29	1.40	20.28	10.46	100.87	0.96	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	34	3.50	23.78	4.65	105.51	0.43	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	43	6.29	30.07	46.34	151.86	4.26	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	49	4.20	34.27	24.66	176.51	2.27	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	61	8.39	42.66	60.27	236.79	5.54	21.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	67	4.20	46.85	61.26	298.04	5.63	27.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	95	19.58	66.43	175.10	473.15	16.09	43.49	2	2	100.00	100.00	1,162.50	1,162.50	100.00	100.00	663.89	245.70			
17	20,000	50,000	35,000	20	115	13.99	80.42	312.12	785.27	28.69	72.17	0	2	0.00	100.00	0.00	1,162.50	0.00	100.00	0.00	148.04			
18	50,000	100,000	75,000	18	133	12.59	93.01	83.91	869.18	7.71	79.88	0	2	0.00	100.00	0.00	1,162.50	0.00	100.00	0.00	133.75			
19	100,000	500,000	300,000	7	140	4.90	97.90	131.48	1,000.66	12.08	91.97	0	2	0.00	100.00	0.00	1,162.50	0.00	100.00	0.00	116.17			
20	500,000	UP		3	143	2.10	100.00	87.40	1,088.06	8.03	100.00	0	2	0.00	100.00	0.00	1,162.50	0.00	100.00	0.00	106.84			
				143					1,088.06					2					1,162.50					106.84



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2448

PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	26.83	26.83	11.07	11.07	2.57	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	37	3.25	30.08	0.02	11.08	0.00	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	38	0.81	30.89	1.11	12.19	0.26	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	39	0.81	31.71	1.83	14.02	0.42	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	40	0.81	32.52	2.74	16.76	0.64	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	43	2.44	34.96	5.49	22.25	1.27	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	44	0.81	35.77	3.96	26.21	0.92	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	45	0.81	36.59	0.00	26.21	0.00	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	51	4.88	41.46	11.42	37.63	2.65	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	52	0.81	42.28	9.15	46.78	2.12	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	57	4.07	46.34	20.13	66.91	4.67	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	65	6.50	52.85	48.01	114.92	11.15	26.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	20	85	16.26	69.11	101.10	216.03	23.47	50.15	4	4	100.00	100.00	1,575.00	1,575.00	100.00	100.00	1557.80	729.08			
14	5,000	7,500	6,250	2	87	1.63	70.73	21.03	237.06	4.88	55.03	0	4	0.00	100.00	0.00	1,575.00	0.00	100.00	0.00	664.39			
15	7,500	10,000	8,750	11	98	8.94	79.67	39.32	276.38	9.13	64.16	0	4	0.00	100.00	0.00	1,575.00	0.00	100.00	0.00	569.86			
16	10,000	20,000	15,000	7	105	5.69	85.37	0.66	277.05	0.15	64.31	0	4	0.00	100.00	0.00	1,575.00	0.00	100.00	0.00	568.49			
17	20,000	50,000	35,000	9	114	7.32	92.68	118.64	395.69	27.54	91.85	0	4	0.00	100.00	0.00	1,575.00	0.00	100.00	0.00	398.04			
18	50,000	100,000	75,000	2	116	1.63	94.31	23.63	419.33	5.49	97.34	0	4	0.00	100.00	0.00	1,575.00	0.00	100.00	0.00	375.60			
19	100,000	500,000	300,000	4	120	3.25	97.56	6.32	425.64	1.47	98.80	0	4	0.00	100.00	0.00	1,575.00	0.00	100.00	0.00	370.03			
20	500,000	UP		3	123	2.44	100.00	5.15	430.79	1.20	100.00	0	4	0.00	100.00	0.00	1,575.00	0.00	100.00	0.00	365.60			
				123					430.79					4					1,575.00					365.60



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 245 ROPEMAKERS STRINGMAKER SACKMAKERS BLANKETS WEAVING MILLS CAR

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.23	0.23	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	20.52	20.74	98.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				20.74		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	9.03	9.03	24.99	24.99	2.53	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	14	0.69	9.72	0.16	25.15	0.02	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	26	8.33	18.06	10.12	35.27	1.03	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	27	0.69	18.75	0.49	35.76	0.05	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	31	2.78	21.53	4.13	39.89	0.42	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	36	3.47	25.00	10.69	50.59	1.08	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	38	1.39	26.39	5.95	56.53	0.60	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	52	9.72	36.11	20.51	77.05	2.08	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	56	2.78	38.89	13.55	90.60	1.37	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	57	0.69	39.58	5.85	96.45	0.59	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	67	6.94	46.53	24.86	121.31	2.52	12.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	69	1.39	47.92	6.42	127.73	0.65	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	70	0.69	48.61	7.75	135.48	0.79	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	74	2.78	51.39	40.29	175.77	4.08	17.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	81	4.86	56.25	47.83	223.60	4.85	22.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	100	13.19	69.44	150.67	374.27	15.27	37.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	121	14.58	84.03	272.93	647.20	27.66	65.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	135	9.72	93.75	186.26	833.45	18.88	84.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	144	6.25	100.00	153.31	986.76	15.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	144	0.00	100.00	0.00	986.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				144					986.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	11.41	11.41	64.64	64.64	3.55	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	55	0.89	12.30	2.35	66.99	0.13	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	59	0.89	13.20	0.00	66.99	0.00	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	61	0.45	13.65	0.35	67.34	0.02	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	69	1.79	15.44	2.95	70.29	0.16	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	79	2.24	17.67	5.67	75.97	0.31	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	91	2.68	20.36	5.19	81.16	0.29	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	111	4.47	24.83	17.01	98.17	0.93	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	117	1.34	26.17	8.53	106.70	0.47	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	130	2.91	29.08	7.10	113.79	0.39	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	138	1.79	30.87	12.49	126.28	0.69	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	148	2.24	33.11	31.74	158.02	1.74	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	152	0.89	34.00	31.38	189.40	1.72	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	31	183	6.94	40.94	121.17	310.56	6.66	17.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	201	4.03	44.97	108.15	418.72	5.94	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	115	316	25.73	70.69	641.08	1,059.79	35.23	58.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	59	375	13.20	83.89	275.61	1,335.41	15.15	73.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	399	5.37	89.26	209.40	1,544.81	11.51	84.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	32	431	7.16	96.42	194.24	1,739.06	10.67	95.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		16	447	3.58	100.00	80.57	1,819.62	4.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				447					1,819.62					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	23.08	23.08	7.13	7.13	10.85	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	7.69	30.77	3.02	10.15	4.60	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	7.69	38.46	1.74	11.89	2.64	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	7.69	46.15	4.41	16.29	6.71	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	7.69	53.85	4.38	20.68	6.67	31.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	7.69	61.54	5.86	26.53	8.91	40.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	7.69	69.23	20.14	46.67	30.66	71.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	7.69	76.92	6.71	53.39	10.22	81.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	7.69	84.62	7.03	60.42	10.71	91.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	7.69	92.31	5.27	65.69	8.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	7.69	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					65.69					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.23	3.23	1.60	1.60	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.23	6.45	0.02	1.62	0.01	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.23	9.68	0.03	1.65	0.02	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.23	12.90	0.37	2.02	0.30	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.23	16.13	0.12	1.90	0.10	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.23	19.35	6.99	8.89	5.65	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.23	22.58	1.60	10.49	1.29	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.23	25.81	4.92	15.41	3.98	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.23	29.03	6.56	21.98	5.30	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.23	32.26	7.64	29.62	6.17	23.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.23	35.48	7.14	36.76	5.77	29.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.23	38.71	2.00	38.76	1.62	31.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.23	41.94	3.76	42.52	3.04	34.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.23	45.16	0.78	43.31	0.63	34.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.23	48.39	4.00	47.31	3.23	38.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.23	51.61	2.05	49.36	1.66	39.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	3.23	54.84	1.17	50.52	0.94	40.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	23	19.35	74.19	32.65	83.17	26.37	67.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	25	6.45	80.65	9.47	92.64	7.64	74.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	31	19.35	100.00	31.18	123.82	25.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				31					123.82					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2458 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	7.55	7.55	0.04	0.04	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.89	9.43	0.11	0.15	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.89	11.32	0.63	0.78	0.33	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.89	13.21	0.87	0.09	0.45	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.89	15.09	0.87	0.78	0.45	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.89	16.98	1.03	1.81	0.53	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	14	9.43	26.42	2.99	4.80	1.54	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	1.89	28.30	1.02	3.77	0.53	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	1.89	30.19	1.12	4.90	0.58	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	18	3.77	33.96	2.04	6.94	1.06	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	1.89	35.85	12.97	19.91	6.70	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	1.89	37.74	0.01	19.92	0.01	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	1.89	39.62	0.01	19.93	0.00	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	24	5.66	45.28	9.98	29.90	5.16	15.45	1	1	20.00	20.00	25.19	25.19	0.27	0.27	252.50	84.25			
15	7,500	10,000	8,750	5	29	9.43	54.72	30.38	60.29	15.70	31.15	0	1	0.00	20.00	0.00	25.19	0.00	0.27	0.00	41.79			
16	10,000	20,000	15,000	11	40	20.75	75.47	38.81	99.09	20.06	51.21	2	3	40.00	60.00	23.60	48.80	0.25	0.53	60.81	49.24			
17	20,000	50,000	35,000	10	50	18.87	94.34	94.18	193.27	48.67	99.88	2	5	40.00	100.00	9,206.88	9,255.68	99.47	100.00	9775.85	4788.88			
18	50,000	100,000	75,000	3	53	5.66	100.00	0.23	193.51	0.12	100.00	0	5	0.00	100.00	0.00	9,255.68	0.00	100.00	0.00	4783.12			
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	193.51	0.00	100.00	0	5	0.00	100.00	0.00	9,255.68	0.00	100.00	0.00	4783.12			
20	500,000	UP		0	53	0.00	100.00	0.00	193.51	0.00	100.00	0	5	0.00	100.00	0.00	9,255.68	0.00	100.00	0.00	4783.12			
				53					193.51					5					9,255.68					4783.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	10.00	10.00	1.22	1.22	4.09	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	10.00	20.00	1.03	2.25	3.45	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	10.00	30.00	1.66	3.91	5.57	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	10.00	40.00	2.45	6.36	8.21	21.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	10.00	50.00	1.76	8.11	5.90	27.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	10.00	60.00	0.52	8.64	1.75	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	10.00	70.00	2.15	10.79	7.21	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	10.00	80.00	3.07	13.85	10.28	46.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	10.00	90.00	9.75	23.60	32.71	79.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	10	10.00	100.00	6.21	29.81	20.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					29.81					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	118	118	6.18	6.18	306.37	306.37	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	126	0.42	6.60	3.00	309.37	0.02	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	144	0.94	7.54	10.49	319.86	0.06	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	161	0.89	8.43	12.84	332.70	0.08	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	48	209	2.51	10.94	75.78	408.48	0.46	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	49	258	2.57	13.51	700.88	1,109.36	4.25	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	46	304	2.41	15.92	112.63	1,221.99	0.68	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	83	387	4.35	20.26	336.49	1,558.47	2.04	9.44	2	2	13.33	13.33	765.06	765.06	75.21	75.21	227.37	49.09
9	1,500	2,000	1,750	92	479	4.82	25.08	356.10	1,914.58	2.16	11.60	0	2	0.00	13.33	0.00	765.06	0.00	75.21	0.00	39.96
10	2,000	2,500	2,250	99	578	5.18	30.26	347.87	2,262.44	2.11	13.71	5	7	33.33	46.67	2.16	767.22	0.21	75.42	0.62	33.91
11	2,500	3,000	2,750	76	654	3.98	34.24	331.21	2,593.66	2.01	15.72	0	7	0.00	46.67	0.00	767.22	0.00	75.42	0.00	29.58
12	3,000	4,000	3,500	116	770	6.07	40.31	681.56	3,275.21	4.13	19.84	0	7	0.00	46.67	0.00	767.22	0.00	75.42	0.00	23.43
13	4,000	5,000	4,500	76	846	3.98	44.29	796.25	4,071.46	4.82	24.67	0	7	0.00	46.67	0.00	767.22	0.00	75.42	0.00	18.84
14	5,000	7,500	6,250	204	1,050	10.68	54.97	1,455.66	5,527.12	8.82	33.49	0	7	0.00	46.67	0.00	767.22	0.00	75.42	0.00	13.88
15	7,500	10,000	8,750	134	1,184	7.02	61.99	1,328.42	6,855.54	8.05	41.54	0	7	0.00	46.67	0.00	767.22	0.00	75.42	0.00	11.19
16	10,000	20,000	15,000	261	1,445	13.66	75.65	3,231.57	10,087.11	19.58	61.12	1	8	6.67	53.33	10.00	777.22	0.98	76.40	0.31	7.71
17	20,000	50,000	35,000	234	1,679	12.25	87.91	3,076.91	13,164.02	18.64	79.76	1	9	6.67	60.00	19.51	796.73	1.92	78.32	0.63	6.05
18	50,000	100,000	75,000	109	1,788	5.71	93.61	2,214.57	15,378.60	13.42	93.18	4	13	26.67	86.67	146.04	942.77	14.36	92.68	6.59	6.13
19	100,000	500,000	300,000	101	1,889	5.29	98.90	1,055.53	16,434.13	6.40	99.58	2	15	13.33	100.00	74.50	1,017.27	7.32	100.00	7.06	6.19
20	500,000	UP		21	1,910	1.10	100.00	69.96	16,504.09	0.42	100.00	0	15	0.00	100.00	0.00	1,017.27	0.00	100.00	0.00	6.16
				1,910				16,504.09				15				1,017.27				6.16	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	239	239	6.87	6.87	572.78	572.78	3.18	3.18	2	2	5.56	5.56	2,071.31	2,071.31	11.09	11.09	361.62	361.62			
2	50	100	75	51	290	1.47	8.33	9.83	582.61	0.05	3.24	0	2	0.00	5.56	0.00	2,071.31	0.00	11.09	0.00	355.52			
3	100	200	150	77	367	2.21	10.55	25.89	608.50	0.14	3.38	0	2	0.00	5.56	0.00	2,071.31	0.00	11.09	0.00	340.39			
4	200	300	250	105	472	3.02	13.56	32.45	640.95	0.18	3.56	0	2	0.00	5.56	0.00	2,071.31	0.00	11.09	0.00	323.16			
5	300	500	400	113	585	3.25	16.81	81.23	722.18	0.45	4.01	0	2	0.00	5.56	0.00	2,071.31	0.00	11.09	0.00	286.81			
6	500	750	625	117	702	3.36	20.17	110.96	833.14	0.62	4.63	0	2	0.00	5.56	0.00	2,071.31	0.00	11.09	0.00	248.61			
7	750	1,000	875	80	782	2.30	22.47	91.70	924.84	0.51	5.14	0	2	0.00	5.56	0.00	2,071.31	0.00	11.09	0.00	223.96			
8	1,000	1,500	1,250	141	923	4.05	26.52	154.72	1,079.56	0.86	6.00	0	2	0.00	5.56	0.00	2,071.31	0.00	11.09	0.00	191.87			
9	1,500	2,000	1,750	121	1,044	3.48	30.00	195.59	1,275.16	1.09	7.09	0	2	0.00	5.56	0.00	2,071.31	0.00	11.09	0.00	162.44			
10	2,000	2,500	2,250	84	1,128	2.41	32.41	176.29	1,451.45	0.98	8.07	0	2	0.00	5.56	0.00	2,071.31	0.00	11.09	0.00	142.71			
11	2,500	3,000	2,750	60	1,188	1.72	34.14	130.59	1,582.04	0.73	8.79	0	2	0.00	5.56	0.00	2,071.31	0.00	11.09	0.00	130.93			
12	3,000	4,000	3,500	82	1,270	2.36	36.49	241.29	1,823.33	1.34	10.14	2	4	5.56	11.11	6.58	2,077.89	0.04	11.13	2.73	113.96			
13	4,000	5,000	4,500	117	1,387	3.36	39.86	288.17	2,111.50	1.60	11.74	2	6	5.56	16.67	151.88	2,229.76	0.81	11.94	52.70	105.60			
14	5,000	7,500	6,250	167	1,554	4.80	44.66	678.60	2,790.10	3.77	15.51	1	7	2.78	19.44	32.40	2,262.16	0.17	12.11	4.77	81.08			
15	7,500	10,000	8,750	196	1,750	5.63	50.29	840.85	3,630.95	4.67	20.18	1	8	2.78	22.22	11.25	2,273.41	0.06	12.17	1.34	62.61			
16	10,000	20,000	15,000	322	2,072	9.25	59.54	2,184.45	5,815.40	12.14	32.33	3	11	8.33	30.56	15,100.24	17,373.65	80.85	93.02	691.26	298.75			
17	20,000	50,000	35,000	534	2,606	15.34	74.89	4,480.70	10,296.10	24.91	57.23	6	17	16.67	47.22	1,003.05	18,376.70	5.37	98.39	22.39	178.48			
18	50,000	100,000	75,000	417	3,023	11.98	86.87	3,192.34	13,488.44	17.75	74.98	3	20	8.33	55.56	448.52	17,928.18	2.40	95.99	14.05	132.92			
19	100,000	500,000	300,000	417	3,440	11.98	98.85	4,209.51	17,697.95	23.40	98.38	16	36	44.44	100.00	748.54	18,676.71	4.01	100.00	17.78	105.53			
20	500,000	UP		40	3,480	1.15	100.00	291.39	17,989.34	1.62	100.00	0	36	0.00	100.00	0.00	18,676.71	0.00	100.00	0.00	103.82			
				3,480					17,989.34					36					18,676.71					103.82



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2463

UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	5.07	5.07	76.01	76.01	2.38	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	80	2.58	7.66	4.41	80.42	0.14	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	113	193	10.81	18.47	44.03	124.45	1.38	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	210	403	20.10	38.56	123.77	248.22	3.88	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	84	487	8.04	46.60	80.81	329.03	2.53	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	47	534	4.50	51.10	62.94	391.97	1.97	12.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	66	600	6.32	57.42	76.91	468.87	2.41	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	82	682	7.85	65.26	174.47	643.35	5.47	20.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	46	728	4.40	69.67	127.91	771.25	4.01	24.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	41	769	3.92	73.59	154.98	926.23	4.86	29.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	49	818	4.69	78.28	158.73	1,084.97	4.98	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	58	876	5.55	83.83	231.73	1,316.70	7.26	41.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	24	900	2.30	86.12	166.06	1,482.76	5.21	46.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	31	931	2.97	89.09	230.76	1,713.52	7.23	53.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	948	1.63	90.72	172.74	1,886.26	5.41	59.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	987	3.73	94.45	595.64	2,481.90	18.67	77.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	1,012	2.39	96.84	518.55	3,000.45	16.25	94.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	22	1,034	2.11	98.95	141.05	3,141.50	4.42	98.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	1,044	0.96	99.90	43.13	3,184.63	1.35	99.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	1,045	0.10	100.00	5.64	3,190.27	0.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,045					3,190.27					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	10.12	10.12	2.41	2.41	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	47	8.91	19.03	2.93	5.34	0.35	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	63	6.48	25.51	4.66	10.00	0.55	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	72	3.64	29.15	4.07	14.07	0.48	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	93	8.50	37.65	8.13	22.20	0.96	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	109	6.48	44.13	15.24	37.43	1.80	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	119	4.05	48.18	13.13	50.57	1.55	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	128	3.64	51.82	16.87	67.44	1.99	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	139	4.45	56.28	26.67	94.11	3.15	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	146	2.83	59.11	19.63	113.74	2.32	13.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	156	4.05	63.16	18.04	131.78	2.13	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	165	3.64	66.80	49.22	181.00	5.81	21.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	182	6.88	73.68	73.85	254.85	8.71	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	198	6.48	80.16	113.38	368.23	13.37	43.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	208	4.05	84.21	66.07	434.30	7.79	51.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	226	7.29	91.50	150.11	584.41	17.71	68.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	240	5.67	97.17	189.71	774.12	22.38	91.31	1	1	100.00	100.00	501.42	501.42	100.00	100.00	264.30	64.77			
18	50,000	100,000	75,000	3	243	1.21	98.38	56.50	830.63	6.66	97.97	0	1	0.00	100.00	0.00	501.42	0.00	100.00	0.00	60.37			
19	100,000	500,000	300,000	4	247	1.62	100.00	17.20	847.82	2.03	100.00	0	1	0.00	100.00	0.00	501.42	0.00	100.00	0.00	59.14			
20	500,000	UP		0	247	0.00	100.00	0.00	847.82	0.00	100.00	0	1	0.00	100.00	0.00	501.42	0.00	100.00	0.00	59.14			
				247					847.82					1					501.42					59.14



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	27.42	27.42	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	6.86	34.28	12.50	62.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	20.57	54.84	37.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					54.84					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	31.25	31.25	14.91	14.91	34.59	34.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	7	12.50	43.75	0.30	15.21	0.71	35.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	6.25	50.00	0.15	15.37	0.35	35.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	10	12.50	62.50	0.96	16.33	2.24	37.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	6.25	68.75	1.18	17.51	2.75	40.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	6.25	75.00	5.77	23.29	13.39	54.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	13	6.25	81.25	3.22	26.50	7.47	61.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	6.25	87.50	4.04	30.54	9.37	70.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	6.25	93.75	2.92	33.46	6.78	77.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	16	6.25	100.00	9.64	43.10	22.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					43.10					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	840	840	7.87	7.87	923.47	923.47	2.67	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	394	1,234	3.69	11.56	77.05	1,000.52	0.22	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	801	2,035	7.50	19.06	337.23	1,337.75	0.98	3.87	1	1	6.67	6.67	58.07	58.07	1.94	1.94	17.22	4.34			
4	200	300	250	660	2,695	6.18	25.24	416.95	1,754.69	1.21	5.08	0	1	0.00	6.67	0.00	58.07	0.00	1.94	0.00	3.31			
5	300	500	400	1,173	3,868	10.99	36.22	1,130.09	2,884.78	3.27	8.35	0	1	0.00	6.67	0.00	58.07	0.00	1.94	0.00	2.01			
6	500	750	625	939	4,807	8.79	45.02	1,247.37	4,132.16	3.61	11.96	0	1	0.00	6.67	0.00	58.07	0.00	1.94	0.00	1.41			
7	750	1,000	875	964	5,771	9.03	54.05	1,806.93	5,939.09	5.23	17.19	1	2	6.67	13.33	906.21	964.28	30.23	32.17	50.15	16.24			
8	1,000	1,500	1,250	990	6,761	9.27	63.32	2,458.46	8,397.55	7.12	24.31	1	3	6.67	20.00	600.00	1,564.28	20.01	52.18	24.41	18.63			
9	1,500	2,000	1,750	689	7,450	6.45	69.77	2,331.15	10,728.70	6.75	31.05	0	3	0.00	20.00	0.00	1,564.28	0.00	52.18	0.00	14.58			
10	2,000	2,500	2,250	408	7,858	3.82	73.59	1,651.06	12,379.77	4.78	35.83	1	4	6.67	26.67	24.96	1,589.24	0.83	53.01	1.51	12.84			
11	2,500	3,000	2,750	373	8,231	3.49	77.08	1,729.81	14,109.58	5.01	40.84	0	4	0.00	26.67	0.00	1,589.24	0.00	53.01	0.00	11.26			
12	3,000	4,000	3,500	435	8,666	4.07	81.16	2,227.39	16,336.97	6.45	47.29	2	6	13.33	40.00	35.41	1,624.65	1.18	54.20	1.59	9.94			
13	4,000	5,000	4,500	292	8,958	2.73	83.89	1,689.60	18,026.57	4.89	52.18	1	7	6.67	46.67	184.07	1,808.71	6.14	60.34	10.89	10.03			
14	5,000	7,500	6,250	400	9,358	3.75	87.64	3,091.67	21,118.24	8.95	61.13	2	9	13.33	60.00	216.05	2,024.76	7.21	67.54	6.99	9.59			
15	7,500	10,000	8,750	314	9,672	2.94	90.58	2,286.30	23,404.53	6.62	67.75	3	12	20.00	80.00	770.18	2,794.94	25.69	93.23	33.69	11.94			
16	10,000	20,000	15,000	352	10,024	3.30	93.88	3,991.77	27,396.30	11.55	79.30	0	12	0.00	80.00	0.00	2,794.94	0.00	93.23	0.00	10.20			
17	20,000	50,000	35,000	303	10,327	2.84	96.71	3,688.46	31,084.76	10.68	89.98	1	13	6.67	86.67	0.30	2,795.24	0.01	93.24	0.01	8.99			
18	50,000	100,000	75,000	176	10,503	1.65	98.36	2,518.00	33,602.76	7.29	97.26	0	13	0.00	86.67	0.00	2,795.24	0.00	93.24	0.00	8.32			
19	100,000	500,000	300,000	161	10,664	1.51	99.87	1,229.27	34,832.03	3.56	100.82	2	15	13.33	100.00	202.52	2,997.76	6.76	100.00	16.47	8.61			
20	500,000	UP		14	10,678	0.13	100.00	284.18	34,547.85	0.82	100.00	0	15	0.00	100.00	0.00	2,997.76	0.00	100.00	0.00	8.68			
				10,678					34,547.85					15					2,997.76					8.68



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	6.45	6.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	3.23	9.68	0.16	0.16	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	3.23	12.90	0.50	0.67	0.16	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	3.23	16.13	1.22	1.88	0.39	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	3.23	19.35	3.69	5.58	1.19	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	3.23	22.58	2.79	8.37	0.90	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	3.23	25.81	0.56	8.92	0.18	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	6.45	32.26	3.71	12.63	1.19	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	12	6.45	38.71	9.05	21.68	2.91	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	14	6.45	45.16	10.34	32.02	3.33	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	16	6.45	51.61	15.83	47.85	5.10	15.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	18	6.45	58.06	12.62	60.47	4.06	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	20	6.45	64.52	17.72	78.19	5.71	25.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	23	9.68	74.19	51.78	129.98	16.68	41.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	24	3.23	77.42	5.32	135.30	1.71	43.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	26	6.45	83.87	45.71	181.00	14.72	58.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	28	6.45	90.32	115.63	296.64	37.24	95.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	29	3.23	93.55	4.63	301.27	1.49	97.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	30	3.23	96.77	4.63	305.90	1.49	98.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	31	3.23	100.00	4.63	310.53	1.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31				310.53					0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2468 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	6.33	6.33	33.65	33.65	4.26	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	21	0.67	7.00	0.50	34.15	0.06	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	26	1.67	8.67	1.05	35.20	0.13	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	28	0.67	9.33	0.76	35.95	0.10	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	38	3.33	12.67	6.78	42.73	0.86	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	45	2.33	15.00	8.04	50.77	1.02	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	53	2.67	17.67	13.19	63.96	1.67	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	56	1.00	18.67	6.71	70.67	0.85	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	70	4.67	23.33	32.20	102.87	4.08	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	71	0.33	23.67	0.24	103.11	0.03	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	87	5.33	29.00	18.24	121.35	2.31	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	105	6.00	35.00	9.30	130.65	1.18	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	31	136	10.33	45.33	40.32	170.97	5.10	21.64	3	3	37.50	37.50	257.67	257.67	83.82	83.82	639.06	150.71			
14	5,000	7,500	6,250	18	154	6.00	51.33	59.51	230.48	7.53	29.17	0	3	0.00	37.50	0.00	257.67	0.00	83.82	0.00	111.80			
15	7,500	10,000	8,750	9	163	3.00	54.33	38.73	269.22	4.90	34.07	0	3	0.00	37.50	0.00	257.67	0.00	83.82	0.00	95.71			
16	10,000	20,000	15,000	53	216	17.67	72.00	182.84	452.06	23.14	57.21	0	3	0.00	37.50	0.00	257.67	0.00	83.82	0.00	57.00			
17	20,000	50,000	35,000	44	260	14.67	86.67	137.88	589.94	17.45	74.67	1	4	12.50	50.00	25.94	283.61	8.44	92.26	18.81	48.07			
18	50,000	100,000	75,000	19	279	6.33	93.00	125.25	715.19	15.85	90.52	0	4	0.00	50.00	0.00	283.61	0.00	92.26	0.00	39.65			
19	100,000	500,000	300,000	21	300	7.00	100.00	74.92	790.11	9.48	100.00	4	8	50.00	100.00	23.81	307.42	7.74	100.00	31.78	38.91			
20	500,000	UP		0	300	0.00	100.00	0.00	790.11	0.00	100.00	0	8	0.00	100.00	0.00	307.42	0.00	100.00	0.00	38.91			
				300					790.11					8					307.42					38.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 247

UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	3.17	3.17	63.59	63.59	4.65	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	16	0.73	3.90	0.61	64.20	0.04	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	56	9.76	13.66	0.44	64.65	0.03	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	75	4.63	18.29	4.99	69.63	0.36	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	58	133	14.15	32.44	13.29	82.92	0.97	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	45	178	10.98	43.41	14.15	97.07	1.03	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	194	3.90	47.32	16.15	113.22	1.18	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	51	245	12.44	59.76	34.00	147.22	2.48	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	261	3.90	63.66	41.27	188.48	3.01	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	281	4.88	68.54	27.02	215.50	1.97	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	298	4.15	72.68	30.24	245.74	2.21	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	311	3.17	75.85	21.47	267.22	1.57	19.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	325	3.41	79.27	18.83	286.05	1.38	20.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	336	2.68	81.95	136.69	422.73	9.99	30.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	346	2.44	84.39	72.24	494.97	5.28	36.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	367	5.12	89.51	311.37	806.34	22.75	58.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	34	401	8.29	97.80	448.73	1,255.07	32.78	91.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	409	1.95	99.76	112.45	1,367.52	8.22	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	410	0.24	100.00	1.36	1,368.89	0.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	410	0.00	100.00	0.00	1,368.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				410					1,368.89					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	6.49	6.49	1.62	1.62	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	20	4.32	10.81	13.51	15.12	2.00	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	26	3.24	14.05	3.86	18.98	0.57	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	32	3.24	17.30	3.65	22.63	0.54	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	36	2.16	19.46	10.06	32.69	1.49	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	43	3.78	23.24	6.88	39.57	1.02	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	58	8.11	31.35	16.84	56.41	2.50	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	81	12.43	43.78	54.56	110.97	8.09	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	87	3.24	47.03	17.30	128.28	2.57	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	94	3.78	50.81	23.79	152.07	3.53	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	108	7.57	58.38	45.01	197.08	6.68	29.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	118	5.41	63.78	31.41	228.49	4.66	33.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	126	4.32	68.11	20.71	249.20	3.07	36.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	149	12.43	80.54	91.09	340.29	13.51	50.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	159	5.41	85.95	27.28	367.57	4.05	54.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	165	3.24	89.19	162.52	530.09	24.10	78.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	172	3.78	92.97	92.68	622.77	13.75	92.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	178	3.24	96.22	22.48	645.25	3.33	95.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	185	3.78	100.00	28.99	674.24	4.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	185	0.00	100.00	0.00	674.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				185					674.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 249

LAUNDRIES PRESSERS DRY (CHEMICAL) CLEANING CLEANING OF FEATH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	18.18	18.18	0.90	0.90	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	9.09	27.27	0.70	1.60	1.01	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	9.09	36.36	1.35	2.95	1.94	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	9.09	45.45	3.80	6.75	5.46	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	9.09	54.55	16.68	23.43	23.98	33.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	9.09	63.64	7.14	30.57	10.27	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	9.09	72.73	0.38	30.95	0.55	44.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	9.09	81.82	0.60	31.55	0.86	45.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	9.09	90.91	37.74	69.29	54.28	99.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	1	9.09	100.00	0.25	69.53	0.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	0.00	100.00	0.00	69.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	0.00	100.00	0.00	69.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	0.00	100.00	0.00	69.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	0.00	100.00	0.00	69.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	0.00	100.00	0.00	69.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	0.00	100.00	0.00	69.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	69.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	69.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	69.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	69.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				11					69.53					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	214	214	14.22	14.22	219.22	219.22	4.66	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	91	305	6.05	20.27	33.82	253.03	0.72	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	159	464	10.56	30.83	93.88	346.91	2.00	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	145	609	9.63	40.47	142.68	489.59	3.03	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	200	809	13.29	53.75	245.39	734.98	5.22	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	161	970	10.70	64.45	299.74	1,034.71	6.37	21.99	2	2	40.00	40.00	94.82	94.82	3.10	3.10	31.63	9.16			
7	750	1,000	875	142	1,112	9.44	73.89	405.81	1,440.52	8.63	30.62	2	4	40.00	80.00	24.14	118.95	0.79	3.89	5.95	8.26			
8	1,000	1,500	1,250	107	1,219	7.11	81.00	350.61	1,791.13	7.45	38.07	0	4	0.00	80.00	0.00	118.95	0.00	3.89	0.00	6.64			
9	1,500	2,000	1,750	59	1,278	3.92	84.92	256.93	2,048.06	5.46	43.54	0	4	0.00	80.00	0.00	118.95	0.00	3.89	0.00	5.81			
10	2,000	2,500	2,250	39	1,317	2.59	87.51	220.97	2,269.03	4.70	48.23	0	4	0.00	80.00	0.00	118.95	0.00	3.89	0.00	5.24			
11	2,500	3,000	2,750	28	1,345	1.86	89.37	171.30	2,440.33	3.64	51.87	0	4	0.00	80.00	0.00	118.95	0.00	3.89	0.00	4.87			
12	3,000	4,000	3,500	39	1,384	2.59	91.96	380.91	2,821.24	8.10	59.97	0	4	0.00	80.00	0.00	118.95	0.00	3.89	0.00	4.22			
13	4,000	5,000	4,500	25	1,409	1.66	93.62	257.87	3,079.12	5.48	65.45	0	4	0.00	80.00	0.00	118.95	0.00	3.89	0.00	3.86			
14	5,000	7,500	6,250	49	1,458	3.26	96.88	721.75	3,800.87	15.34	80.80	1	5	20.00	100.00	2,938.06	3,057.01	96.11	100.00	407.08	80.43			
15	7,500	10,000	8,750	17	1,475	1.13	98.01	237.95	4,038.82	5.06	85.85	0	5	0.00	100.00	0.00	3,057.01	0.00	100.00	0.00	75.69			
16	10,000	20,000	15,000	16	1,491	1.06	99.07	243.28	4,282.10	5.17	91.02	0	5	0.00	100.00	0.00	3,057.01	0.00	100.00	0.00	71.39			
17	20,000	50,000	35,000	14	1,505	0.93	100.00	422.23	4,704.33	8.98	100.00	0	5	0.00	100.00	0.00	3,057.01	0.00	100.00	0.00	64.98			
18	50,000	100,000	75,000	0	1,505	0.00	100.00	0.00	4,704.33	0.00	100.00	0	5	0.00	100.00	0.00	3,057.01	0.00	100.00	0.00	64.98			
19	100,000	500,000	300,000	0	1,505	0.00	100.00	0.00	4,704.33	0.00	100.00	0	5	0.00	100.00	0.00	3,057.01	0.00	100.00	0.00	64.98			
20	500,000	UP		0	1,505	0.00	100.00	0.00	4,704.33	0.00	100.00	0	5	0.00	100.00	0.00	3,057.01	0.00	100.00	0.00	64.98			
				1,505					4,704.33					5					3,057.01					64.98



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.01	1.01	6.79	6.79	1.75	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	1.01	2.01	0.60	7.38	0.15	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	1.01	3.02	0.38	7.77	0.10	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	13	3.52	6.53	3.95	11.71	1.02	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	31	9.05	15.58	5.00	16.72	1.29	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	62	93	31.16	46.73	24.25	40.96	6.27	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	32	125	16.08	62.81	29.64	70.61	7.66	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	150	12.56	75.38	19.44	90.04	5.03	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	160	5.03	80.40	14.57	104.62	3.77	27.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	168	4.02	84.42	7.94	112.56	2.05	29.10	1	1	100.00	100.00	8.43	8.43	100.00	100.00	106.12	7.49			
11	2,500	3,000	2,750	6	174	3.02	87.44	37.20	149.76	9.62	38.72	0	1	0.00	100.00	0.00	8.43	0.00	100.00	0.00	5.63			
12	3,000	4,000	3,500	10	184	5.03	92.46	28.69	178.45	7.42	46.14	0	1	0.00	100.00	0.00	8.43	0.00	100.00	0.00	4.72			
13	4,000	5,000	4,500	4	188	2.01	94.47	44.54	222.99	11.52	57.66	0	1	0.00	100.00	0.00	8.43	0.00	100.00	0.00	3.78			
14	5,000	7,500	6,250	6	194	3.02	97.49	70.94	293.93	18.34	76.00	0	1	0.00	100.00	0.00	8.43	0.00	100.00	0.00	2.87			
15	7,500	10,000	8,750	3	197	1.51	98.99	64.34	358.27	16.64	92.63	0	1	0.00	100.00	0.00	8.43	0.00	100.00	0.00	2.35			
16	10,000	20,000	15,000	1	198	0.50	99.50	22.57	380.85	5.84	98.47	0	1	0.00	100.00	0.00	8.43	0.00	100.00	0.00	2.21			
17	20,000	50,000	35,000	1	199	0.50	100.00	5.91	386.76	1.53	100.00	0	1	0.00	100.00	0.00	8.43	0.00	100.00	0.00	2.18			
18	50,000	100,000	75,000	0	199	0.00	100.00	0.00	386.76	0.00	100.00	0	1	0.00	100.00	0.00	8.43	0.00	100.00	0.00	2.18			
19	100,000	500,000	300,000	0	199	0.00	100.00	0.00	386.76	0.00	100.00	0	1	0.00	100.00	0.00	8.43	0.00	100.00	0.00	2.18			
20	500,000	UP		0	199	0.00	100.00	0.00	386.76	0.00	100.00	0	1	0.00	100.00	0.00	8.43	0.00	100.00	0.00	2.18			
				199					386.76					1					8.43					2.18



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.07	0.07	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.01	0.07	0.02	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	0.36	0.43	1.45	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	13.21	13.64	53.74	55.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	4.46	18.10	18.16	73.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	4.46	22.56	18.16	91.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	1.79	24.35	7.26	99.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	0.23	24.58	0.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					24.58					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2498 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	6.76	6.76	8.15	8.15	2.68	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	2.70	9.46	0.59	8.75	0.20	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	11	5.41	14.86	2.19	10.94	0.72	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	16	6.76	21.62	5.46	16.40	1.80	5.40	1	1	100.00	100.00	202.53	202.53	100.00	100.00	3711.89	1235.16			
5	300	500	400	6	22	8.11	29.73	7.14	23.53	2.35	7.75	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	860.55			
6	500	750	625	8	30	10.81	40.54	11.87	35.41	3.91	11.65	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	572.00			
7	750	1,000	875	8	38	10.81	51.35	23.41	58.81	7.70	19.36	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	344.36			
8	1,000	1,500	1,250	3	41	4.05	55.41	11.48	70.29	3.78	23.14	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	288.13			
9	1,500	2,000	1,750	6	47	8.11	63.51	17.05	87.34	5.61	28.75	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	231.89			
10	2,000	2,500	2,250	5	52	6.76	70.27	23.13	110.47	7.61	36.36	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	183.33			
11	2,500	3,000	2,750	3	55	4.05	74.32	13.53	124.00	4.45	40.82	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	163.33			
12	3,000	4,000	3,500	1	56	1.35	75.68	0.48	124.49	0.16	40.98	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	162.69			
13	4,000	5,000	4,500	4	60	5.41	81.08	23.51	147.99	7.74	48.71	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	136.85			
14	5,000	7,500	6,250	4	64	5.41	86.49	57.90	205.89	19.06	67.77	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	98.37			
15	7,500	10,000	8,750	5	69	6.76	93.24	31.51	237.40	10.37	78.14	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	85.31			
16	10,000	20,000	15,000	3	72	4.05	97.30	18.97	256.37	6.25	84.39	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	79.00			
17	20,000	50,000	35,000	1	73	1.35	98.65	31.90	288.27	10.50	94.89	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	70.26			
18	50,000	100,000	75,000	1	74	1.35	100.00	15.52	303.80	5.11	100.00	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	66.67			
19	100,000	500,000	300,000	0	74	0.00	100.00	0.00	303.80	0.00	100.00	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	66.67			
20	500,000	UP		0	74	0.00	100.00	0.00	303.80	0.00	100.00	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	66.67			
				74					303.80					1					202.53					66.67



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.08	2.08	27.32	27.32	3.84	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.52	2.60	0.42	27.75	0.06	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	0.52	3.13	0.09	27.83	0.01	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	8	1.04	4.17	0.07	27.77	0.01	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	14	3.13	7.29	2.04	29.81	0.29	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	21	3.65	10.94	3.74	33.55	0.53	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	39	9.38	20.31	20.73	54.27	2.92	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	54	7.81	28.13	19.08	73.36	2.68	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	65	5.73	33.85	13.78	87.14	1.94	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	72	3.65	37.50	14.14	101.28	1.99	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	81	4.69	42.19	10.21	111.49	1.44	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	93	6.25	48.44	40.63	152.11	5.72	21.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	109	8.33	56.77	74.58	226.69	10.49	31.89	1	1	50.00	50.00	59.82	59.82	100.00	100.00	80.21	26.39			
14	5,000	7,500	6,250	17	126	8.85	65.63	63.46	290.15	8.93	40.82	0	1	0.00	50.00	0.00	59.82	0.00	100.00	0.00	20.62			
15	7,500	10,000	8,750	17	143	8.85	74.48	57.11	347.26	8.03	48.85	0	1	0.00	50.00	0.00	59.82	0.00	100.00	0.00	17.22			
16	10,000	20,000	15,000	18	161	9.38	83.85	124.19	471.45	17.47	66.32	1	2	50.00	100.00	0.00	59.82	0.00	100.00	0.00	12.69			
17	20,000	50,000	35,000	21	182	10.94	94.79	143.45	614.90	20.18	86.50	0	2	0.00	100.00	20.18	59.82	0.00	100.00	0.00	9.73			
18	50,000	100,000	75,000	8	190	4.17	98.96	86.04	700.94	12.10	98.60	0	2	0.00	100.00	0.00	59.82	0.00	100.00	0.00	8.53			
19	100,000	500,000	300,000	2	192	1.04	100.00	9.92	710.86	1.40	100.00	0	2	0.00	100.00	0.00	59.82	0.00	100.00	0.00	8.41			
20	500,000	UP		0	192	0.00	100.00	0.00	710.86	0.00	100.00	0	2	0.00	100.00	0.00	59.82	0.00	100.00	0.00	8.41			
				192					710.86					2					59.82					8.41



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 250 WOOD PULP CELLULOSE BASED ON WOOD PULP AND LINO FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	0.03	0.03	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.04	0.07	1.58	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	0.52	0.59	19.72	22.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	0.75	1.34	28.70	51.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	0.73	2.07	27.81	79.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	0.55	2.61	20.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					2.61					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.36	0.36	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	2.22	2.58	4.81	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	2.22	4.81	4.81	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	13.01	17.82	28.14	38.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	0.00	17.82	0.00	38.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	16.23	34.05	35.10	73.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	0.00	34.05	0.00	73.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	0.01	34.06	0.02	73.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	0.00	34.06	0.00	73.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.17	41.67	0.00	34.06	0.00	73.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.17	45.83	0.01	34.06	0.01	73.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.17	50.00	2.91	36.98	6.30	79.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.17	54.17	0.00	36.98	0.00	79.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.17	58.33	0.00	36.98	0.00	79.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.17	62.50	0.00	36.98	0.00	79.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.17	66.67	0.00	36.98	0.00	79.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	4.17	70.83	1.58	38.55	3.41	83.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	4.17	75.00	0.29	38.85	0.63	84.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	24	25.00	100.00	7.39	46.23	15.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					46.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.22	0.22	3.97	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	1.99	2.21	36.00	39.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	1.11	3.31	20.01	59.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	2.21	5.53	40.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	5.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					5.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	5.40	5.40	12.31	12.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	2.37	7.77	5.41	17.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	0.62	8.39	1.41	19.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	34.98	43.37	79.72	98.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	0.51	43.87	1.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	43.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					43.87					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	78	78	6.31	6.31	258.67	258.67	4.80	4.80	1	1	5.00	5.00	42.85	42.85	0.11	0.11	16.56	16.56			
2	50	100	75	1	79	0.08	6.39	0.08	258.59	0.00	4.80	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	16.57			
3	100	200	150	1	80	0.08	6.47	0.65	257.94	0.01	4.79	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	16.61			
4	200	300	250	1	81	0.08	6.55	1.33	256.61	0.02	4.76	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	16.70			
5	300	500	400	9	90	0.73	7.28	17.50	239.11	0.32	4.44	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	17.92			
6	500	750	625	8	98	0.65	7.92	8.94	230.17	0.17	4.27	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	18.62			
7	750	1,000	875	15	113	1.21	9.14	49.34	279.51	0.92	5.19	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	15.33			
8	1,000	1,500	1,250	9	122	0.73	9.86	24.21	255.30	0.45	4.74	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	16.78			
9	1,500	2,000	1,750	23	145	1.86	11.72	53.07	202.23	0.98	3.75	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	21.19			
10	2,000	2,500	2,250	11	156	0.89	12.61	31.32	170.92	0.58	3.17	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	25.07			
11	2,500	3,000	2,750	22	178	1.78	14.39	90.34	80.58	1.68	1.49	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	53.18			
12	3,000	4,000	3,500	35	213	2.83	17.22	108.44	27.87	2.01	0.52	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	153.75			
13	4,000	5,000	4,500	35	248	2.83	20.05	188.77	216.64	3.50	4.02	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	19.78			
14	5,000	7,500	6,250	54	302	4.37	24.41	205.12	421.76	3.81	7.83	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	10.16			
15	7,500	10,000	8,750	39	341	3.15	27.57	159.05	580.82	2.95	10.78	0	1	0.00	5.00	0.00	42.85	0.00	0.11	0.00	7.38			
16	10,000	20,000	15,000	178	519	14.39	41.96	708.56	1,289.38	13.15	23.92	6	7	30.00	35.00	54.15	11.30	0.14	0.03	7.64	0.88			
17	20,000	50,000	35,000	165	684	13.34	55.30	506.15	1,795.53	9.39	33.31	0	7	0.00	35.00	0.00	11.30	0.00	0.03	0.00	0.63			
18	50,000	100,000	75,000	89	773	7.19	62.49	1,107.51	2,903.04	20.55	53.86	0	7	0.00	35.00	0.00	11.30	0.00	0.03	0.00	0.39			
19	100,000	500,000	300,000	341	1,114	27.57	90.06	1,810.62	4,713.66	33.59	87.46	4	11	20.00	55.00	499.62	488.31	1.29	1.26	27.59	10.36			
20	500,000	UP		123	1,237	9.94	100.00	676.05	5,389.71	12.54	100.00	9	20	45.00	100.00	38,218.11	38,706.42	98.74	100.00	5653.13	718.15			
				1,237					5,389.71					20					38,706.42					718.15



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	13.21	13.21	21.35	21.35	2.54	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.94	14.15	0.59	21.94	0.07	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	17	1.89	16.04	0.03	21.97	0.00	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	0.94	16.98	0.92	22.89	0.11	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	25	6.60	23.58	13.85	36.73	1.65	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	34	8.49	32.08	11.79	48.53	1.40	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	35	0.94	33.02	0.01	48.54	0.00	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	37	1.89	34.91	9.95	58.49	1.19	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	39	1.89	36.79	23.14	81.64	2.76	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	40	0.94	37.74	6.21	87.85	0.74	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	42	1.89	39.62	9.90	97.75	1.18	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	48	5.66	45.28	38.62	136.37	4.60	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	49	0.94	46.23	17.59	153.96	2.09	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	54	4.72	50.94	69.95	223.90	8.33	26.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	55	0.94	51.89	3.85	227.76	0.46	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	62	6.60	58.49	58.78	286.54	7.00	34.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	70	7.55	66.04	188.85	475.39	22.49	56.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	90	18.87	84.91	180.79	656.18	21.53	78.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	106	15.09	100.00	183.36	839.54	21.84	100.00	2	2	100.00	100.00	243.42	243.42	100.00	100.00	132.76	28.99
20	500,000	UP		0	106	0.00	100.00	0.00	839.54	0.00	100.00	0	2	0.00	100.00		243.42		100.00	0.00	28.99
				106				839.54				2				243.42					28.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2518 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	11.11	11.11	22.88	22.88	6.49	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	2.22	13.33	0.26	23.14	0.07	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	2.22	15.56	0.74	23.88	0.21	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	2.22	17.78	1.62	25.49	0.46	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	2.22	20.00	2.36	27.86	0.67	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	2.22	22.22	2.57	30.42	0.73	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	2.22	24.44	0.10	30.52	0.03	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	18	15.56	40.00	2.00	32.51	0.57	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	2.22	42.22	4.36	36.88	1.24	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	2.22	44.44	6.10	42.98	1.73	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	2.22	46.67	1.92	44.90	0.54	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	2.22	48.89	1.14	46.04	0.32	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	2.22	51.11	0.89	46.93	0.25	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	24	2.22	53.33	1.59	48.52	0.45	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	2.22	55.56	6.50	55.02	1.84	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	26	2.22	57.78	13.13	68.15	3.72	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	38	26.67	84.44	108.03	176.18	30.62	49.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	42	8.89	93.33	162.92	339.11	46.18	96.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	45	6.67	100.00	13.68	352.78	3.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	45	0.00	100.00	0.00	352.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					352.78					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 252 CARTON AND PAPER GOODS FACTORIES BOOKBINDERS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.05	0.05	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.05				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	7.78	7.78	383.48	383.48	6.43	6.43	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	37	0.22	7.99	0.24	383.72	0.00	6.44	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	39	0.43	8.42	4.24	387.96	0.07	6.51	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	46	1.51	9.94	8.54	396.50	0.14	6.65	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	57	2.38	12.31	34.34	430.84	0.58	7.23	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	64	1.51	13.82	7.49	438.33	0.13	7.35	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	73	1.94	15.77	37.61	475.94	0.63	7.98	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	93	4.32	20.09	96.35	572.29	1.62	9.60	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	105	2.59	22.68	86.29	658.58	1.45	11.05	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	113	1.73	24.41	69.00	727.59	1.16	12.21	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	20	133	4.32	28.73	120.92	848.51	2.03	14.23	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	152	4.10	32.83	192.60	1,041.11	3.23	17.47	1	1	50.00	50.00	12.50	12.50	15.16	15.16	6.49	1.20			
13	4,000	5,000	4,500	20	172	4.32	37.15	179.10	1,220.21	3.00	20.47	0	1	0.00	50.00	0.00	12.50	0.00	15.16	0.00	1.02			
14	5,000	7,500	6,250	13	185	2.81	39.96	267.33	1,487.53	4.48	24.96	0	1	0.00	50.00	0.00	12.50	0.00	15.16	0.00	0.84			
15	7,500	10,000	8,750	27	212	5.83	45.79	422.59	1,910.13	7.09	32.05	0	1	0.00	50.00	0.00	12.50	0.00	15.16	0.00	0.65			
16	10,000	20,000	15,000	42	254	9.07	54.86	899.13	2,809.26	15.08	47.13	1	2	50.00	100.00	70.00	82.50	84.84	100.00	7.79	2.94			
17	20,000	50,000	35,000	45	299	9.72	64.58	943.67	3,752.92	15.83	62.96	0	2	0.00	100.00	0.00	82.50	0.00	100.00	0.00	2.20			
18	50,000	100,000	75,000	84	383	18.14	82.72	1,067.42	4,820.34	17.91	80.87	0	2	0.00	100.00	0.00	82.50	0.00	100.00	0.00	1.71			
19	100,000	500,000	300,000	64	447	13.82	96.54	723.13	5,543.47	12.13	93.00	0	2	0.00	100.00	0.00	82.50	0.00	100.00	0.00	1.49			
20	500,000	UP		16	463	3.46	100.00	417.29	5,960.76	7.00	100.00	0	2	0.00	100.00	0.00	82.50	0.00	100.00	0.00	1.38			
				463					5,960.76					2					82.50					1.38



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	144	144	6.96	6.96	216.83	216.83	1.78	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	157	0.63	7.59	4.38	221.21	0.04	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	176	0.92	8.51	15.43	236.64	0.13	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	196	0.97	9.48	13.63	250.27	0.11	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	46	242	2.22	11.70	51.84	302.11	0.42	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	44	286	2.13	13.83	83.46	385.57	0.68	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	71	357	3.43	17.26	148.57	534.14	1.22	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	63	420	3.05	20.31	220.16	754.29	1.80	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	78	498	3.77	24.08	253.10	1,007.40	2.07	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	43	541	2.08	26.16	202.65	1,210.05	1.66	9.91	1	1	11.11	11.11	6.88	6.88	0.01	0.01	3.39	0.57			
11	2,500	3,000	2,750	64	605	3.09	29.26	312.91	1,522.96	2.56	12.47	0	1	0.00	11.11	0.00	6.88	0.00	0.01	0.00	0.45			
12	3,000	4,000	3,500	76	681	3.68	32.93	474.86	1,997.82	3.89	16.36	0	1	0.00	11.11	0.00	6.88	0.00	0.01	0.00	0.34			
13	4,000	5,000	4,500	47	728	2.27	35.20	370.05	2,367.87	3.03	19.39	0	1	0.00	11.11	0.00	6.88	0.00	0.01	0.00	0.29			
14	5,000	7,500	6,250	121	849	5.85	41.05	968.86	3,336.73	7.93	27.33	0	1	0.00	11.11	0.00	6.88	0.00	0.01	0.00	0.21			
15	7,500	10,000	8,750	136	985	6.58	47.63	1,144.63	4,481.36	9.37	36.70	1	2	11.11	22.22	200.00	206.88	0.32	0.33	17.47	4.62			
16	10,000	20,000	15,000	192	1,177	9.28	56.91	2,092.54	6,573.90	17.14	53.84	1	3	11.11	33.33	9,687.46	9,894.34	15.61	15.94	462.95	150.51			
17	20,000	50,000	35,000	341	1,518	16.49	73.40	3,084.61	9,658.51	25.26	79.10	2	5	22.22	55.56	458.25	10,352.60	0.74	16.68	14.86	107.19			
18	50,000	100,000	75,000	231	1,749	11.17	84.57	1,398.79	11,057.29	11.46	90.56	3	8	33.33	88.89	51,668.53	62,021.13	83.25	99.94	3693.81	560.91			
19	100,000	500,000	300,000	290	2,039	14.02	98.60	1,034.54	12,091.83	8.47	99.03	1	9	11.11	100.00	40.00	62,061.13	0.06	100.00	3.87	513.25			
20	500,000	UP		29	2,068	1.40	100.00	118.52	12,210.35	0.97	100.00	0	9	0.00	100.00	0.00	62,061.13	0.00	100.00	0.00	508.27			
				2,068					12,210.35					9					62,061.13					508.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	8	8	3.56	3.56	53.95	53.95	3.21	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.44	4.00	1.43	55.37	0.09	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	13	1.78	5.78	3.37	58.74	0.20	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	18	2.22	8.00	5.27	64.01	0.31	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	24	2.67	10.67	30.58	94.59	1.82	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	30	2.67	13.33	14.78	109.37	0.88	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	37	3.11	16.44	16.68	126.05	0.99	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	57	8.89	25.33	47.18	173.23	2.81	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	64	3.11	28.44	23.52	196.76	1.40	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	73	4.00	32.44	36.56	233.31	2.18	13.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	74	0.44	32.89	8.87	242.18	0.53	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	90	7.11	40.00	55.44	297.62	3.30	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	104	6.22	46.22	72.45	370.07	4.32	22.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	28	132	12.44	58.67	208.81	578.88	12.44	34.49	1	1	25.00	25.00	37.16	37.16	39.78	39.78	17.80	6.42			
15	7,500	10,000	8,750	9	141	4.00	62.67	151.75	730.63	9.04	43.53	0	1	0.00	25.00	0.00	37.16	0.00	39.78	0.00	5.09			
16	10,000	20,000	15,000	22	163	9.78	72.44	218.54	949.17	13.02	56.55	0	1	0.00	25.00	0.00	37.16	0.00	39.78	0.00	3.91			
17	20,000	50,000	35,000	48	211	21.33	93.78	520.76	1,469.93	31.03	87.58	3	4	75.00	100.00	56.25	93.40	60.22	100.00	10.80	6.35			
18	50,000	100,000	75,000	6	217	2.67	96.44	103.47	1,573.39	6.16	93.74	0	4	0.00	100.00	0.00	93.40	0.00	100.00	0.00	5.94			
19	100,000	500,000	300,000	8	225	3.56	100.00	105.06	1,678.45	6.26	100.00	0	4	0.00	100.00	0.00	93.40	0.00	100.00	0.00	5.56			
20	500,000	UP		0	225	0.00	100.00	0.00	1,678.45	0.00	100.00	0	4	0.00	100.00	0.00	93.40	0.00	100.00	0.00	5.56			
				225					1,678.45					4					93.40					5.56



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2528 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.50	2.50	0.25	0.25	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.50	5.00	0.70	0.96	0.20	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.50	7.50	21.17	22.13	6.15	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.50	10.00	3.97	26.10	1.15	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.50	12.50	3.68	29.78	1.07	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.50	15.00	5.19	34.97	1.51	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.50	17.50	16.31	51.28	4.73	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.50	20.00	8.03	59.31	2.33	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.50	22.50	33.80	93.11	9.81	27.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	2.50	25.00	80.32	173.43	23.31	50.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	2.50	27.50	1.75	175.18	0.51	50.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	2.50	30.00	0.57	175.75	0.17	51.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	2.50	32.50	0.57	176.32	0.17	51.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	2.50	35.00	11.47	187.79	3.33	54.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	2.50	37.50	0.03	187.82	0.01	54.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	2.50	40.00	5.74	193.56	1.66	56.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	2.50	42.50	1.88	195.43	0.54	56.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	20	7.50	50.00	5.59	201.02	1.62	58.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	20	40	50.00	100.00	143.52	344.54	41.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	40	0.00	100.00	0.00	344.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				40					344.54					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	15.63	15.63	5.81	5.81	3.09	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	3.13	18.75	1.10	6.91	0.58	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	3.13	21.88	3.57	10.48	1.89	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	3.13	25.00	10.88	21.36	5.78	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	3.13	28.13	0.12	21.49	0.07	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	3.13	31.25	0.88	22.37	0.47	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	3.13	34.38	1.38	23.74	0.73	12.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	3.13	37.50	5.05	28.79	2.68	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	3.13	40.63	14.44	43.23	7.67	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	3.13	43.75	16.19	59.42	8.60	31.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	3.13	46.88	1.56	60.98	0.83	32.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	3.13	50.00	3.18	64.16	1.69	34.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	3.13	53.13	8.23	72.39	4.37	38.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	3.13	56.25	0.98	73.37	0.52	38.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	3.13	59.38	10.82	84.19	5.75	44.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	3.13	62.50	0.10	84.29	0.05	44.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	25	15.63	78.13	30.53	114.82	16.21	60.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	28	9.38	87.50	38.79	153.61	20.60	81.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	31	9.38	96.88	33.25	186.86	17.66	99.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	32	3.13	100.00	1.43	188.30	0.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				188.30				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	2.64	2.64	14.45	14.45	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	19	0.31	2.95	0.10	14.55	0.01	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	28	1.40	4.35	0.62	15.16	0.04	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	38	1.56	5.91	2.17	17.33	0.14	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	38	76	5.91	11.82	9.48	26.81	0.62	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	26	102	4.04	15.86	19.18	45.99	1.25	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	127	3.89	19.75	18.98	64.97	1.24	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	43	170	6.69	26.44	22.73	87.70	1.48	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	197	4.20	30.64	39.22	126.92	2.55	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	226	4.51	35.15	39.69	166.61	2.58	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	248	3.42	38.57	28.56	195.17	1.86	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	41	289	6.38	44.95	60.10	255.26	3.91	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	42	331	6.53	51.48	71.00	326.26	4.62	21.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	69	400	10.73	62.21	182.29	508.55	11.87	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	86	486	13.37	75.58	207.11	715.66	13.48	46.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	78	564	12.13	87.71	441.91	1,157.57	28.77	75.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	55	619	8.55	96.27	246.88	1,404.45	16.07	91.44	1	1	100.00	100.00	20.00	20.00	100.00	100.00	8.10	1.42			
18	50,000	100,000	75,000	8	627	1.24	97.51	43.66	1,448.11	2.84	94.28	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.38			
19	100,000	500,000	300,000	11	638	1.71	99.22	74.39	1,522.50	4.84	99.12	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.31			
20	500,000	UP		5	643	0.78	100.00	13.46	1,535.96	0.88	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.30			
				643					1,535.96					1					20.00					1.30



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	562	562	6.28	6.28	638.39	638.39	2.24	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	155	717	1.73	8.02	33.63	672.02	0.12	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	392	1,109	4.38	12.40	130.02	802.04	0.46	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	561	1,670	6.27	18.67	261.29	1,063.33	0.92	3.73	2	2	5.56	5.56	244.53	244.53	3.96	3.96	93.58	23.00			
5	300	500	400	753	2,423	8.42	27.09	535.41	1,598.74	1.88	5.61	0	2	0.00	5.56	0.00	244.53	0.00	3.96	0.00	15.29			
6	500	750	625	618	3,041	6.91	34.00	594.46	2,193.20	2.08	7.69	1	3	2.78	8.33	15.98	260.51	0.26	4.21	2.69	11.88			
7	750	1,000	875	579	3,620	6.47	40.47	771.87	2,965.07	2.71	10.40	0	3	0.00	8.33	0.00	260.51	0.00	4.21	0.00	8.79			
8	1,000	1,500	1,250	627	4,247	7.01	47.48	1,152.01	4,117.08	4.04	14.44	2	5	5.56	13.89	770.23	1,030.73	12.46	16.67	66.86	25.04			
9	1,500	2,000	1,750	626	4,873	7.00	54.48	1,491.91	5,608.99	5.23	19.67	0	5	0.00	13.89	0.00	1,030.73	0.00	16.67	0.00	18.38			
10	2,000	2,500	2,250	364	5,237	4.07	58.55	993.71	6,602.70	3.49	23.16	0	5	0.00	13.89	0.00	1,030.73	0.00	16.67	0.00	15.61			
11	2,500	3,000	2,750	326	5,563	3.64	62.20	1,011.28	7,613.98	3.55	26.70	2	7	5.56	19.44	13.53	1,044.27	0.22	16.89	1.34	13.72			
12	3,000	4,000	3,500	430	5,993	4.81	67.01	1,630.59	9,244.57	5.72	32.42	0	7	0.00	19.44	0.00	1,044.27	0.00	16.89	0.00	11.30			
13	4,000	5,000	4,500	303	6,296	3.39	70.39	1,358.56	10,603.13	4.76	37.19	0	7	0.00	19.44	0.00	1,044.27	0.00	16.89	0.00	9.85			
14	5,000	7,500	6,250	554	6,850	6.19	76.59	3,019.62	13,622.76	10.59	47.78	2	9	5.56	25.00	562.72	1,606.99	9.10	25.99	18.64	11.80			
15	7,500	10,000	8,750	326	7,176	3.64	80.23	2,206.71	15,829.47	7.74	55.52	2	11	5.56	30.56	273.90	1,880.89	4.43	30.43	12.41	11.88			
16	10,000	20,000	15,000	663	7,839	7.41	87.65	5,174.82	21,004.29	18.15	73.67	5	16	13.89	44.44	342.95	2,223.84	5.55	35.97	6.63	10.59			
17	20,000	50,000	35,000	585	8,424	6.54	94.19	4,611.01	25,615.29	16.17	89.84	10	26	27.78	72.22	3,238.02	5,461.86	52.38	88.35	70.22	21.32			
18	50,000	100,000	75,000	271	8,695	3.03	97.22	1,518.88	27,134.17	5.33	95.16	2	28	5.56	77.78	285.76	5,747.62	4.62	92.97	18.81	21.18			
19	100,000	500,000	300,000	202	8,897	2.26	99.47	1,050.22	28,184.39	3.68	98.85	7	35	19.44	97.22	314.92	6,062.53	5.09	98.07	29.99	21.51			
20	500,000	UP		47	8,944	0.53	100.00	328.69	28,513.08	1.15	100.00	1	36	2.78	100.00	119.37	6,181.91	1.93	100.00	36.32	21.68			
				8,944					28,513.08					36					6,181.91					21.68



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	10.14	10.14	10.61	10.61	2.92	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	9	2.90	13.04	0.20	10.81	0.06	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	11	2.90	15.94	1.14	11.95	0.31	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	13	2.90	18.84	1.58	13.53	0.43	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	22	13.04	31.88	9.95	23.47	2.73	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	26	5.80	37.68	5.37	28.84	1.47	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	30	5.80	43.48	7.95	36.79	2.18	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	43	18.84	62.32	28.62	65.41	7.87	17.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	49	8.70	71.01	8.59	74.00	2.36	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	50	1.45	72.46	5.13	79.13	1.41	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	51	1.45	73.91	1.88	81.01	0.52	22.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	54	4.35	78.26	22.48	103.49	6.18	28.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	55	1.45	79.71	2.49	105.98	0.68	29.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	63	11.59	91.30	85.74	191.72	23.57	52.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	64	1.45	92.75	34.57	226.30	9.50	62.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	66	2.90	95.65	53.67	279.96	14.75	76.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	68	2.90	98.55	43.67	323.64	12.00	88.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	69	1.45	100.00	40.21	363.84	11.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	69	0.00	100.00	0.00	363.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	69	0.00	100.00	0.00	363.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				69					363.84					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	7.11	7.11	6.22	6.22	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	26	3.77	10.88	1.63	7.85	0.19	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	47	8.79	19.67	8.17	16.02	0.97	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	55	3.35	23.01	4.59	20.61	0.54	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	70	6.28	29.29	14.13	34.74	1.67	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	81	4.60	33.89	15.96	50.70	1.89	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	96	6.28	40.17	29.36	80.06	3.48	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	115	7.95	48.12	48.10	128.17	5.70	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	130	6.28	54.39	60.39	188.55	7.15	22.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	135	2.09	56.49	24.95	213.50	2.96	25.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	144	3.77	60.25	56.19	269.69	6.66	31.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	147	1.26	61.51	22.23	291.92	2.63	34.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	156	3.77	65.27	73.32	365.24	8.69	43.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	169	5.44	70.71	64.99	430.23	7.70	50.97	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	186	7.11	77.82	51.73	481.96	6.13	57.10	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	205	7.95	85.77	223.27	705.23	26.45	83.55	2	3	11.76	17.65	47.92	47.92	0.27	0.27	21.46	6.79			
17	20,000	50,000	35,000	26	231	10.88	96.65	115.90	821.13	13.73	97.28	9	12	52.94	70.59	1,185.49	1,233.41	6.59	6.86	1022.88	150.21			
18	50,000	100,000	75,000	1	232	0.42	97.07	1.91	823.04	0.23	97.51	1	13	5.88	76.47	83.75	1,317.16	0.47	7.32	4375.79	160.04			
19	100,000	500,000	300,000	4	236	1.67	98.74	20.66	843.71	2.45	99.96	4	17	23.53	100.00	16,667.34	17,984.50	92.68	100.00	80659.69	2131.61			
20	500,000	UP		3	239	1.26	100.00	0.34	844.05	0.04	100.00	0	17	0.00	100.00	0.00	17,984.50	0.00	100.00	0.00	2130.74			
				239					844.05					17					17,984.50					2130.74



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2538 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	5.90	5.90	80.45	80.45	5.25	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	27	1.34	7.24	3.30	83.75	0.22	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	34	1.88	9.12	5.45	89.20	0.36	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	44	2.68	11.80	8.42	97.62	0.55	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	66	5.90	17.69	15.46	113.08	1.01	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	94	7.51	25.20	17.23	130.31	1.12	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	114	5.36	30.56	35.54	165.85	2.32	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	43	157	11.53	42.09	27.62	193.47	1.80	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	25	182	6.70	48.79	55.74	249.20	3.64	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	196	3.75	52.55	55.49	304.70	3.62	19.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	203	1.88	54.42	22.20	326.89	1.45	21.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	213	2.68	57.10	71.41	398.30	4.66	26.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	35	248	9.38	66.49	53.13	451.43	3.47	29.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	288	10.72	77.21	173.97	625.40	11.36	40.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	299	2.95	80.16	134.03	759.43	8.75	49.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	328	7.77	87.94	202.82	962.26	13.24	62.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	31	359	8.31	96.25	405.98	1,368.24	26.50	89.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	368	2.41	98.66	108.26	1,476.50	7.07	96.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	373	1.34	100.00	55.58	1,532.08	3.63	100.00	4	4	100.00	100.00	3,196.13	3,196.13	100.00	100.00	5750.59	208.61			
20	500,000	UP		0	373	0.00	100.00	0.00	1,532.08	0.00	100.00	0	4	0.00	100.00	0.00	3,196.13	0.00	100.00	0.00	208.61			
				373					1,532.08					4					3,196.13					208.61



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	22	22	25.88	25.88	15.59	15.59	5.93	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	27	5.88	31.76	2.41	18.00	0.92	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	30	3.53	35.29	2.33	20.33	0.89	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	31	1.18	36.47	1.04	21.37	0.40	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	35	4.71	41.18	4.56	25.93	1.73	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	38	3.53	44.71	3.14	29.07	1.19	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	42	4.71	49.41	13.26	42.33	5.04	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	47	5.88	55.29	11.86	54.19	4.51	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	50	3.53	58.82	14.27	68.46	5.43	26.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	54	4.71	63.53	16.18	84.64	6.15	32.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	56	2.35	65.88	8.25	92.88	3.14	35.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	60	4.71	70.59	33.57	126.46	12.76	48.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	63	3.53	74.12	34.34	160.80	13.06	61.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	67	4.71	78.82	22.00	182.80	8.36	69.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	68	1.18	80.00	28.58	211.39	10.87	80.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	72	4.71	84.71	41.51	252.89	15.78	96.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	75	3.53	88.24	0.10	252.99	0.04	96.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	79	4.71	92.94	2.03	255.03	0.77	96.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	82	3.53	96.47	0.90	255.93	0.34	97.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	85	3.53	100.00	7.10	263.03	2.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				85					263.03					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	5.21	5.21	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				5.21		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	6.32	6.32	4.40	4.40	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	24	2.11	8.42	0.62	5.03	0.05	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	27	1.05	9.47	0.80	5.83	0.06	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	29	0.70	10.18	1.19	7.02	0.09	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	34	1.75	11.93	3.34	10.37	0.25	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	45	3.86	15.79	10.24	20.60	0.77	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	58	4.56	20.35	13.09	33.69	0.98	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	66	2.81	23.16	8.79	42.49	0.66	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	81	5.26	28.42	15.35	57.83	1.15	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	92	3.86	32.28	6.58	64.41	0.49	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	100	2.81	35.09	23.76	88.16	1.78	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	106	2.11	37.19	34.29	122.45	2.57	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	25	131	8.77	45.96	82.73	205.18	6.20	15.39	1	1	50.00	50.00	17.50	17.50	55.69	55.69	21.15	8.53			
14	5,000	7,500	6,250	9	140	3.16	49.12	63.92	269.10	4.79	20.18	0	1	0.00	50.00	0.00	17.50	0.00	55.69	0.00	6.50			
15	7,500	10,000	8,750	28	168	9.82	58.95	73.35	342.45	5.50	25.68	0	1	0.00	50.00	0.00	17.50	0.00	55.69	0.00	5.11			
16	10,000	20,000	15,000	40	208	14.04	72.98	368.09	710.54	27.60	53.28	1	2	50.00	100.00	13.93	31.43	44.31	100.00	3.78	4.42			
17	20,000	50,000	35,000	52	260	18.25	91.23	519.50	1,230.03	38.96	92.24	0	2	0.00	100.00	0.00	31.43	0.00	100.00	0.00	2.55			
18	50,000	100,000	75,000	16	276	5.61	96.84	73.99	1,304.02	5.55	97.79	0	2	0.00	100.00	0.00	31.43	0.00	100.00	0.00	2.41			
19	100,000	500,000	300,000	9	285	3.16	100.00	29.45	1,333.48	2.21	100.00	0	2	0.00	100.00	0.00	31.43	0.00	100.00	0.00	2.36			
20	500,000	UP		0	285	0.00	100.00	0.00	1,333.48	0.00	100.00	0	2	0.00	100.00	0.00	31.43	0.00	100.00	0.00	2.36			
				285					1,333.48					2					31.43					2.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	10.00	10.00	7.53	7.53	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	1.43	11.43	1.34	8.87	0.25	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	1.43	12.86	0.57	9.44	0.11	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.43	14.29	0.88	10.32	0.17	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	1.43	15.71	1.30	11.62	0.25	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	1.43	17.14	1.30	12.92	0.25	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	1.43	18.57	4.15	17.07	0.78	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	1.43	20.00	0.00	17.07	0.00	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	1.43	21.43	4.56	21.62	0.86	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	1.43	22.86	7.52	29.14	1.42	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	1.43	24.29	0.19	29.34	0.04	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	20	4.29	28.57	20.35	49.69	3.84	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	1.43	30.00	30.25	79.94	5.70	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	23	2.86	32.86	10.10	90.04	1.90	16.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	1.43	34.29	11.22	101.26	2.12	19.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	29	7.14	41.43	80.89	182.14	15.25	34.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	35	8.57	50.00	101.64	283.79	19.17	53.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	45	14.29	64.29	44.40	328.19	8.37	61.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	55	14.29	78.57	47.20	375.39	8.90	70.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		15	70	21.43	100.00	154.91	530.31	29.21	100.00	1	1	100.00	100.00	37.25	37.25	100.00	100.00	24.05	7.02
				70				530.31				1				37.25					7.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2571 LEATHER

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	5.78	5.78	83.52	83.52	1.78	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	22	0.91	6.69	2.67	86.19	0.06	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	31	2.74	9.42	6.45	92.65	0.14	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	45	4.26	13.68	24.01	116.65	0.51	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	66	6.38	20.06	52.28	168.93	1.11	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	88	6.69	26.75	66.12	235.05	1.41	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	24	112	7.29	34.04	98.07	333.12	2.09	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	130	5.47	39.51	113.51	446.63	2.42	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	152	6.69	46.20	182.09	628.71	3.88	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	164	3.65	49.85	101.99	730.70	2.17	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	178	4.26	54.10	102.60	833.30	2.19	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	196	5.47	59.57	150.63	983.93	3.21	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	206	3.04	62.61	117.65	1,101.58	2.51	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	225	5.78	68.39	324.78	1,426.36	6.92	30.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	240	4.56	72.95	314.71	1,741.07	6.71	37.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	261	6.38	79.33	670.93	2,412.00	14.30	51.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	291	9.12	88.45	1,420.47	3,832.47	30.28	81.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	308	5.17	93.62	384.53	4,217.00	8.20	89.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	21	329	6.38	100.00	474.58	4,691.58	10.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	329	0.00	100.00	0.00	4,691.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				329					4,691.58					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	78	78	6.78	6.78	631.46	631.46	5.18	5.18	4	4	26.67	26.67	61.26	61.26	0.40	0.40	9.70	9.70			
2	50	100	75	9	87	0.78	7.56	5.57	637.02	0.05	5.23	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	9.62	9.62		
3	100	200	150	11	98	0.96	8.51	12.24	649.26	0.10	5.33	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	9.44	9.44		
4	200	300	250	18	116	1.56	10.08	25.66	674.92	0.21	5.54	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	9.08	9.08		
5	300	500	400	28	144	2.43	12.51	116.18	791.10	0.95	6.49	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	7.74	7.74		
6	500	750	625	14	158	1.22	13.73	26.56	817.66	0.22	6.71	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	7.49	7.49		
7	750	1,000	875	24	182	2.09	15.81	86.49	904.15	0.71	7.42	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	6.78	6.78		
8	1,000	1,500	1,250	38	220	3.30	19.11	172.85	1,077.00	1.42	8.84	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	5.69	5.69		
9	1,500	2,000	1,750	48	268	4.17	23.28	268.96	1,345.97	2.21	11.05	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	4.55	4.55		
10	2,000	2,500	2,250	24	292	2.09	25.37	118.55	1,464.51	0.97	12.02	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	4.18	4.18		
11	2,500	3,000	2,750	25	317	2.17	27.54	172.47	1,636.99	1.42	13.44	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	3.74	3.74		
12	3,000	4,000	3,500	55	372	4.78	32.32	374.12	2,011.11	3.07	16.51	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	3.05	3.05		
13	4,000	5,000	4,500	63	435	5.47	37.79	398.39	2,409.50	3.27	19.78	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	2.54	2.54		
14	5,000	7,500	6,250	72	507	6.26	44.05	798.34	3,207.84	6.55	26.33	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	1.91	1.91		
15	7,500	10,000	8,750	35	542	3.04	47.09	395.60	3,603.44	3.25	29.58	0	4	0.00	26.67	0.00	61.26	0.00	0.40	0.00	1.70	1.70		
16	10,000	20,000	15,000	112	654	9.73	56.82	1,639.41	5,242.85	13.46	43.03	2	6	13.33	40.00	37.83	99.09	0.25	0.65	2.31	1.89			
17	20,000	50,000	35,000	191	845	16.59	73.41	2,858.16	8,101.01	23.46	66.49	7	13	46.67	86.67	14,526.94	14,626.03	95.20	95.85	508.26	180.55			
18	50,000	100,000	75,000	107	952	9.30	82.71	1,210.92	9,311.93	9.94	76.43	0	13	0.00	86.67	0.00	14,626.03	0.00	95.85	0.00	157.07	157.07		
19	100,000	500,000	300,000	132	1,084	11.47	94.18	2,235.07	11,547.00	18.34	94.77	1	14	6.67	93.33	332.89	14,958.92	2.18	98.03	14.89	129.55			
20	500,000	UP		67	1,151	5.82	100.00	636.98	12,183.98	5.23	100.00	1	15	6.67	100.00	300.00	15,258.92	1.97	100.00	47.10	125.24			
				1,151					12,183.98					15					15,258.92					125.24



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2578

OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	3.99	3.99	168.71	168.71	1.89	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	30	0.80	4.79	49.33	218.05	0.55	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	45	2.40	7.19	35.89	253.94	0.40	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	60	2.40	9.58	9.51	263.44	0.11	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	82	3.51	13.10	57.40	320.84	0.64	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	104	3.51	16.61	35.48	356.32	0.40	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	123	3.04	19.65	89.50	445.82	1.01	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	156	5.27	24.92	124.08	569.89	1.39	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	32	188	5.11	30.03	211.62	781.52	2.38	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	30	218	4.79	34.82	276.80	1,058.31	3.11	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	234	2.56	37.38	81.24	1,139.56	0.91	12.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	252	2.88	40.26	135.89	1,275.44	1.53	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	270	2.88	43.13	140.84	1,416.29	1.58	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	42	312	6.71	49.84	508.59	1,924.87	5.71	21.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	50	362	7.99	57.83	685.87	2,610.75	7.70	29.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	83	445	13.26	71.09	1,784.40	4,395.15	20.04	49.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	97	542	15.50	86.58	2,398.25	6,793.39	26.94	76.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	42	584	6.71	93.29	768.54	7,561.93	8.63	84.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	605	3.35	96.65	885.38	8,447.31	9.94	94.88	3	3	100.00	100.00	439.77	439.77	100.00	100.00	49.67	5.21
20	500,000	UP		21	626	3.35	100.00	456.15	8,903.46	5.12	100.00	0	0	0.00	100.00	0.00	439.77	0.00	100.00	0.00	4.94
				626				8,903.46				3				439.77				4.94	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 258 LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	3.10	3.10	7.09	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	24.15	27.25	55.17	62.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	4.41	31.66	10.07	72.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	3.90	35.56	8.92	81.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	3.79	39.36	8.67	89.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	4.41	43.77	10.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					43.77					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	7.37	7.37	7.56	7.56	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	10	3.16	10.53	0.20	7.36	0.03	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	12	2.11	12.63	0.37	7.00	0.06	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	19	7.37	20.00	3.66	3.34	0.59	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	21	2.11	22.11	1.05	2.29	0.17	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	28	7.37	29.47	6.18	3.89	1.00	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	34	6.32	35.79	9.19	13.08	1.49	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	40	6.32	42.11	9.23	22.31	1.50	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	47	7.37	49.47	22.71	45.02	3.68	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	51	4.21	53.68	13.14	58.16	2.13	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	52	1.05	54.74	5.04	63.20	0.82	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	58	6.32	61.05	22.64	85.84	3.67	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	63	5.26	66.32	14.84	100.68	2.41	16.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	66	3.16	69.47	20.03	120.71	3.25	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	67	1.05	70.53	6.76	127.47	1.10	20.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	76	9.47	80.00	122.79	250.26	19.91	40.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	83	7.37	87.37	130.34	380.60	21.13	61.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	90	7.37	94.74	161.66	542.27	26.21	87.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	92	2.11	96.84	58.72	600.99	9.52	97.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	95	3.16	100.00	15.86	616.85	2.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				95					616.85					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	8.47	8.47	7.74	7.74	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	24	4.23	12.70	1.60	9.34	0.13	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	31	3.70	16.40	4.91	14.25	0.39	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	39	4.23	20.63	6.56	20.81	0.52	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	54	7.94	28.57	12.98	33.79	1.02	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	66	6.35	34.92	21.09	54.88	1.66	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	84	9.52	44.44	37.64	92.52	2.96	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	95	5.82	50.26	21.54	114.05	1.69	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	104	4.76	55.03	41.24	155.29	3.24	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	113	4.76	59.79	34.91	190.20	2.74	14.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	121	4.23	64.02	6.14	196.34	0.48	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	127	3.17	67.20	30.41	226.75	2.39	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	133	3.17	70.37	31.84	258.59	2.50	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	140	3.70	74.07	118.39	376.99	9.30	29.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	149	4.76	78.84	99.83	476.81	7.84	37.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	166	8.99	87.83	252.13	728.94	19.81	57.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	182	8.47	96.30	393.38	1,122.32	30.91	88.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	183	0.53	96.83	3.19	1,125.52	0.25	88.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	187	2.12	98.94	65.54	1,191.05	5.15	93.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	189	1.06	100.00	81.72	1,272.77	6.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				189					1,272.77					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2588 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	5.41	5.41	72.17	72.17	5.43	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	0.90	6.31	0.25	72.41	0.02	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	10	2.70	9.01	1.00	73.41	0.07	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	13	2.70	11.71	2.01	75.42	0.15	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	18	4.50	16.22	6.67	82.09	0.50	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	24	5.41	21.62	11.35	93.44	0.85	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	31	6.31	27.93	11.11	104.55	0.84	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	39	7.21	35.14	17.28	121.84	1.30	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	44	4.50	39.64	19.98	141.82	1.50	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	50	5.41	45.05	29.48	171.30	2.22	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	55	4.50	49.55	27.54	198.84	2.07	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	61	5.41	54.95	79.19	278.03	5.96	20.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	75	12.61	67.57	85.87	363.89	6.46	27.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	85	9.01	76.58	180.82	544.71	13.61	40.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	94	8.11	84.68	171.08	715.80	12.87	53.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	13	107	11.71	96.40	413.53	1,129.33	31.12	84.98	1	1	100.00	100.00	167.50	167.50	100.00	100.00	40.50	14.83	
17	20,000	50,000	35,000	4	111	3.60	100.00	199.61	1,328.94	15.02	100.00	0	1	0.00	100.00	0.00	167.50	0.00	100.00	0.00	12.60	
18	50,000	100,000	75,000	0	111	0.00	100.00	0.00	1,328.94	0.00	100.00	0	1	0.00	100.00	0.00	167.50	0.00	100.00	0.00	12.60	
19	100,000	500,000	300,000	0	111	0.00	100.00	0.00	1,328.94	0.00	100.00	0	1	0.00	100.00	0.00	167.50	0.00	100.00	0.00	12.60	
20	500,000	UP		0	111	0.00	100.00	0.00	1,328.94	0.00	100.00	0	1	0.00	100.00	0.00	167.50	0.00	100.00	0.00	12.60	
				111					1,328.94					1					167.50			12.60



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 259

RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	3.48	3.48	11.91	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	3.48	6.95	11.91	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	0.79	7.75	2.72	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	1.15	8.89	3.93	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	1.22	10.12	4.19	34.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	1.36	11.48	4.67	39.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	0.05	11.53	0.18	39.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	0.03	11.56	0.10	39.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	12.33	23.89	42.23	81.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	4.40	28.29	15.06	96.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	0.91	29.20	3.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					29.20					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	109	109	7.30	7.30	414.96	414.96	3.76	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	33	142	2.21	9.50	1.90	416.86	0.02	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	51	193	3.41	12.92	10.02	426.88	0.09	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	38	231	2.54	15.46	8.43	435.30	0.08	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	251	1.34	16.80	15.47	450.78	0.14	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	64	315	4.28	21.08	44.21	494.99	0.40	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	45	360	3.01	24.10	50.59	545.57	0.46	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	48	408	3.21	27.31	89.76	635.33	0.81	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	44	452	2.95	30.25	154.82	790.15	1.40	7.17	0	0	0.00	0.00	1.40	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	28	480	1.87	32.13	96.42	886.57	0.87	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	32	512	2.14	34.27	113.99	1,000.56	1.03	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	86	598	5.76	40.03	357.72	1,358.28	3.25	12.32	2	2	8.70	8.70	234.00	234.00	12.22	12.22	65.41	17.23			
13	4,000	5,000	4,500	52	650	3.48	43.51	288.92	1,647.20	2.62	14.94	1	3	4.35	13.04	126.05	360.05	6.58	18.80	43.63	21.86			
14	5,000	7,500	6,250	82	732	5.49	49.00	779.89	2,427.09	7.07	22.02	1	4	4.35	17.39	4.53	364.57	0.24	19.04	0.58	15.02			
15	7,500	10,000	8,750	88	820	5.89	54.89	908.50	3,335.59	8.24	30.26	1	5	4.35	21.74	148.57	513.14	7.76	26.80	16.35	15.38			
16	10,000	20,000	15,000	203	1,023	13.59	68.47	1,989.56	5,325.15	18.05	48.31	1	6	4.35	26.09	35.45	548.59	1.85	28.65	1.78	10.30			
17	20,000	50,000	35,000	193	1,216	12.92	81.39	2,426.16	7,751.30	22.01	70.31	1	7	4.35	30.43	0.00	548.59	0.00	28.65	0.00	7.08			
18	50,000	100,000	75,000	97	1,313	6.49	87.88	1,165.56	8,916.87	10.57	80.89	9	16	39.13	69.57	503.45	1,052.04	26.29	54.95	43.19	11.80			
19	100,000	500,000	300,000	153	1,466	10.24	98.13	1,783.49	10,700.36	16.18	97.07	7	23	30.43	100.00	862.62	1,914.66	45.05	100.00	48.37	17.89			
20	500,000	UP		28	1,494	1.87	100.00	323.38	11,023.74	2.93	100.00	0	23	0.00	100.00	0.00	1,914.66	0.00	100.00	0.00	17.37			
				1,494					11,023.74					23					1,914.66					17.37



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	10.91	10.91	71.52	71.52	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	31	0.36	11.27	2.17	73.69	0.07	2.27	1	1	20.00	20.00	60.00	60.00	0.21	0.21	2761.03	81.42
3	100	200	150	1	32	0.36	11.64	7.82	81.51	0.24	2.51	0	1	0.00	20.00	0.00	60.00	0.00	0.21	0.00	73.61
4	200	300	250	1	33	0.36	12.00	0.00	81.51	0.00	2.51	0	1	0.00	20.00	0.00	60.00	0.00	0.21	0.00	73.61
5	300	500	400	1	34	0.36	12.36	0.40	81.91	0.01	2.53	0	1	0.00	20.00	0.00	60.00	0.00	0.21	0.00	73.25
6	500	750	625	3	37	1.09	13.45	16.21	98.12	0.50	3.03	0	1	0.00	20.00	0.00	60.00	0.00	0.21	0.00	61.15
7	750	1,000	875	6	43	2.18	15.64	22.05	120.17	0.68	3.71	0	1	0.00	20.00	0.00	60.00	0.00	0.21	0.00	49.93
8	1,000	1,500	1,250	8	51	2.91	18.55	70.87	191.04	2.19	5.89	0	1	0.00	20.00	0.00	60.00	0.00	0.21	0.00	31.41
9	1,500	2,000	1,750	13	64	4.73	23.27	103.80	294.84	3.20	9.09	0	1	0.00	20.00	0.00	60.00	0.00	0.21	0.00	20.35
10	2,000	2,500	2,250	11	75	4.00	27.27	56.16	351.00	1.73	10.83	0	1	0.00	20.00	0.00	60.00	0.00	0.21	0.00	17.09
11	2,500	3,000	2,750	23	98	8.36	35.64	79.28	430.28	2.45	13.27	0	1	0.00	20.00	0.00	60.00	0.00	0.21	0.00	13.94
12	3,000	4,000	3,500	21	119	7.64	43.27	178.13	608.41	5.49	18.77	1	2	20.00	40.00	0.00	60.00	0.00	0.21	0.00	9.86
13	4,000	5,000	4,500	18	137	6.55	49.82	103.61	712.02	3.20	21.96	0	2	0.00	40.00	0.00	60.00	0.00	0.21	0.00	8.43
14	5,000	7,500	6,250	26	163	9.45	59.27	334.91	1,046.93	10.33	32.29	0	2	0.00	40.00	0.00	60.00	0.00	0.21	0.00	5.73
15	7,500	10,000	8,750	21	184	7.64	66.91	474.35	1,521.28	14.63	46.92	0	2	0.00	40.00	0.00	60.00	0.00	0.21	0.00	3.94
16	10,000	20,000	15,000	40	224	14.55	81.45	651.90	2,173.18	20.11	67.03	0	2	0.00	40.00	0.00	60.00	0.00	0.21	0.00	2.76
17	20,000	50,000	35,000	24	248	8.73	90.18	489.05	2,662.22	15.08	82.11	0	2	0.00	40.00	0.00	60.00	0.00	0.21	0.00	2.25
18	50,000	100,000	75,000	18	266	6.55	96.73	331.33	2,993.55	10.22	92.33	3	5	60.00	100.00	28,575.00	28,635.00	99.79	100.00	8624.35	956.56
19	100,000	500,000	300,000	9	275	3.27	100.00	248.67	3,242.23	7.67	100.00	0	5	0.00	100.00	0.00	28,635.00	0.00	100.00	0.00	883.19
20	500,000	UP		0	275	0.00	100.00	0.00	3,242.23	0.00	100.00	0	5	0.00	100.00	0.00	28,635.00	0.00	100.00	0.00	883.19
				275				3,242.23				5				28,635.00				883.19	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2593

TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	6.43	6.43	27.64	27.64	0.60	0.60	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	5	30	1.29	7.71	1.49	29.13	0.03	0.63	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	9	39	2.31	10.03	2.50	31.63	0.05	0.69	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	7	46	1.80	11.83	3.93	35.56	0.09	0.77	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	16	62	4.11	15.94	6.49	42.05	0.14	0.91	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	10	72	2.57	18.51	10.75	52.80	0.23	1.15	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	13	85	3.34	21.85	15.31	68.12	0.33	1.48	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	16	101	4.11	25.96	33.21	101.33	0.72	2.20	1	1	14.29	14.29	907.20	907.20	65.88	65.88	2731.60	895.31			
9	1,500	2,000	1,750	16	117	4.11	30.08	24.88	126.21	0.54	2.74	0	1	0.00	14.29	0.00	907.20	0.00	65.88	65.88	0.00	718.82		
10	2,000	2,500	2,250	12	129	3.08	33.16	25.48	151.69	0.55	3.29	1	2	14.29	28.57	339.52	1,246.72	24.65	90.53	1332.42	821.90			
11	2,500	3,000	2,750	13	142	3.34	36.50	25.71	177.40	0.56	3.85	0	2	0.00	28.57	0.00	1,246.72	0.00	90.53	0.00	702.77			
12	3,000	4,000	3,500	32	174	8.23	44.73	137.24	314.64	2.98	6.83	1	3	14.29	42.86	3.47	1,250.19	0.25	90.78	2.53	397.34			
13	4,000	5,000	4,500	13	187	3.34	48.07	87.38	402.02	1.90	8.72	0	3	0.00	42.86	0.00	1,250.19	0.00	90.78	0.00	310.97			
14	5,000	7,500	6,250	24	211	6.17	54.24	145.25	547.28	3.15	11.87	1	4	14.29	57.14	0.00	1,250.19	0.00	90.78	0.00	228.44			
15	7,500	10,000	8,750	16	227	4.11	58.35	22.64	569.92	0.49	12.36	0	4	0.00	57.14	0.00	1,250.19	0.00	90.78	0.00	219.36			
16	10,000	20,000	15,000	39	266	10.03	68.38	396.87	966.78	8.61	20.97	1	5	14.29	71.43	118.59	1,368.77	8.61	99.40	29.88	141.58			
17	20,000	50,000	35,000	32	298	8.23	76.61	267.16	1,233.94	5.80	26.77	0	5	0.00	71.43	0.00	1,368.77	0.00	99.40	0.00	110.93			
18	50,000	100,000	75,000	23	321	5.91	82.52	237.73	1,471.68	5.16	31.93	2	7	28.57	100.00	8.33	1,377.10	0.60	100.00	3.50	93.57			
19	100,000	500,000	300,000	35	356	9.00	91.52	210.79	1,682.47	4.57	36.50	0	7	0.00	100.00	0.00	1,377.10	0.00	100.00	0.00	81.85			
20	500,000	UP		33	389	8.48	100.00	2,927.21	4,609.67	63.50	100.00	0	7	0.00	100.00	0.00	1,377.10	0.00	100.00	0.00	29.87			
				389					4,609.67					7					1,377.10					29.87



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 25931 TYRE CORD MANUFACTURERS (USING TYRE YARN AS BASIC MATERIAL)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	0.67	0.67	11.33	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	0.66	1.33	11.04	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	4.61	5.94	77.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					5.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	8.89	8.89	8.79	8.79	2.02	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	2.22	11.11	2.56	11.35	0.59	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	2.22	13.33	0.09	11.43	0.02	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	2.22	15.56	1.47	12.90	0.34	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	2.22	17.78	0.82	13.72	0.19	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	2.22	20.00	7.90	21.61	1.82	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	2.22	22.22	0.64	22.25	0.15	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	2.22	24.44	6.14	28.40	1.41	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	2.22	26.67	2.74	31.14	0.63	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	2.22	28.89	0.59	31.72	0.14	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	2.22	31.11	0.43	32.16	0.10	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	23	20.00	51.11	18.35	50.51	4.23	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	2.22	53.33	3.14	53.65	0.72	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	2.22	55.56	18.44	72.09	4.25	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	2.22	57.78	56.74	128.84	13.06	29.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	40	31.11	88.89	195.70	324.54	45.06	74.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	41	2.22	91.11	7.38	317.16	1.70	73.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	42	2.22	93.33	16.02	333.18	3.69	76.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	43	2.22	95.56	54.41	387.59	12.53	89.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	45	4.44	100.00	46.74	434.33	10.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					434.33					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	4.45	4.45	2.64	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	37.80	42.25	22.40	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	126.51	168.76	74.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					168.76					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64	64	4.54	4.54	342.22	342.22	2.93	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	83	1.35	5.89	1.69	343.91	0.01	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	93	0.71	6.60	15.03	358.94	0.13	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	30	123	2.13	8.72	13.45	372.39	0.12	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	149	1.84	10.57	36.73	409.12	0.31	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	170	1.49	12.06	7.94	417.05	0.07	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	42	212	2.98	15.04	28.07	445.13	0.24	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	49	261	3.48	18.51	70.45	515.58	0.60	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	281	1.42	19.93	41.44	557.02	0.35	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	294	0.92	20.85	35.12	592.13	0.30	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	311	1.21	22.06	47.85	639.99	0.41	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	29	340	2.06	24.11	99.82	739.81	0.85	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	351	0.78	24.89	38.64	778.45	0.33	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	33	384	2.34	27.23	163.40	941.85	1.40	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	38	422	2.70	29.93	302.39	1,244.23	2.59	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	160	582	11.35	41.28	1,629.81	2,874.04	13.96	24.62	3	3	37.50	37.50	65.47	65.47	65.35	65.35	4.02	2.28			
17	20,000	50,000	35,000	327	909	23.19	64.47	3,714.90	6,588.95	31.82	56.43	1	4	12.50	50.00	17.59	83.06	17.55	82.90	0.47	1.26			
18	50,000	100,000	75,000	237	1,146	16.81	81.28	2,228.49	8,817.43	19.09	75.52	0	4	0.00	50.00	0.00	83.06	0.00	82.90	0.00	0.94			
19	100,000	500,000	300,000	198	1,344	14.04	95.32	2,507.93	11,325.36	21.48	97.00	2	6	25.00	75.00	17.63	100.69	17.60	100.50	0.70	0.89			
20	500,000	UP		66	1,410	4.68	100.00	350.10	11,675.46	3.00	100.00	2	8	25.00	100.00	0.50	100.19	0.50	100.00	0.14	0.86			
				1,410					11,675.46					8					100.19					0.86



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2598 MIXED

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	7.10	7.10	2.74	2.74	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.65	7.74	0.98	3.72	0.17	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	0.65	8.39	0.10	3.82	0.02	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	33	12.90	21.29	1.06	4.88	0.18	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	35	1.29	22.58	5.45	10.33	0.93	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	43	5.16	27.74	4.58	14.91	0.78	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	50	4.52	32.26	1.27	16.18	0.22	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	69	12.26	44.52	138.56	154.74	23.56	26.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	70	0.65	45.16	0.37	155.11	0.06	26.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	71	0.65	45.81	0.01	155.12	0.00	26.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	72	0.65	46.45	1.02	156.13	0.17	26.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	77	3.23	49.68	7.84	163.98	1.33	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	78	0.65	50.32	1.31	165.29	0.22	28.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	93	9.68	60.00	15.53	180.82	2.64	30.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	121	18.06	78.06	91.26	272.08	15.52	46.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	140	12.26	90.32	67.10	339.18	11.41	57.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	154	9.03	99.35	235.97	575.15	40.12	97.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	155	0.65	100.00	13.01	588.16	2.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	155	0.00	100.00	0.00	588.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	155	0.00	100.00	0.00	588.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				155					588.16					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	3.81	3.81	0.53	0.53	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	0.95	4.76	0.26	0.80	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	0.95	5.71	0.00	0.80	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	0.95	6.67	0.36	1.16	0.04	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	0.95	7.62	2.28	3.44	0.25	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	0.95	8.57	4.34	7.79	0.47	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	11	1.90	10.48	1.69	9.47	0.18	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	28	16.19	26.67	35.79	45.26	3.85	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	37	8.57	35.24	23.27	68.53	2.50	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	41	3.81	39.05	38.73	107.26	4.16	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	45	3.81	42.86	35.09	142.35	3.77	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	50	4.76	47.62	27.32	169.66	2.94	18.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	57	6.67	54.29	68.46	238.12	7.36	25.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	60	2.86	57.14	31.77	269.89	3.42	29.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	14	74	13.33	70.48	141.53	411.42	15.22	44.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	85	10.48	80.95	226.74	638.17	24.38	68.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	97	11.43	92.38	212.91	851.08	22.89	91.50	1	1	100.00	100.00	27.65	27.65	100.00	100.00	12.98	3.25	
18	50,000	100,000	75,000	8	105	7.62	100.00	79.07	930.14	8.50	100.00	0	1	0.00	100.00	0.00	27.65	0.00	100.00	0.00	2.97	
19	100,000	500,000	300,000	0	105	0.00	100.00	0.00	930.14	0.00	100.00	0	1	0.00	100.00	0.00	27.65	0.00	100.00	0.00	2.97	
20	500,000	UP		0	105	0.00	100.00	0.00	930.14	0.00	100.00	0	1	0.00	100.00	0.00	27.65	0.00	100.00	0.00	2.97	
				105					930.14					1					27.65			2.97



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	10.53	10.53	27.99	27.99	16.32	16.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	5.26	15.79	0.50	27.49	0.29	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	5.26	21.05	7.73	19.76	4.51	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5.26	26.32	0.66	19.10	0.38	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	5.26	31.58	1.54	17.56	0.90	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5.26	36.84	34.97	17.40	20.38	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	5.26	42.11	3.07	20.47	1.79	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	5.26	47.37	14.29	34.76	8.33	20.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	5.26	52.63	15.44	50.20	9.00	29.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	5.26	57.89	35.86	86.06	20.90	50.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	5.26	63.16	35.86	121.91	20.90	71.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	5.26	68.42	7.68	129.59	4.48	75.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	5.26	73.68	3.84	133.43	2.24	77.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	5.26	78.95	9.30	142.73	5.42	83.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	5.26	84.21	9.31	152.04	5.43	88.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	5.26	89.47	15.36	167.40	8.96	97.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	2	19	10.53	100.00	4.14	171.54	2.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	171.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	171.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	171.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					171.54					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2601 SAWMILLS PANGLONG (SAW MILLS WITH MANUAL MANUFACTURE ONLY)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	190	190	14.64	14.64	353.36	353.36	3.15	3.15	1	1	12.50	12.50	438.10	438.10	71.14	71.14	123.98	123.98	
2	50	100	75	104	294	8.01	22.65	97.26	450.62	0.87	4.02	0	1	0.00	12.50	0.00	438.10	0.00	71.14	0.00	97.22	
3	100	200	150	141	435	10.86	33.51	215.83	666.45	1.92	5.94	0	1	0.00	12.50	0.00	438.10	0.00	71.14	0.00	65.74	
4	200	300	250	61	496	4.70	38.21	127.43	793.88	1.14	7.08	0	1	0.00	12.50	0.00	438.10	0.00	71.14	0.00	55.18	
5	300	500	400	85	581	6.55	44.76	249.50	1,043.38	2.22	9.30	0	1	0.00	12.50	0.00	438.10	0.00	71.14	0.00	41.99	
6	500	750	625	56	637	4.31	49.08	310.50	1,353.88	2.77	12.07	0	1	0.00	12.50	0.00	438.10	0.00	71.14	0.00	32.36	
7	750	1,000	875	40	677	3.08	52.16	250.34	1,604.22	2.23	14.30	0	1	0.00	12.50	0.00	438.10	0.00	71.14	0.00	27.31	
8	1,000	1,500	1,250	53	730	4.08	56.24	343.86	1,948.07	3.07	17.37	0	1	0.00	12.50	0.00	438.10	0.00	71.14	0.00	22.49	
9	1,500	2,000	1,750	51	781	3.93	60.17	353.59	2,301.66	3.15	20.52	0	1	0.00	12.50	0.00	438.10	0.00	71.14	0.00	19.03	
10	2,000	2,500	2,250	54	835	4.16	64.33	448.26	2,749.92	4.00	24.52	1	2	12.50	25.00	43.50	481.60	7.06	78.20	9.70	17.51	
11	2,500	3,000	2,750	26	861	2.00	66.33	369.35	3,119.26	3.29	27.81	0	2	0.00	25.00	0.00	481.60	0.00	78.20	0.00	15.44	
12	3,000	4,000	3,500	37	898	2.85	69.18	457.67	3,576.94	4.08	31.89	0	2	0.00	25.00	0.00	481.60	0.00	78.20	0.00	13.46	
13	4,000	5,000	4,500	38	936	2.93	72.11	382.78	3,959.72	3.41	35.31	0	2	0.00	25.00	0.00	481.60	0.00	78.20	0.00	12.16	
14	5,000	7,500	6,250	54	990	4.16	76.27	768.41	4,728.13	6.85	42.16	0	2	0.00	25.00	0.00	481.60	0.00	78.20	0.00	10.19	
15	7,500	10,000	8,750	70	1,060	5.39	81.66	701.21	5,429.34	6.25	48.41	0	2	0.00	25.00	0.00	481.60	0.00	78.20	0.00	8.87	
16	10,000	20,000	15,000	105	1,165	8.09	89.75	2,209.06	7,638.40	19.70	68.11	3	5	37.50	62.50	19.80	501.40	3.22	81.42	0.90	6.56	
17	20,000	50,000	35,000	105	1,270	8.09	97.84	2,893.48	10,531.89	25.80	93.91	3	8	37.50	100.00	114.44	615.84	18.58	100.00	3.95	5.85	
18	50,000	100,000	75,000	23	1,293	1.77	99.61	481.91	11,013.80	4.30	98.20	0	8	0.00	100.00	0.00	615.84	0.00	100.00	0.00	5.59	
19	100,000	500,000	300,000	5	1,298	0.39	100.00	201.49	11,215.29	1.80	100.00	0	8	0.00	100.00	0.00	615.84	0.00	100.00	0.00	5.49	
20	500,000	UP		0	1,298	0.00	100.00	0.00	11,215.29	0.00	100.00	0	8	0.00	100.00	0.00	615.84	0.00	100.00	0.00	5.49	
				1,298					11,215.29					8					615.84			5.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	6.67	6.67	180.09	180.09	2.97	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	76	2.38	9.05	5.38	185.47	0.09	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	48	124	5.71	14.76	33.74	219.21	0.56	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	28	152	3.33	18.10	27.67	246.88	0.46	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	32	184	3.81	21.90	39.81	286.69	0.66	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	204	2.38	24.29	68.53	355.22	1.13	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	30	234	3.57	27.86	57.69	412.91	0.95	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	40	274	4.76	32.62	135.88	548.79	2.24	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	30	304	3.57	36.19	124.21	672.99	2.05	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	23	327	2.74	38.93	134.56	807.55	2.22	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	340	1.55	40.48	53.74	861.29	0.89	14.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	375	4.17	44.64	204.74	1,066.02	3.38	17.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	29	404	3.45	48.10	170.20	1,236.23	2.81	20.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	55	459	6.55	54.64	560.25	1,796.47	9.25	29.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	40	499	4.76	59.40	433.00	2,229.48	7.15	36.82	1	1	12.50	12.50	320.12	320.12	4.35	4.35	73.93	14.36			
16	10,000	20,000	15,000	110	609	13.10	72.50	1,583.59	3,813.06	26.15	62.97	0	1	0.00	12.50	0.00	320.12	0.00	4.35	0.00	8.40			
17	20,000	50,000	35,000	133	742	15.83	88.33	1,379.08	5,192.14	22.78	85.75	7	8	87.50	100.00	7,041.77	7,361.89	95.65	100.00	510.61	141.79			
18	50,000	100,000	75,000	71	813	8.45	96.79	666.71	5,858.85	11.01	96.76	0	8	0.00	100.00	0.00	7,361.89	0.00	100.00	0.00	125.65			
19	100,000	500,000	300,000	17	830	2.02	98.81	144.64	6,003.49	2.39	99.15	0	8	0.00	100.00	0.00	7,361.89	0.00	100.00	0.00	122.63			
20	500,000	UP		10	840	1.19	100.00	51.67	6,055.17	0.85	100.00	0	8	0.00	100.00	0.00	7,361.89	0.00	100.00	0.00	121.58			
				840					6,055.17					8					7,361.89					121.58



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	1.65	1.65	17.86	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	2.04	3.68	22.12	39.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	1.84	5.52	19.94	59.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	2.63	8.15	28.50	88.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	1.07	9.22	11.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					9.22					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2604 OBAT NYAMUK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	7.69	7.69	146.71	146.71	11.78	11.78	1	1	25.00	25.00	54.91	54.91	14.65	14.65	37.43	37.43			
2	50	100	75	1	11	0.77	8.46	2.24	148.95	0.18	11.96	0	1	0.00	25.00	0.00	54.91	0.00	14.65	0.00	36.86	36.86		
3	100	200	150	1	12	0.77	9.23	0.43	149.39	0.03	12.00	0	1	0.00	25.00	0.00	54.91	0.00	14.65	0.00	36.76	36.76		
4	200	300	250	1	13	0.77	10.00	2.40	151.79	0.19	12.19	0	1	0.00	25.00	0.00	54.91	0.00	14.65	0.00	36.18	36.18		
5	300	500	400	1	14	0.77	10.77	1.79	153.57	0.14	12.33	0	1	0.00	25.00	0.00	54.91	0.00	14.65	0.00	35.75	35.75		
6	500	750	625	3	17	2.31	13.08	7.80	161.37	0.63	12.96	0	1	0.00	25.00	0.00	54.91	0.00	14.65	0.00	34.03	34.03		
7	750	1,000	875	1	18	0.77	13.85	1.98	163.35	0.16	13.12	0	1	0.00	25.00	0.00	54.91	0.00	14.65	0.00	33.61	33.61		
8	1,000	1,500	1,250	2	20	1.54	15.38	11.12	174.47	0.89	14.01	0	1	0.00	25.00	0.00	54.91	0.00	14.65	0.00	31.47	31.47		
9	1,500	2,000	1,750	1	21	0.77	16.15	1.24	175.71	0.10	14.11	0	1	0.00	25.00	0.00	54.91	0.00	14.65	0.00	31.25	31.25		
10	2,000	2,500	2,250	3	24	2.31	18.46	16.21	191.92	1.30	15.41	0	1	0.00	25.00	0.00	54.91	0.00	14.65	0.00	28.61	28.61		
11	2,500	3,000	2,750	5	29	3.85	22.31	30.52	222.44	2.45	17.86	0	1	0.00	25.00	0.00	54.91	0.00	14.65	0.00	24.68	24.68		
12	3,000	4,000	3,500	20	49	15.38	37.69	51.60	274.03	4.14	22.00	0	1	0.00	25.00	0.00	54.91	0.00	14.65	0.00	20.04	20.04		
13	4,000	5,000	4,500	11	60	8.46	46.15	60.99	335.02	4.90	26.90	0	1	0.00	25.00	0.00	54.91	0.00	14.65	0.00	16.39	16.39		
14	5,000	7,500	6,250	21	81	16.15	62.31	267.87	602.89	21.51	48.41	1	2	25.00	50.00	41.25	96.16	11.01	25.66	15.40	15.95	15.95		
15	7,500	10,000	8,750	10	91	7.69	70.00	114.96	717.85	9.23	57.64	0	2	0.00	50.00	0.00	96.16	0.00	25.66	0.00	13.40	13.40		
16	10,000	20,000	15,000	15	106	11.54	81.54	188.03	905.88	15.10	72.74	0	2	0.00	50.00	0.00	96.16	0.00	25.66	0.00	10.62	10.62		
17	20,000	50,000	35,000	12	118	9.23	90.77	118.10	1,023.98	9.48	82.22	0	2	0.00	50.00	0.00	96.16	0.00	25.66	0.00	9.39	9.39		
18	50,000	100,000	75,000	5	123	3.85	94.62	69.93	1,093.92	5.62	87.84	0	2	0.00	50.00	0.00	96.16	0.00	25.66	0.00	8.79	8.79		
19	100,000	500,000	300,000	7	130	5.38	100.00	151.45	1,245.37	12.16	100.00	2	4	50.00	100.00	278.65	374.81	74.34	100.00	183.99	30.10	30.10		
20	500,000	UP		0	130	0.00	100.00	0.00	1,245.37	0.00	100.00	0	4	0.00	100.00	0.00	374.81	0.00	100.00	0.00	0.00	30.10		
				130					1,245.37					4					374.81					30.10



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	9.52	9.52	1.20	1.20	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	9.52	19.05	3.87	5.07	2.17	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	4.76	23.81	1.90	6.97	1.07	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	4.76	28.57	8.89	15.87	4.99	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	4.76	33.33	12.41	28.28	6.97	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	4.76	38.10	12.09	40.37	6.79	22.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	4.76	42.86	32.71	73.08	18.36	41.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	4.76	47.62	4.14	77.22	2.32	43.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	4.76	52.38	4.14	81.35	2.32	45.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	4.76	57.14	10.34	91.70	5.80	51.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	4.76	61.90	0.98	92.67	0.55	52.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	4.76	66.67	8.58	101.26	4.82	56.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	20	28.57	95.24	42.58	143.83	23.90	80.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	21	4.76	100.00	34.33	178.16	19.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21					178.16					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	9.09	9.09	2.80	2.80	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.03	12.12	0.00	2.80	0.00	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	6.06	18.18	0.30	3.10	0.14	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	6.06	24.24	2.49	5.59	1.17	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	11	9.09	33.33	3.62	9.22	1.69	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	3.03	36.36	1.01	10.23	0.47	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	16	12.12	48.48	19.60	29.83	9.16	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	23	21.21	69.70	9.68	39.51	4.53	18.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	3.03	72.73	20.19	59.70	9.44	27.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	3.03	75.76	21.28	80.98	9.95	37.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	3.03	78.79	31.05	112.03	14.51	52.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	3.03	81.82	15.70	127.73	7.34	59.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	28	3.03	84.85	0.00	127.73	0.00	59.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	30	6.06	90.91	50.07	177.81	23.41	83.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	31	3.03	93.94	9.85	187.65	4.60	87.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	32	3.03	96.97	20.99	208.64	9.81	97.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	33	3.03	100.00	5.28	213.91	2.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	213.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	213.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	33	0.00	100.00	0.00	213.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				213.91				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2608 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	2.27	2.27	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					2.27					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 261 FURNITURE MANUFACTURE CABINETMAKERS WOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	857	857	11.77	11.77	1,500.19	1,500.19	3.27	3.27	1	1	1.32	1.32	19.00	19.00	0.14	0.14	1.27	1.27			
2	50	100	75	346	1,203	4.75	16.52	175.80	1,675.99	0.38	3.66	1	2	1.32	2.63	45.96	64.96	0.33	0.47	26.14	3.88			
3	100	200	150	400	1,603	5.49	22.02	325.83	2,001.83	0.71	4.37	2	4	2.63	5.26	123.41	188.37	0.88	1.35	37.88	9.41			
4	200	300	250	247	1,850	3.39	25.41	324.35	2,326.18	0.71	5.08	0	4	0.00	5.26	0.00	188.37	0.00	1.35	0.00	8.10			
5	300	500	400	317	2,167	4.35	29.77	584.85	2,911.03	1.28	6.35	0	4	0.00	5.26	0.00	188.37	0.00	1.35	0.00	6.47			
6	500	750	625	285	2,452	3.91	33.68	743.64	3,654.67	1.62	7.98	0	4	0.00	5.26	0.00	188.37	0.00	1.35	0.00	5.15			
7	750	1,000	875	324	2,776	4.45	38.13	852.51	4,507.18	1.86	9.84	1	5	1.32	6.58	22.00	210.37	0.16	1.51	2.58	4.67			
8	1,000	1,500	1,250	414	3,190	5.69	43.82	1,462.43	5,969.60	3.19	13.03	0	5	0.00	6.58	0.00	210.37	0.00	1.51	0.00	3.52			
9	1,500	2,000	1,750	322	3,512	4.42	48.24	1,525.76	7,495.37	3.33	16.36	2	7	2.63	9.21	339.94	550.31	2.44	3.95	22.28	7.34			
10	2,000	2,500	2,250	252	3,764	3.46	51.70	1,374.77	8,870.13	3.00	19.36	13	20	17.11	26.32	716.50	1,266.81	5.14	9.08	52.12	14.28			
11	2,500	3,000	2,750	269	4,033	3.70	55.40	1,542.94	10,413.07	3.37	22.73	2	22	2.63	28.95	278.71	1,545.52	2.00	11.08	18.06	14.84			
12	3,000	4,000	3,500	372	4,405	5.11	60.51	2,599.18	13,012.25	5.67	28.40	6	28	7.89	36.84	434.53	1,980.05	3.12	14.20	16.72	15.22			
13	4,000	5,000	4,500	295	4,700	4.05	64.56	2,169.57	15,181.81	4.74	33.14	4	32	5.26	42.11	3,549.61	5,529.66	25.45	39.65	163.61	36.42			
14	5,000	7,500	6,250	436	5,136	5.99	70.55	4,128.60	19,310.42	9.01	42.15	8	40	10.53	52.63	183.97	5,713.64	1.32	40.97	4.46	29.59			
15	7,500	10,000	8,750	348	5,484	4.78	75.33	3,126.49	22,436.91	6.82	48.97	7	47	9.21	61.84	389.90	6,103.54	2.80	43.76	12.47	27.20			
16	10,000	20,000	15,000	702	6,186	9.64	84.97	9,394.00	31,830.91	20.50	69.47	8	55	10.53	72.37	135.41	6,238.95	0.97	44.73	1.44	19.60			
17	20,000	50,000	35,000	600	6,786	8.24	93.21	8,650.70	40,481.61	18.88	88.35	6	61	7.89	80.26	1,170.20	7,409.15	8.39	53.13	13.53	18.30			
18	50,000	100,000	75,000	299	7,085	4.11	97.32	3,369.17	43,850.78	7.35	95.71	13	74	17.11	97.37	6,510.37	13,919.51	46.68	99.81	193.23	31.74			
19	100,000	500,000	300,000	185	7,270	2.54	99.86	1,865.24	45,716.03	4.07	99.78	2	76	2.63	100.00	27.10	13,946.62	0.19	100.00	1.45	30.51			
20	500,000	UP		10	7,280	0.14	100.00	100.99	45,817.02	0.22	100.00	0	76	0.00	100.00	0.00	13,946.62	0.00	100.00	0.00	30.44			
				7,280					45,817.02					76					13,946.62					30.44



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 262 MANUFACTURE OF WOOD FIBREBOARD / HARDBOARD / MASONITE WOOD C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2.99	2.99	5.14	5.14	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3	1.49	4.48	0.60	5.74	0.10	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.49	5.97	0.44	6.18	0.08	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.49	7.46	2.68	8.86	0.46	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.49	8.96	6.70	15.56	1.14	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.49	10.45	1.06	16.62	0.18	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.49	11.94	0.63	17.24	0.11	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	1.49	13.43	0.37	17.61	0.06	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	12	4.48	17.91	5.08	22.69	0.87	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	1.49	19.40	2.88	25.57	0.49	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	1.49	20.90	14.14	39.71	2.41	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	18	5.97	26.87	40.77	80.48	6.95	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	22	5.97	32.84	21.53	102.02	3.67	17.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	28	8.96	41.79	16.10	118.12	2.75	20.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	34	8.96	50.75	34.15	152.26	5.82	25.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	49	22.39	73.13	187.15	339.41	31.92	57.90	1	1	50.00	50.00	6.32	6.32	0.50	0.50	3.38	1.86			
17	20,000	50,000	35,000	13	62	19.40	92.54	195.35	534.77	33.32	91.22	1	2	50.00	100.00	1,260.70	1,267.03	99.50	100.00	645.34	236.93			
18	50,000	100,000	75,000	5	67	7.46	100.00	51.48	586.25	8.78	100.00	0	2	0.00	100.00	0.00	1,267.03	0.00	100.00	0.00	216.12			
19	100,000	500,000	300,000	0	67	0.00	100.00	0.00	586.25	0.00	100.00	0	2	0.00	100.00	0.00	1,267.03	0.00	100.00	0.00	216.12			
20	500,000	UP		0	67	0.00	100.00	0.00	586.25	0.00	100.00	0	2	0.00	100.00	0.00	1,267.03	0.00	100.00	0.00	216.12			
				67					586.25					2					1,267.03					216.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	9.50	9.50	28.39	28.39	3.35	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	24	1.36	10.86	0.06	28.32	0.01	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	27	1.36	12.22	0.98	29.31	0.12	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	32	2.26	14.48	2.47	31.77	0.29	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	34	0.90	15.38	1.25	33.02	0.15	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	36	0.90	16.29	4.00	37.02	0.47	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	41	2.26	18.55	8.33	45.35	0.98	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	42	0.45	19.00	4.28	49.63	0.51	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	56	6.33	25.34	16.22	65.85	1.91	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	71	6.79	32.13	12.80	78.64	1.51	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	79	3.62	35.75	13.55	92.20	1.60	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	85	2.71	38.46	14.87	107.07	1.75	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	90	2.26	40.72	20.49	127.55	2.41	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	102	5.43	46.15	53.94	181.49	6.36	21.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	114	5.43	51.58	61.36	242.85	7.23	28.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	121	3.17	54.75	109.76	352.62	12.94	41.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	149	12.67	67.42	220.94	573.56	26.05	67.62	5	5	100.00	100.00	77.05	77.05	100.00	100.00	34.88	13.43			
18	50,000	100,000	75,000	1	150	0.45	67.87	7.85	581.41	0.93	68.54	0	5	0.00	100.00	0.00	77.05	0.00	100.00	0.00	13.25			
19	100,000	500,000	300,000	56	206	25.34	93.21	255.05	836.45	30.07	98.61	0	5	0.00	100.00	0.00	77.05	0.00	100.00	0.00	9.21			
20	500,000	UP		15	221	6.79	100.00	11.81	848.26	1.39	100.00	0	5	0.00	100.00	0.00	77.05	0.00	100.00	0.00	9.08			
				221					848.26					5					77.05					9.08



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	30	5.18	5.18	28.73	28.73	0.75	0.75	2	2	20.00	20.00	1,814.16	1,814.16	33.70	33.70	6313.83	6313.83			
2	50	100	75	4	30	0.80	5.98	2.15	30.88	0.06	0.81	0	2	0.00	20.00	0.00	1,814.16	0.00	33.70	0.00	5874.64	5874.64		
3	100	200	150	5	35	1.00	6.97	2.89	33.77	0.08	0.89	0	2	0.00	20.00	0.00	1,814.16	0.00	33.70	0.00	5371.95	5371.95		
4	200	300	250	11	46	2.19	9.16	2.53	36.30	0.07	0.95	0	2	0.00	20.00	0.00	1,814.16	0.00	33.70	0.00	4997.16	4997.16		
5	300	500	400	3	49	0.60	9.76	3.25	39.55	0.09	1.04	0	2	0.00	20.00	0.00	1,814.16	0.00	33.70	0.00	4586.68	4586.68		
6	500	750	625	15	64	2.99	12.75	8.80	48.35	0.23	1.27	0	2	0.00	20.00	0.00	1,814.16	0.00	33.70	0.00	3751.91	3751.91		
7	750	1,000	875	11	75	2.19	14.94	7.74	56.09	0.20	1.47	0	2	0.00	20.00	0.00	1,814.16	0.00	33.70	0.00	3234.39	3234.39		
8	1,000	1,500	1,250	13	88	2.59	17.53	18.65	74.74	0.49	1.96	0	2	0.00	20.00	0.00	1,814.16	0.00	33.70	0.00	2427.27	2427.27		
9	1,500	2,000	1,750	16	104	3.19	20.72	29.21	103.95	0.77	2.73	1	3	10.00	30.00	242.00	2,056.17	4.49	38.19	828.45	1977.99			
10	2,000	2,500	2,250	14	118	2.79	23.51	47.33	151.29	1.24	3.97	0	3	0.00	30.00	0.00	2,056.17	0.00	38.19	0.00	1359.12	1359.12		
11	2,500	3,000	2,750	4	122	0.80	24.30	31.83	183.12	0.84	4.81	0	3	0.00	30.00	0.00	2,056.17	0.00	38.19	0.00	1122.84	1122.84		
12	3,000	4,000	3,500	13	135	2.59	26.89	27.62	210.74	0.73	5.54	1	4	10.00	40.00	12.61	2,068.77	0.23	38.43	45.65	981.66	981.66		
13	4,000	5,000	4,500	9	144	1.79	28.69	71.98	282.72	1.89	7.43	0	4	0.00	40.00	0.00	2,068.77	0.00	38.43	0.00	731.75	731.75		
14	5,000	7,500	6,250	44	188	8.76	37.45	285.27	567.99	7.49	14.92	0	4	0.00	40.00	0.00	2,068.77	0.00	38.43	0.00	364.23	364.23		
15	7,500	10,000	8,750	32	220	6.37	43.82	438.57	1,006.56	11.52	26.44	0	4	0.00	40.00	0.00	2,068.77	0.00	38.43	0.00	205.53	205.53		
16	10,000	20,000	15,000	82	302	16.33	60.16	667.97	1,674.53	17.55	43.99	4	8	40.00	80.00	484.00	2,552.78	8.99	47.42	72.46	152.45			
17	20,000	50,000	35,000	139	441	27.69	87.85	1,397.85	3,072.38	36.72	80.72	2	10	20.00	100.00	2,831.12	5,383.89	52.58	100.00	202.53	175.24			
18	50,000	100,000	75,000	31	472	6.18	94.02	321.68	3,394.07	8.45	89.17	0	10	0.00	100.00	0.00	5,383.89	0.00	100.00	0.00	158.63	158.63		
19	100,000	500,000	300,000	23	495	4.58	98.61	228.21	3,622.28	6.00	95.16	0	10	0.00	100.00	0.00	5,383.89	0.00	100.00	0.00	148.63	148.63		
20	500,000	UP		7	502	1.39	100.00	184.15	3,806.43	4.84	100.00	0	10	0.00	100.00	0.00	5,383.89	0.00	100.00	0.00	141.44	141.44		
				502					3,806.43					10					5,383.89					141.44



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	1.95	1.95	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	4.88	2.93	6.59	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	4.88	1.95	6.59	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	2.14	4.09	2.89	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	39.07	43.16	52.79	58.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	11.57	54.73	15.63	73.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	17.13	71.86	23.15	97.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	0.86	72.72	1.16	98.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	1.29	74.01	1.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					74.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.41	0.41	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.41				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2623 MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	199	199	8.31	8.31	1,311.52	1,311.52	4.84	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	37	236	1.54	9.85	10.76	1,322.28	0.04	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	257	0.88	10.73	21.55	1,343.83	0.08	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	39	296	1.63	12.35	34.36	1,378.19	0.13	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	51	347	2.13	14.48	71.62	1,449.82	0.26	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	54	401	2.25	16.74	125.95	1,575.77	0.46	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	40	441	1.67	18.41	238.84	1,814.60	0.88	6.69	1	1	1.69	1.69	4.00	4.00	0.02	0.02	1.67	0.22			
8	1,000	1,500	1,250	64	505	2.67	21.08	287.43	2,102.04	1.06	7.75	1	2	1.69	3.39	21.09	25.09	0.09	0.10	7.34	1.19			
9	1,500	2,000	1,750	55	560	2.30	23.37	284.32	2,386.35	1.05	8.80	1	3	1.69	5.08	733.57	758.66	2.99	3.10	258.01	31.79			
10	2,000	2,500	2,250	44	604	1.84	25.21	367.16	2,753.51	1.35	10.15	0	3	0.00	5.08	0.00	758.66	0.00	3.10	0.00	27.55			
11	2,500	3,000	2,750	37	641	1.54	26.75	328.38	3,081.90	1.21	11.37	0	3	0.00	5.08	0.00	758.66	0.00	3.10	0.00	24.62			
12	3,000	4,000	3,500	88	729	3.67	30.43	591.09	3,672.99	2.18	13.55	1	4	1.69	6.78	48.88	807.54	0.20	3.30	8.27	21.99			
13	4,000	5,000	4,500	100	829	4.17	34.60	597.96	4,270.94	2.21	15.75	3	7	5.08	11.86	631.15	1,438.68	2.58	5.87	105.55	33.69			
14	5,000	7,500	6,250	163	992	6.80	41.40	1,687.71	5,958.66	6.22	21.97	5	12	8.47	20.34	4,439.80	5,878.49	18.12	23.99	263.07	98.65			
15	7,500	10,000	8,750	92	1,084	3.84	45.24	1,238.79	7,197.44	4.57	26.54	2	14	3.39	23.73	19.44	5,897.93	0.08	24.07	1.57	81.94			
16	10,000	20,000	15,000	372	1,456	15.53	60.77	5,530.04	12,727.48	20.39	46.94	15	29	25.42	49.15	3,660.86	9,558.79	14.94	39.01	66.20	75.10			
17	20,000	50,000	35,000	461	1,917	19.24	80.01	8,924.58	21,652.06	32.91	79.85	10	39	16.95	66.10	1,701.03	11,259.82	6.94	45.96	19.06	52.00			
18	50,000	100,000	75,000	224	2,141	9.35	89.36	2,685.53	24,337.60	9.90	89.75	8	47	13.56	79.66	30.41	11,290.23	0.12	46.08	1.13	46.39			
19	100,000	500,000	300,000	215	2,356	8.97	98.33	2,249.26	26,586.86	8.29	98.05	12	59	20.34	100.00	13,211.58	24,501.81	53.92	100.00	587.37	92.16			
20	500,000	UP		40	2,396	1.67	100.00	529.19	27,116.04	1.95	100.00	0	59	0.00	100.00	0.00	24,501.81	0.00	100.00	0.00	90.36			
				2,396					27,116.04					59					24,501.81					90.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2624 SIRAP FACTORIES (DISCOUNTS/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	15.76	15.76	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					15.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	33	33	6.25	6.25	97.53	97.53	6.93	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	36	0.57	6.82	0.75	98.29	0.05	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	45	1.70	8.52	3.96	102.25	0.28	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	54	1.70	10.23	8.37	110.62	0.59	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	57	0.57	10.80	2.13	112.74	0.15	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	68	2.08	12.88	4.38	117.13	0.31	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	12	80	2.27	15.15	13.88	131.01	0.99	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	95	2.84	17.99	19.95	150.96	1.42	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	23	118	4.36	22.35	33.65	184.61	2.39	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	25	143	4.73	27.08	28.64	213.26	2.03	15.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	30	173	5.68	32.77	14.89	228.15	1.06	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	24	197	4.55	37.31	50.75	278.89	3.60	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	207	1.89	39.20	17.78	296.67	1.26	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	56	263	10.61	49.81	128.12	424.79	9.10	30.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	20	283	3.79	53.60	49.47	474.26	3.51	33.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	57	340	10.80	64.39	330.44	804.70	23.47	57.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	94	434	17.80	82.20	227.06	1,031.75	16.13	73.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	35	469	6.63	88.83	113.05	1,144.81	8.03	81.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	33	502	6.25	95.08	240.34	1,385.15	17.07	98.38	1	1	100.00	100.00	9.05	9.05	100.00	100.00	3.77	0.65	
20	500,000	UP		26	528	4.92	100.00	22.78	1,407.93	1.62	100.00	0	0	0.00	100.00	0.00	9.05	0.00	100.00	0.00	0.64	
				528					1,407.93					1					9.05			0.64



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 264 WICKER WORK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	0.95	0.95	4.16	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	0.16	1.11	0.70	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	21.69	22.79	95.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					22.79					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 265 CORK GOODS FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.25	6.25	0.24	0.24	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.25	12.50	0.32	0.56	0.26	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.25	18.75	3.03	3.59	2.46	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	6.25	25.00	3.11	6.70	2.53	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	6.25	31.25	4.87	11.58	3.96	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	6.25	37.50	5.23	16.81	4.25	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	6.25	43.75	6.35	23.15	5.16	18.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	6.25	50.00	2.29	25.44	1.86	20.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	10	12.50	62.50	2.29	27.73	1.86	22.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	6.25	68.75	16.08	43.81	13.07	35.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	6.25	75.00	15.36	59.17	12.48	48.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	6.25	81.25	23.01	82.19	18.70	66.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	6.25	87.50	23.01	105.20	18.70	85.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	6.25	93.75	3.48	108.68	2.83	88.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	6.25	100.00	14.41	123.09	11.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					123.09					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 266 BROOMBRUSH AND PAINTBRUSH FACTORIES (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	3.09	3.09	0.19	0.19	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	12	4.32	7.41	0.89	1.08	0.15	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	15	1.85	9.26	1.07	2.16	0.18	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	19	2.47	11.73	1.87	4.03	0.32	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	28	5.56	17.28	0.75	4.78	0.13	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	41	8.02	25.31	10.86	15.64	1.84	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	53	7.41	32.72	7.18	22.82	1.22	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	55	1.23	33.95	6.07	28.89	1.03	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	62	4.32	38.27	20.94	49.83	3.56	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	64	1.23	39.51	3.31	53.14	0.56	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	68	2.47	41.98	12.99	66.13	2.21	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	80	7.41	49.38	91.77	157.90	15.59	26.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	91	6.79	56.17	13.70	171.60	2.33	29.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	28	119	17.28	73.46	62.45	234.05	10.61	39.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	129	6.17	79.63	95.61	329.66	16.24	56.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	139	6.17	85.80	162.47	492.13	27.60	83.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	161	13.58	99.38	71.46	563.59	12.14	95.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	162	0.62	100.00	25.00	588.59	4.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	162	0.00	100.00	0.00	588.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	162	0.00	100.00	0.00	588.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				162					588.59					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	41.67	41.67	0.25	0.25	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	7	16.67	58.33	0.79	1.04	2.41	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	8.33	66.67	0.55	1.59	1.69	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	8.33	75.00	1.26	2.85	3.84	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	8.33	83.33	3.56	6.40	10.86	19.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	8.33	91.67	13.30	19.71	40.63	60.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	8.33	100.00	13.04	32.74	39.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	32.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					32.74					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	19.51	19.51	36.19	36.19	2.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	42	6.10	25.61	1.75	37.94	0.10	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	47	3.05	28.66	0.12	38.05	0.01	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	53	3.66	32.32	2.73	40.79	0.16	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	55	1.22	33.54	2.32	43.11	0.14	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	58	1.83	35.37	6.08	49.20	0.36	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	59	0.61	35.98	2.16	51.36	0.13	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	61	1.22	37.20	3.77	55.13	0.22	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	62	0.61	37.80	6.41	61.54	0.38	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	63	0.61	38.41	33.12	94.66	1.97	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	65	1.22	39.63	8.29	102.95	0.49	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	66	0.61	40.24	8.44	111.39	0.50	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	67	0.61	40.85	11.44	122.82	0.68	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	72	3.05	43.90	66.83	189.65	3.98	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	73	0.61	44.51	31.57	221.22	1.88	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	80	4.27	48.78	148.43	369.65	8.84	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	99	11.59	60.37	385.08	754.72	22.93	44.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	32	131	19.51	79.88	436.87	1,191.60	26.02	70.97	4	4	80.00	80.00	8.07	8.07	6.72	6.72	1.85	0.68			
19	100,000	500,000	300,000	29	160	17.68	97.56	435.67	1,627.27	25.95	96.92	1	5	20.00	100.00	112.12	120.19	93.28	100.00	25.73	7.39			
20	500,000	UP		4	164	2.44	100.00	51.73	1,679.00	3.08	100.00	0	5	0.00	100.00	0.00	120.19	0.00	100.00	0.00	7.16			
				164					1,679.00					5					120.19					7.16



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 269 CHARCOAL PRODUCERS (DISCOUNT/ LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	8.72	8.72	4.21	4.21	0.21	0.21	1	1	20.00	20.00	148.84	148.84	1.37	1.37	3538.82	3538.82			
2	50	100	75	7	26	3.21	11.93	0.22	4.42	0.01	0.22	0	1	0.00	20.00	0.00	148.84	0.00	1.37	0.00	3365.75			
3	100	200	150	6	32	2.75	14.68	3.30	7.72	0.16	0.38	0	1	0.00	20.00	0.00	148.84	0.00	1.37	0.00	1927.29			
4	200	300	250	5	37	2.29	16.97	4.94	12.66	0.25	0.63	0	1	0.00	20.00	0.00	148.84	0.00	1.37	0.00	1175.51			
5	300	500	400	13	50	5.96	22.94	26.69	39.35	1.33	1.96	1	2	20.00	40.00	25.00	173.84	0.23	1.60	93.66	441.76			
6	500	750	625	7	57	3.21	26.15	8.12	47.47	0.40	2.36	0	2	0.00	40.00	0.00	173.84	0.00	1.60	0.00	366.19			
7	750	1,000	875	5	62	2.29	28.44	89.51	136.98	4.45	6.82	0	2	0.00	40.00	0.00	173.84	0.00	1.60	0.00	126.91			
8	1,000	1,500	1,250	9	71	4.13	32.57	27.28	164.26	1.36	8.17	0	2	0.00	40.00	0.00	173.84	0.00	1.60	0.00	105.84			
9	1,500	2,000	1,750	12	83	5.50	38.07	42.77	207.02	2.13	10.30	0	2	0.00	40.00	0.00	173.84	0.00	1.60	0.00	83.97			
10	2,000	2,500	2,250	4	87	1.83	39.91	20.95	227.97	1.04	11.34	0	2	0.00	40.00	0.00	173.84	0.00	1.60	0.00	76.26			
11	2,500	3,000	2,750	10	97	4.59	44.50	37.24	265.21	1.85	13.20	0	2	0.00	40.00	0.00	173.84	0.00	1.60	0.00	65.55			
12	3,000	4,000	3,500	17	114	7.80	52.29	82.57	347.78	4.11	17.30	0	2	0.00	40.00	0.00	173.84	0.00	1.60	0.00	49.99			
13	4,000	5,000	4,500	20	134	9.17	61.47	132.18	479.95	6.58	23.88	0	2	0.00	40.00	0.00	173.84	0.00	1.60	0.00	36.22			
14	5,000	7,500	6,250	12	146	5.50	66.97	192.22	672.18	9.56	33.44	1	3	20.00	60.00	145.53	319.37	1.34	2.94	75.71	47.51			
15	7,500	10,000	8,750	7	153	3.21	70.18	77.14	749.31	3.84	37.28	0	3	0.00	60.00	0.00	319.37	0.00	2.94	0.00	42.62			
16	10,000	20,000	15,000	26	179	11.93	82.11	688.17	1,437.48	34.24	71.52	0	3	0.00	60.00	0.00	319.37	0.00	2.94	0.00	22.22			
17	20,000	50,000	35,000	27	206	12.39	94.50	346.71	1,784.19	17.25	88.77	1	4	20.00	80.00	1,300.00	1,619.37	11.97	14.90	374.95	90.76			
18	50,000	100,000	75,000	4	210	1.83	96.33	23.74	1,807.93	1.18	89.96	0	4	0.00	80.00	0.00	1,619.37	0.00	14.90	0.00	89.57			
19	100,000	500,000	300,000	7	217	3.21	99.54	201.80	2,009.73	10.04	100.00	1	5	20.00	100.00	9,245.52	10,864.89	85.10	100.00	4581.55	540.61			
20	500,000	UP		1	218	0.46	100.00	0.07	2,009.80	0.00	100.00	0	5	0.00	100.00	0.00	10,864.89	0.00	100.00	0.00	540.60			
				218					2,009.80					5					10,864.89					540.60



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2699

OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.57	3.57	0.73	0.73	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	1.79	5.36	1.61	2.34	0.40	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.79	7.14	1.61	3.94	0.40	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.79	8.93	1.06	5.00	0.26	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	1.79	10.71	6.36	11.36	1.59	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	1.79	12.50	5.63	16.99	1.41	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	1.79	14.29	15.55	32.54	3.89	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	1.79	16.07	14.81	47.35	3.70	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	1.79	17.86	9.23	56.58	2.31	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	1.79	19.64	1.22	57.80	0.31	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	1.79	21.43	1.83	59.63	0.46	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	17	8.93	30.36	4.96	64.59	1.24	16.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	19	3.57	33.93	1.79	66.38	0.45	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	22	5.36	39.29	21.04	87.43	5.26	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	23	1.79	41.07	13.68	101.10	3.42	25.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	31	14.29	55.36	77.82	178.92	19.45	44.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	44	23.21	78.57	126.53	305.46	31.63	76.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	56	21.43	100.00	94.56	400.02	23.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	400.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	56	0.00	100.00	0.00	400.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				56					400.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	7.03	7.03	81.54	81.54	8.22	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	14	0.54	7.57	0.49	82.03	0.05	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	15	0.54	8.11	0.25	82.29	0.03	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	0.54	8.65	0.54	82.82	0.05	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	17	0.54	9.19	0.61	83.43	0.06	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	26	4.86	14.05	6.82	90.25	0.69	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	39	7.03	21.08	10.20	100.45	1.03	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	48	4.86	25.95	25.44	125.89	2.56	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	55	3.78	29.73	14.43	140.32	1.45	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	63	4.32	34.05	20.26	160.58	2.04	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	68	2.70	36.76	9.07	169.65	0.91	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	75	3.78	40.54	26.73	196.39	2.69	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	84	4.86	45.41	32.35	228.74	3.26	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	95	5.95	51.35	71.84	300.57	7.24	30.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	103	4.32	55.68	46.99	347.56	4.74	35.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	130	14.59	70.27	190.06	537.62	19.16	54.20	1	1	100.00	100.00	431.10	431.10	100.00	100.00	226.82	80.19			
17	20,000	50,000	35,000	40	170	21.62	91.89	377.38	915.00	38.04	92.24	0	1	0.00	100.00	0.00	431.10	0.00	100.00	0.00	47.11			
18	50,000	100,000	75,000	7	177	3.78	95.68	67.23	982.23	6.78	99.02	0	1	0.00	100.00	0.00	431.10	0.00	100.00	0.00	43.89			
19	100,000	500,000	300,000	2	179	1.08	96.76	3.04	985.26	0.31	99.32	0	1	0.00	100.00	0.00	431.10	0.00	100.00	0.00	43.75			
20	500,000	UP		6	185	3.24	100.00	6.70	991.96	0.68	100.00	0	1	0.00	100.00	0.00	431.10	0.00	100.00	0.00	43.46			
				185					991.96					1					431.10					43.46



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	0.43	0.43	1.96	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	0.08	0.51	0.35	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	21.65	22.16	97.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					22.16					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2701 CORN MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	46	46	8.07	8.07	31.33	31.33	2.14	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	55	1.58	9.65	0.25	31.58	0.02	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	65	1.75	11.40	2.63	34.21	0.18	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	86	3.68	15.09	1.39	35.60	0.10	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	91	0.88	15.96	2.71	38.31	0.19	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	102	1.93	17.89	3.35	41.66	0.23	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	107	0.88	18.77	3.35	45.01	0.23	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	116	1.58	20.35	9.35	54.36	0.64	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	128	2.11	22.46	7.37	61.73	0.50	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	147	3.33	25.79	13.26	74.99	0.91	5.13	1	1	11.11	11.11	11.82	11.82	2.99	2.99	89.09	15.76			
11	2,500	3,000	2,750	16	163	2.81	28.60	30.28	105.27	2.07	7.20	0	1	0.00	11.11	0.00	11.82	0.00	2.99	0.00	11.22			
12	3,000	4,000	3,500	25	188	4.39	32.98	40.48	145.75	2.77	9.97	2	3	22.22	33.33	36.75	48.57	9.29	12.28	90.79	33.32			
13	4,000	5,000	4,500	40	228	7.02	40.00	55.93	201.69	3.83	13.80	0	3	0.00	33.33	0.00	48.57	0.00	12.28	0.00	24.08			
14	5,000	7,500	6,250	44	272	7.72	47.72	82.79	284.47	5.66	19.46	1	4	11.11	44.44	193.14	241.71	48.84	61.12	233.31	84.97			
15	7,500	10,000	8,750	31	303	5.44	53.16	78.93	363.40	5.40	24.86	2	6	22.22	66.67	30.76	272.47	7.78	68.89	38.97	74.98			
16	10,000	20,000	15,000	90	393	15.79	68.95	258.75	622.15	17.70	42.56	2	8	22.22	88.89	20.50	292.97	5.18	74.08	7.92	47.09			
17	20,000	50,000	35,000	104	497	18.25	87.19	414.71	1,036.86	28.37	70.93	1	9	11.11	100.00	102.52	395.49	25.92	100.00	24.72	38.14			
18	50,000	100,000	75,000	45	542	7.89	95.09	316.15	1,353.01	21.63	92.55	0	9	0.00	100.00	0.00	395.49	0.00	100.00	0.00	29.23			
19	100,000	500,000	300,000	19	561	3.33	98.42	87.98	1,440.98	6.02	98.57	0	9	0.00	100.00	0.00	395.49	0.00	100.00	0.00	27.45			
20	500,000	UP		9	570	1.58	100.00	20.91	1,461.90	1.43	100.00	0	9	0.00	100.00	0.00	395.49	0.00	100.00	0.00	27.05			
				570					1,461.90					9					395.49					27.05



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2702 FODDER MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	68	68	4.61	4.61	134.11	134.11	2.86	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	72	0.27	4.88	1.06	135.17	0.02	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	93	1.42	6.31	2.51	137.68	0.05	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	105	0.81	7.12	0.65	138.33	0.01	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	57	162	3.87	10.99	12.66	150.99	0.27	3.22	1	1	4.76	4.76	1.03	1.03	0.02	0.02	8.11	0.68			
6	500	750	625	27	189	1.83	12.82	15.01	166.01	0.32	3.54	0	1	0.00	4.76	0.00	1.03	0.00	0.02	0.00	0.62			
7	750	1,000	875	14	203	0.95	13.77	14.29	180.30	0.30	3.84	0	1	0.00	4.76	0.00	1.03	0.00	0.02	0.00	0.57			
8	1,000	1,500	1,250	18	221	1.22	14.99	26.73	207.03	0.57	4.41	0	1	0.00	4.76	0.00	1.03	0.00	0.02	0.00	0.50			
9	1,500	2,000	1,750	10	231	0.68	15.67	8.95	215.98	0.19	4.60	0	1	0.00	4.76	0.00	1.03	0.00	0.02	0.00	0.48			
10	2,000	2,500	2,250	27	258	1.83	17.50	13.05	229.03	0.28	4.88	0	1	0.00	4.76	0.00	1.03	0.00	0.02	0.00	0.45			
11	2,500	3,000	2,750	21	279	1.42	18.93	44.86	273.89	0.96	5.84	0	1	0.00	4.76	0.00	1.03	0.00	0.02	0.00	0.37			
12	3,000	4,000	3,500	44	323	2.99	21.91	58.81	332.70	1.25	7.09	0	1	0.00	4.76	0.00	1.03	0.00	0.02	0.00	0.31			
13	4,000	5,000	4,500	31	354	2.10	24.02	42.61	375.30	0.91	8.00	0	1	0.00	4.76	0.00	1.03	0.00	0.02	0.00	0.27			
14	5,000	7,500	6,250	59	413	4.00	28.02	140.22	515.52	2.99	10.98	0	1	0.00	4.76	0.00	1.03	0.00	0.02	0.00	0.20			
15	7,500	10,000	8,750	59	472	4.00	32.02	183.93	699.46	3.92	14.90	0	1	0.00	4.76	0.00	1.03	0.00	0.02	0.00	0.15			
16	10,000	20,000	15,000	165	637	11.19	43.22	758.60	1,458.06	16.16	31.07	4	5	19.05	23.81	172.14	173.16	2.93	2.95	22.69	11.88			
17	20,000	50,000	35,000	199	836	13.50	56.72	925.00	2,383.06	19.71	50.78	2	7	9.52	33.33	22.39	195.56	0.38	3.33	2.42	8.21			
18	50,000	100,000	75,000	194	1,030	13.16	69.88	845.69	3,228.75	18.02	68.80	4	11	19.05	52.38	344.96	540.51	5.87	9.19	40.79	16.74			
19	100,000	500,000	300,000	374	1,404	25.37	95.25	1,378.82	4,607.57	29.38	98.18	9	20	42.86	95.24	5,334.39	5,874.90	90.73	99.93	386.88	127.51			
20	500,000	UP		70	1,474	4.75	100.00	85.42	4,692.99	1.82	100.00	1	21	4.76	100.00	4.32	5,879.22	0.07	100.00	5.05	125.28			
				1,474					4,692.99					21					5,879.22					125.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2703 GAPLEK MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	13.49	13.49	0.38	0.38	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	28	8.73	22.22	0.36	0.02	0.11	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	36	6.35	28.57	0.63	0.61	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	42	4.76	33.33	1.38	1.99	0.43	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	52	7.94	41.27	4.00	5.99	1.24	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	61	7.14	48.41	4.14	10.13	1.28	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	65	3.17	51.59	1.58	11.71	0.49	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	67	1.59	53.17	4.03	15.74	1.25	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	78	8.73	61.90	12.66	28.40	3.91	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	79	0.79	62.70	2.00	30.40	0.62	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	83	3.17	65.87	8.39	38.79	2.59	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	87	3.17	69.05	18.74	57.53	5.79	17.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	91	3.17	72.22	23.39	80.92	7.23	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	101	7.94	80.16	38.48	119.40	11.90	36.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	104	2.38	82.54	24.89	144.29	7.70	44.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	111	5.56	88.10	45.01	189.30	13.92	58.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	122	8.73	96.83	82.67	271.98	25.56	84.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	124	1.59	98.41	50.13	322.11	15.50	99.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	126	1.59	100.00	1.29	323.40	0.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	126	0.00	100.00	0.00	323.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				126					323.40					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	18.75	18.75	0.14	0.14	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.25	25.00	1.01	1.15	0.46	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.25	31.25	3.07	4.21	1.40	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.25	37.50	4.51	8.72	2.06	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	6.25	43.75	6.59	15.31	3.02	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.25	50.00	7.43	22.74	3.40	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	6.25	56.25	10.77	33.52	4.93	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	6.25	62.50	5.08	38.59	2.32	17.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	6.25	68.75	7.22	45.81	3.30	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	6.25	75.00	4.03	49.84	1.85	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	6.25	81.25	4.90	54.74	2.24	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	6.25	87.50	56.20	110.95	25.73	50.78	1	1	100.00	100.00	35.90	35.90	100.00	100.00	63.87	32.36	
13	4,000	5,000	4,500	1	15	6.25	93.75	38.97	149.92	17.84	68.62	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	23.95	
14	5,000	7,500	6,250	1	16	6.25	100.00	68.55	218.48	31.38	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.43	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	218.48	0.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.43	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	218.48	0.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.43	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	218.48	0.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.43	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	218.48	0.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.43	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	218.48	0.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.43	
20	500,000	UP		0	16	0.00	100.00	0.00	218.48	0.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.43	
				16					218.48					1					35.90			16.43



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	67	67	9.50	9.50	80.54	80.54	2.71	2.71	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	72	0.71	10.21	0.59	81.13	0.02	2.73	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	86	1.99	12.20	5.29	86.42	0.18	2.91	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	100	1.99	14.18	21.19	107.61	0.71	3.63	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	114	1.99	16.17	6.12	113.73	0.21	3.83	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	131	2.41	18.58	13.27	127.00	0.45	4.28	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	144	1.84	20.43	11.45	138.45	0.39	4.67	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	166	3.12	23.55	20.26	158.71	0.68	5.35	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	177	1.56	25.11	12.22	170.93	0.41	5.76	1	1	14.29	14.29	1,197.46	1,197.46	65.86	65.86	9795.96	700.54			
10	2,000	2,500	2,250	21	198	2.98	28.09	17.18	188.12	0.58	6.34	0	1	0.00	14.29	0.00	1,197.46	0.00	65.86	0.00	636.55			
11	2,500	3,000	2,750	6	204	0.85	28.94	22.67	210.79	0.76	7.11	0	1	0.00	14.29	0.00	1,197.46	0.00	65.86	0.00	568.08			
12	3,000	4,000	3,500	17	221	2.41	31.35	39.15	249.94	1.32	8.43	0	1	0.00	14.29	0.00	1,197.46	0.00	65.86	0.00	479.10			
13	4,000	5,000	4,500	27	248	3.83	35.18	52.07	302.01	1.76	10.18	0	1	0.00	14.29	0.00	1,197.46	0.00	65.86	0.00	396.50			
14	5,000	7,500	6,250	38	286	5.39	40.57	167.37	469.38	5.64	15.82	1	2	14.29	28.57	63.15	1,260.61	3.47	69.34	37.73	268.57			
15	7,500	10,000	8,750	19	305	2.70	43.26	78.75	548.13	2.65	18.48	1	3	14.29	42.86	413.67	1,674.28	22.75	92.09	525.26	305.45			
16	10,000	20,000	15,000	76	381	10.78	54.04	463.06	1,011.19	15.61	34.09	1	4	14.29	57.14	14.08	1,688.36	0.77	92.86	3.04	166.97			
17	20,000	50,000	35,000	97	478	13.76	67.80	713.79	1,724.99	24.06	58.15	1	5	14.29	71.43	0.00	1,688.36	0.00	92.86	0.00	97.88			
18	50,000	100,000	75,000	66	544	9.36	77.16	463.99	2,188.98	15.64	73.79	0	5	0.00	71.43	0.00	1,688.36	0.00	92.86	0.00	77.13			
19	100,000	500,000	300,000	105	649	14.89	92.06	562.60	2,751.58	18.96	92.75	2	7	28.57	100.00	129.79	1,818.14	7.14	100.00	23.07	66.08			
20	500,000	UP		56	705	7.94	100.00	215.06	2,966.64	7.25	100.00	0	7	0.00	100.00	0.00	1,818.14	0.00	100.00	0.00	61.29			
				705					2,966.64					7					1,818.14					61.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2708 MIXED

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	15.49	15.49	35.81	35.81	5.43	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	1.41	16.90	0.08	35.89	0.01	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	16	5.63	22.54	2.36	38.25	0.36	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	1.41	23.94	0.46	38.70	0.07	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	20	4.23	28.17	3.13	41.84	0.47	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	22	2.82	30.99	2.99	44.82	0.45	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	1.41	32.39	1.64	46.47	0.25	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	26	4.23	36.62	9.67	56.14	1.47	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	30	5.63	42.25	16.54	72.67	2.51	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	32	2.82	45.07	10.68	83.35	1.62	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	35	4.23	49.30	17.07	100.42	2.59	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	40	7.04	56.34	24.55	124.97	3.72	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	42	2.82	59.15	17.31	142.28	2.62	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	47	7.04	66.20	66.13	208.41	10.02	31.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	55	11.27	77.46	73.84	282.25	11.19	42.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	68	18.31	95.77	257.59	539.83	39.03	81.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	69	1.41	97.18	50.00	589.83	7.58	89.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	70	1.41	98.59	26.68	616.51	4.04	93.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	71	1.41	100.00	43.39	659.90	6.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	71	0.00	100.00	0.00	659.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				71					659.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	648	648	13.42	13.42	50.10	50.10	0.62	0.62	2	2	22.22	22.22	140.91	140.91	8.69	8.69	281.26	281.26			
2	50	100	75	530	1,178	10.97	24.39	73.24	123.34	0.90	1.52	0	2	0.00	22.22	0.00	140.91	0.00	8.69	0.00	114.24			
3	100	200	150	752	1,930	15.57	39.96	200.23	323.57	2.47	3.98	0	2	0.00	22.22	0.00	140.91	0.00	8.69	0.00	43.55			
4	200	300	250	456	2,386	9.44	49.40	177.51	501.08	2.19	6.17	0	2	0.00	22.22	0.00	140.91	0.00	8.69	0.00	28.12			
5	300	500	400	463	2,849	9.59	58.99	291.96	793.04	3.59	9.76	1	3	11.11	33.33	18.04	158.95	1.11	9.80	6.18	20.04			
6	500	750	625	291	3,140	6.02	65.01	279.47	1,072.51	3.44	13.21	1	4	11.11	44.44	170.65	329.60	10.52	20.33	61.06	30.73			
7	750	1,000	875	189	3,329	3.91	68.92	255.69	1,328.19	3.15	16.35	0	4	0.00	44.44	0.00	329.60	0.00	20.33	0.00	24.82			
8	1,000	1,500	1,250	235	3,564	4.87	73.79	356.66	1,684.86	4.39	20.74	0	4	0.00	44.44	0.00	329.60	0.00	20.33	0.00	19.56			
9	1,500	2,000	1,750	188	3,752	3.89	77.68	384.13	2,068.99	4.73	25.47	1	5	11.11	55.56	1,075.50	1,405.10	66.33	86.65	279.98	67.91			
10	2,000	2,500	2,250	114	3,866	2.36	80.04	267.06	2,336.05	3.29	28.76	0	5	0.00	55.56	0.00	1,405.10	0.00	86.65	0.00	60.15			
11	2,500	3,000	2,750	102	3,968	2.11	82.15	272.35	2,608.41	3.35	32.12	0	5	0.00	55.56	0.00	1,405.10	0.00	86.65	0.00	53.87			
12	3,000	4,000	3,500	156	4,124	3.23	85.38	500.04	3,108.45	6.16	38.27	0	5	0.00	55.56	0.00	1,405.10	0.00	86.65	0.00	45.20			
13	4,000	5,000	4,500	107	4,231	2.22	87.60	393.59	3,502.04	4.85	43.12	0	5	0.00	55.56	0.00	1,405.10	0.00	86.65	0.00	40.12			
14	5,000	7,500	6,250	161	4,392	3.33	90.93	786.30	4,288.34	9.68	52.80	1	6	11.11	66.67	2.50	1,407.60	0.15	86.81	0.32	32.82			
15	7,500	10,000	8,750	108	4,500	2.24	93.17	683.42	4,971.76	8.41	61.21	0	6	0.00	66.67	0.00	1,407.60	0.00	86.81	0.00	28.31			
16	10,000	20,000	15,000	171	4,671	3.54	96.71	1,393.60	6,365.37	17.16	78.37	1	7	11.11	77.78	18.99	1,426.59	1.17	87.98	1.36	22.41			
17	20,000	50,000	35,000	88	4,759	1.82	98.53	992.97	7,358.34	12.23	90.60	1	8	11.11	88.89	2.85	1,429.44	0.18	88.16	0.29	19.43			
18	50,000	100,000	75,000	46	4,805	0.95	99.48	564.77	7,923.11	6.95	97.55	1	9	11.11	100.00	192.05	1,621.49	11.84	100.00	34.01	20.47			
19	100,000	500,000	300,000	23	4,828	0.48	99.96	195.42	8,118.53	2.41	99.96	0	9	0.00	100.00	0.00	1,621.49	0.00	100.00	0.00	19.97			
20	500,000	UP		2	4,830	0.04	100.00	3.28	8,121.80	0.04	100.00	0	9	0.00	100.00	0.00	1,621.49	0.00	100.00	0.00	19.96			
				4,830					8,121.80					9					1,621.49					19.96



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	1.79	1.79	0.16	0.16	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	0.89	2.68	0.05	0.21	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	0.89	3.57	0.61	0.82	0.15	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	0.89	4.46	0.69	1.51	0.17	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	0.89	5.36	2.36	3.87	0.59	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	0.89	6.25	0.01	3.88	0.00	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	0.89	7.14	0.48	4.36	0.12	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	0.89	8.04	1.61	5.96	0.40	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	0.89	8.93	0.10	6.06	0.02	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	0.89	9.82	6.48	12.54	1.62	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	2	1.79	11.61	6.37	18.91	1.59	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	0.89	12.50	5.14	24.05	1.28	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	0.89	13.39	6.17	30.22	1.54	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	0.89	14.29	1.75	31.98	0.44	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	4	3.57	17.86	25.50	57.48	6.36	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	22	19.64	37.50	35.87	93.35	8.95	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	19	16.96	54.46	82.69	176.04	20.62	43.91	3	3	30.00	30.00	92.50	92.50	26.90	26.90	111.87	52.55				
18	50,000	100,000	75,000	15	13.39	67.86	53.45	229.48	13.33	57.24	1	4	10.00	40.00	0.00	92.50	0.00	26.90	0.00	40.31				
19	100,000	500,000	300,000	22	19.64	87.50	93.99	323.47	23.44	80.68	3	7	30.00	70.00	224.08	316.58	65.16	92.06	238.41	97.87				
20	500,000	UP		14	112	100.00	77.45	400.92	19.32	100.00	3	10	30.00	100.00	27.30	343.88	7.94	100.00	35.24	85.77				
				112					400.92					10					343.88					85.77



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	9.69	9.69	64.85	64.85	4.19	4.19	1	1	7.14	7.14	8.55	8.55	0.11	0.11	13.18	13.18			
2	50	100	75	5	58	0.91	10.60	0.84	65.69	0.05	4.25	0	1	0.00	7.14	0.00	8.55	0.00	0.11	0.00	13.01			
3	100	200	150	13	71	2.38	12.98	2.94	68.63	0.19	4.44	0	1	0.00	7.14	0.00	8.55	0.00	0.11	0.00	12.46			
4	200	300	250	11	82	2.01	14.99	0.63	69.26	0.04	4.48	0	1	0.00	7.14	0.00	8.55	0.00	0.11	0.00	12.34			
5	300	500	400	10	92	1.83	16.82	1.16	70.42	0.08	4.55	0	1	0.00	7.14	0.00	8.55	0.00	0.11	0.00	12.14			
6	500	750	625	6	98	1.10	17.92	1.13	71.55	0.07	4.63	0	1	0.00	7.14	0.00	8.55	0.00	0.11	0.00	11.95			
7	750	1,000	875	7	105	1.28	19.20	3.58	75.13	0.23	4.86	0	1	0.00	7.14	0.00	8.55	0.00	0.11	0.00	11.38			
8	1,000	1,500	1,250	11	116	2.01	21.21	3.16	78.29	0.20	5.06	1	2	7.14	14.29	67.50	76.05	0.85	0.96	2135.92	97.14			
9	1,500	2,000	1,750	7	123	1.28	22.49	0.56	78.85	0.04	5.10	0	2	0.00	14.29	0.00	76.05	0.00	0.96	0.00	96.45			
10	2,000	2,500	2,250	3	126	0.55	23.03	9.80	88.64	0.63	5.73	0	2	0.00	14.29	0.00	76.05	0.00	0.96	0.00	85.79			
11	2,500	3,000	2,750	6	132	1.10	24.13	14.02	102.67	0.91	6.64	0	2	0.00	14.29	0.00	76.05	0.00	0.96	0.00	74.07			
12	3,000	4,000	3,500	5	137	0.91	25.05	17.19	119.85	1.11	7.75	0	2	0.00	14.29	0.00	76.05	0.00	0.96	0.00	63.45			
13	4,000	5,000	4,500	3	140	0.55	25.59	10.70	130.55	0.69	8.44	0	2	0.00	14.29	0.00	76.05	0.00	0.96	0.00	58.25			
14	5,000	7,500	6,250	11	151	2.01	27.61	43.15	173.70	2.79	11.23	1	3	7.14	21.43	5.48	81.53	0.07	1.03	12.70	46.94			
15	7,500	10,000	8,750	2	153	0.37	27.97	1.60	175.30	0.10	11.33	0	3	0.00	21.43	0.00	81.53	0.00	1.03	0.00	46.51			
16	10,000	20,000	15,000	14	167	2.56	30.53	45.26	220.56	2.93	14.26	0	3	0.00	21.43	0.00	81.53	0.00	1.03	0.00	36.96			
17	20,000	50,000	35,000	60	227	10.97	41.50	291.38	511.94	18.84	33.10	1	4	7.14	28.57	3.66	85.19	0.05	1.08	1.26	16.64			
18	50,000	100,000	75,000	36	263	6.58	48.08	161.34	673.27	10.43	43.53	0	4	0.00	28.57	0.00	85.19	0.00	1.08	0.00	12.65			
19	100,000	500,000	300,000	141	404	25.78	73.86	448.72	1,121.99	29.01	72.55	4	8	28.57	57.14	3,837.47	3,922.66	48.53	49.61	855.20	349.62			
20	500,000	UP		143	547	26.14	100.00	424.57	1,546.56	27.45	100.00	6	14	42.86	100.00	3,983.99	7,906.65	50.39	100.00	938.37	511.24			
				547					1,546.56					14					7,906.65					511.24



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	16.94	16.94	174.82	174.82	18.45	18.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	26	4.03	20.97	0.07	174.89	0.01	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	34	6.45	27.42	1.90	176.79	0.20	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	38	3.23	30.65	2.48	179.27	0.26	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	40	1.61	32.26	0.79	180.06	0.08	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	42	1.61	33.87	0.48	180.54	0.05	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	45	2.42	36.29	3.67	184.21	0.39	19.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	46	0.81	37.10	1.58	185.78	0.17	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	47	0.81	37.90	2.29	188.08	0.24	19.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	48	0.81	38.71	3.05	191.12	0.32	20.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	49	0.81	39.52	5.34	196.46	0.56	20.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	50	0.81	40.32	0.09	196.55	0.01	20.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	51	0.81	41.13	0.13	196.68	0.01	20.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	52	0.81	41.94	10.00	206.68	1.06	21.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	53	0.81	42.74	0.48	207.16	0.05	21.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	55	1.61	44.35	14.09	221.24	1.49	23.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	67	9.68	54.03	119.06	340.30	12.57	35.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	74	5.65	59.68	108.80	449.10	11.48	47.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	99	20.16	79.84	244.93	694.03	25.85	73.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		25	124	20.16	100.00	253.40	947.43	26.75	100.00	1	1	100.00	100.00	28.17	28.17	100.00	100.00	11.12	2.97
				124				947.43				1				28.17				2.97	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	7.35	7.35	76.61	76.61	3.54	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	59	1.68	9.04	0.05	76.66	0.00	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	80	3.22	12.25	0.34	77.00	0.02	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	25	105	3.83	16.08	1.03	78.03	0.05	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	43	148	6.58	22.66	3.60	81.64	0.17	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	164	2.45	25.11	1.90	83.54	0.09	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	178	2.14	27.26	4.04	87.58	0.19	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	202	3.68	30.93	13.39	100.96	0.62	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	218	2.45	33.38	13.62	114.58	0.63	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	238	3.06	36.45	18.70	133.28	0.86	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	253	2.30	38.74	24.48	157.76	1.13	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	270	2.60	41.35	38.19	195.95	1.76	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	20	290	3.06	44.41	63.71	259.66	2.94	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	330	6.13	50.54	164.08	423.74	7.58	19.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	351	3.22	53.75	110.11	533.85	5.09	24.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	66	417	10.11	63.86	409.19	943.03	18.90	43.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	58	475	8.88	72.74	267.97	1,211.00	12.38	55.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	58	533	8.88	81.62	299.43	1,510.43	13.83	69.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	69	602	10.57	92.19	481.25	1,991.68	22.23	92.01	3	3	27.27	27.27	107.56	107.56	34.52	34.52	22.35	5.40			
20	500,000	UP		51	653	7.81	100.00	172.85	2,164.53	7.99	100.00	8	11	72.73	100.00	204.06	311.62	65.48	100.00	118.06	14.40			
				653					2,164.53					11					311.62					14.40



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.19	0.19	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	1.32	1.51	10.43	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	1.46	2.97	11.59	23.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	7.58	10.56	60.00	83.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	2.08	12.64	16.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	12.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				12.64		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	11.54	11.54	3.73	3.73	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.96	12.50	0.15	3.87	0.03	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	21	7.69	20.19	5.11	8.98	1.06	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	28	6.73	26.92	4.50	13.48	0.93	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	33	4.81	31.73	5.00	18.48	1.04	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	42	8.65	40.38	10.17	28.65	2.11	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	45	2.88	43.27	3.42	32.06	0.71	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	55	9.62	52.88	11.48	43.55	2.38	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	58	2.88	55.77	5.82	49.36	1.21	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	62	3.85	59.62	10.36	59.73	2.15	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	64	1.92	61.54	10.25	69.97	2.13	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	66	1.92	63.46	10.40	80.38	2.16	16.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	75	8.65	72.12	34.41	114.79	7.14	23.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	79	3.85	75.96	31.41	146.19	6.51	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	80	0.96	76.92	12.80	158.99	2.65	32.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	86	5.77	82.69	115.56	274.55	23.96	56.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	97	10.58	93.27	92.77	367.31	19.24	76.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	103	5.77	99.04	86.42	453.73	17.92	94.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	104	0.96	100.00	28.48	482.21	5.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	104	0.00	100.00	0.00	482.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				104					482.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	235	235	5.90	5.90	220.77	220.77	2.46	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	94	329	2.36	8.26	16.97	237.74	0.19	2.65	1	1	8.33	8.33	1.78	1.78	0.19	0.19	10.46	0.75			
3	100	200	150	261	590	6.55	14.81	67.19	304.94	0.75	3.39	0	1	0.00	8.33	0.00	1.78	0.00	0.19	0.00	0.58			
4	200	300	250	271	861	6.80	21.61	95.46	400.39	1.06	4.45	0	1	0.00	8.33	0.00	1.78	0.00	0.19	0.00	0.44			
5	300	500	400	296	1,157	7.43	29.04	129.86	530.25	1.44	5.90	0	1	0.00	8.33	0.00	1.78	0.00	0.19	0.00	0.33			
6	500	750	625	329	1,486	8.26	37.30	261.93	792.18	2.91	8.81	1	2	8.33	16.67	6.04	7.82	0.64	0.83	2.31	0.99			
7	750	1,000	875	351	1,837	8.81	46.11	408.18	1,200.36	4.54	13.35	0	2	0.00	16.67	0.00	7.82	0.00	0.83	0.00	0.65			
8	1,000	1,500	1,250	517	2,354	12.98	59.09	843.74	2,044.10	9.39	22.74	2	4	16.67	33.33	10.84	18.66	1.15	1.99	1.29	0.91			
9	1,500	2,000	1,750	252	2,606	6.33	65.41	404.48	2,448.58	4.50	27.24	1	5	8.33	41.67	189.36	208.02	20.15	22.13	46.82	8.50			
10	2,000	2,500	2,250	199	2,805	4.99	70.41	237.87	2,686.46	2.65	29.89	0	5	0.00	41.67	0.00	208.02	0.00	22.13	0.00	7.74			
11	2,500	3,000	2,750	159	2,964	3.99	74.40	502.87	3,189.32	5.59	35.48	0	5	0.00	41.67	0.00	208.02	0.00	22.13	0.00	6.52			
12	3,000	4,000	3,500	137	3,101	3.44	77.84	307.97	3,497.29	3.43	38.91	0	5	0.00	41.67	0.00	208.02	0.00	22.13	0.00	5.95			
13	4,000	5,000	4,500	121	3,222	3.04	80.87	418.39	3,915.68	4.65	43.56	0	5	0.00	41.67	0.00	208.02	0.00	22.13	0.00	5.31			
14	5,000	7,500	6,250	136	3,358	3.41	84.29	521.31	4,436.99	5.80	49.36	0	5	0.00	41.67	0.00	208.02	0.00	22.13	0.00	4.69			
15	7,500	10,000	8,750	57	3,415	1.43	85.72	462.81	4,899.80	5.15	54.51	0	5	0.00	41.67	0.00	208.02	0.00	22.13	0.00	4.25			
16	10,000	20,000	15,000	154	3,569	3.87	89.58	1,269.65	6,169.45	14.13	68.64	3	8	25.00	66.67	162.45	370.48	17.28	39.42	12.80	6.01			
17	20,000	50,000	35,000	120	3,689	3.01	92.60	1,146.91	7,316.36	12.76	81.40	0	8	0.00	66.67	0.00	370.48	0.00	39.42	0.00	5.06			
18	50,000	100,000	75,000	97	3,786	2.43	95.03	404.94	7,721.29	4.51	85.90	1	9	8.33	75.00	36.92	407.40	3.93	43.35	9.12	5.28			
19	100,000	500,000	300,000	118	3,904	2.96	97.99	1,142.92	8,864.21	12.72	98.62	0	9	0.00	75.00	0.00	407.40	0.00	43.35	0.00	4.60			
20	500,000	UP		80	3,984	2.01	100.00	124.11	8,988.32	1.38	100.00	3	12	25.00	100.00	532.50	939.90	56.65	100.00	429.06	10.46			
				3,984					8,988.32					12					939.90					10.46



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2723

PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	308	308	12.52	12.52	229.34	229.34	2.91	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	191	499	7.76	20.28	32.72	262.06	0.42	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	218	717	8.86	29.15	75.51	337.57	0.96	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	159	876	6.46	35.61	84.14	421.72	1.07	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	170	1,046	6.91	42.52	128.54	550.26	1.63	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	125	1,171	5.08	47.60	152.76	703.01	1.94	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	105	1,276	4.27	51.87	179.07	882.08	2.27	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	129	1,405	5.24	57.11	258.57	1,140.65	3.28	14.48	1	1	14.29	14.29	1,002.13	1,002.13	37.10	37.10	387.56	87.86			
9	1,500	2,000	1,750	95	1,500	3.86	60.98	235.97	1,376.63	3.00	17.48	1	2	14.29	28.57	1,190.86	2,192.99	44.09	81.19	504.66	159.30			
10	2,000	2,500	2,250	66	1,566	2.68	63.66	239.00	1,615.63	3.03	20.51	1	3	14.29	42.86	3.36	2,196.35	0.12	81.32	1.41	135.94			
11	2,500	3,000	2,750	60	1,626	2.44	66.10	219.39	1,835.01	2.79	23.29	0	3	0.00	42.86	0.00	2,196.35	0.00	81.32	0.00	119.69			
12	3,000	4,000	3,500	71	1,697	2.89	68.98	365.15	2,200.16	4.64	27.93	0	3	0.00	42.86	0.00	2,196.35	0.00	81.32	0.00	99.83			
13	4,000	5,000	4,500	58	1,755	2.36	71.34	393.63	2,593.79	5.00	32.93	0	3	0.00	42.86	0.00	2,196.35	0.00	81.32	0.00	84.68			
14	5,000	7,500	6,250	108	1,863	4.39	75.73	751.36	3,345.16	9.54	42.47	0	3	0.00	42.86	0.00	2,196.35	0.00	81.32	0.00	65.66			
15	7,500	10,000	8,750	88	1,951	3.58	79.31	878.16	4,223.32	11.15	53.61	1	4	14.29	57.14	372.22	2,568.57	13.78	95.10	42.39	60.82			
16	10,000	20,000	15,000	131	2,082	5.33	84.63	1,522.30	5,745.62	19.33	72.94	1	5	14.29	71.43	2.81	2,571.38	0.10	95.20	0.18	44.75			
17	20,000	50,000	35,000	152	2,234	6.18	90.81	1,271.17	7,016.79	16.14	89.08	2	7	28.57	100.00	129.57	2,700.96	4.80	100.00	10.19	38.49			
18	50,000	100,000	75,000	71	2,305	2.89	93.70	437.47	7,454.26	5.55	94.63	0	7	0.00	100.00	0.00	2,700.96	0.00	100.00	0.00	36.23			
19	100,000	500,000	300,000	113	2,418	4.59	98.29	352.68	7,806.95	4.48	99.11	0	7	0.00	100.00	0.00	2,700.96	0.00	100.00	0.00	34.60			
20	500,000	UP		42	2,460	1.71	100.00	70.34	7,877.29	0.89	100.00	0	7	0.00	100.00	0.00	2,700.96	0.00	100.00	0.00	34.29			
				2,460					7,877.29					7					2,700.96					34.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2728 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	54	54	10.69	10.69	43.75	43.75	2.38	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	33	87	6.53	17.23	7.40	51.15	0.40	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	37	124	7.33	24.55	11.40	62.55	0.62	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	34	158	6.73	31.29	15.65	78.19	0.85	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	38	196	7.52	38.81	28.98	107.17	1.58	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	217	4.16	42.97	35.54	142.71	1.93	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	231	2.77	45.74	24.77	167.48	1.35	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	258	5.35	51.09	45.34	212.82	2.47	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	272	2.77	53.86	37.57	250.39	2.05	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	280	1.58	55.45	20.87	271.27	1.14	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	288	1.58	57.03	31.52	302.78	1.72	16.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	300	2.38	59.41	52.51	355.29	2.86	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	316	3.17	62.57	65.46	420.75	3.56	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	341	4.95	67.52	163.86	584.62	8.92	31.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	354	2.57	70.10	124.20	708.82	6.76	38.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	40	394	7.92	78.02	352.60	1,061.41	19.19	57.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	415	4.16	82.18	304.56	1,365.97	16.58	74.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	26	441	5.15	87.33	143.29	1,509.26	7.80	82.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	50	491	9.90	97.23	266.59	1,775.84	14.51	96.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		14	505	2.77	100.00	61.09	1,836.93	3.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				505					1,836.93					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2731

PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	6.93	6.93	71.00	71.00	2.54	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	38	0.19	7.12	0.17	71.17	0.01	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	40	0.37	7.49	2.09	73.27	0.07	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	49	1.69	9.18	3.05	76.31	0.11	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	19	68	3.56	12.73	10.19	86.50	0.36	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	79	2.06	14.79	8.49	94.99	0.30	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	92	2.43	17.23	9.52	104.50	0.34	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	108	3.00	20.22	17.21	121.71	0.62	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	21	129	3.93	24.16	63.48	185.19	2.27	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	138	1.69	25.84	19.03	204.22	0.68	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	17	155	3.18	29.03	19.43	223.66	0.69	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	22	177	4.12	33.15	74.84	298.50	2.68	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	16	193	3.00	36.14	76.20	374.70	2.72	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	26	219	4.87	41.01	161.72	536.42	5.78	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	238	3.56	44.57	157.69	694.10	5.64	24.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	73	311	13.67	58.24	668.96	1,363.06	23.92	48.74	2	2	25.00	25.00	1,136.00	1,136.00	35.29	35.29	169.82	169.82	83.34	83.34	
17	20,000	50,000	35,000	72	383	13.48	71.72	489.92	1,852.98	17.52	66.26	2	4	25.00	50.00	1,021.92	2,157.92	31.74	67.03	208.59	208.59	116.46	116.46	
18	50,000	100,000	75,000	49	432	9.18	80.90	477.90	2,330.88	17.09	83.35	1	5	12.50	62.50	89.71	2,247.64	2.79	69.82	18.77	18.77	96.43	96.43	
19	100,000	500,000	300,000	69	501	12.92	93.82	207.47	2,538.35	7.42	90.77	2	7	25.00	87.50	946.61	3,194.25	29.40	99.22	456.26	456.26	125.84	125.84	
20	500,000	UP		33	534	6.18	100.00	258.15	2,796.50	9.23	100.00	1	8	12.50	100.00	25.00	3,219.25	0.78	100.00	9.68	9.68	115.12	115.12	
				534					2,796.50					8					3,219.25					115.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	116	116	6.29	6.29	105.18	105.18	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	137	1.14	7.43	3.77	108.95	0.05	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	37	174	2.01	9.44	10.40	119.34	0.14	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	205	1.68	11.12	10.80	130.14	0.15	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	47	252	2.55	13.67	44.61	174.75	0.61	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	59	311	3.20	16.87	28.73	203.47	0.39	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	48	359	2.60	19.47	25.06	228.53	0.34	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	44	403	2.39	21.85	48.28	276.81	0.66	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	52	455	2.82	24.67	44.44	321.25	0.60	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	38	493	2.06	26.74	44.17	365.42	0.60	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	39	532	2.11	28.85	89.11	454.53	1.21	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	53	585	2.87	31.72	129.72	584.25	1.76	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	50	635	2.71	34.44	186.90	771.15	2.54	10.47	3	3	50.00	50.00	66.11	66.11	21.13	21.13	35.37	8.57			
14	5,000	7,500	6,250	90	725	4.88	39.32	300.91	1,072.06	4.08	14.55	0	3	0.00	50.00	0.00	66.11	0.00	21.13	0.00	6.17			
15	7,500	10,000	8,750	87	812	4.72	44.03	427.10	1,499.16	5.80	20.35	0	3	0.00	50.00	0.00	66.11	0.00	21.13	0.00	4.41			
16	10,000	20,000	15,000	163	975	8.84	52.87	1,425.41	2,924.57	19.34	39.69	0	3	0.00	50.00	0.00	66.11	0.00	21.13	0.00	2.26			
17	20,000	50,000	35,000	331	1,306	17.95	70.82	2,255.02	5,179.59	30.60	70.29	0	3	0.00	50.00	0.00	66.11	0.00	21.13	0.00	1.28			
18	50,000	100,000	75,000	220	1,526	11.93	82.75	1,087.19	6,266.79	14.75	85.05	1	4	16.67	66.67	9.87	75.98	3.15	24.29	0.91	1.21			
19	100,000	500,000	300,000	258	1,784	13.99	96.75	1,007.03	7,273.81	13.67	98.71	2	6	33.33	100.00	236.85	312.84	75.71	100.00	23.52	4.30			
20	500,000	UP		60	1,844	3.25	100.00	94.78	7,368.59	1.29	100.00	0	6	0.00	100.00	0.00	312.84	0.00	100.00	0.00	4.25			
				1,844					7,368.59					6					312.84					4.25



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	11.38	11.38	18.63	18.63	2.03	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	85	7.59	18.97	2.98	21.61	0.33	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	36	121	8.04	27.01	6.50	28.11	0.71	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	30	151	6.70	33.71	10.06	38.17	1.10	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	40	191	8.93	42.63	25.41	63.58	2.77	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	214	5.13	47.77	14.91	78.49	1.63	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	232	4.02	51.79	11.89	90.38	1.30	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	257	5.58	57.37	34.23	124.61	3.73	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	280	5.13	62.50	44.24	168.85	4.82	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	284	0.89	63.39	3.35	172.20	0.37	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	300	3.57	66.96	38.84	211.04	4.23	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	320	4.46	71.43	52.57	263.61	5.73	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	332	2.68	74.11	28.16	291.77	3.07	31.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	352	4.46	78.57	95.45	387.22	10.41	42.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	367	3.35	81.92	87.32	474.54	9.52	51.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	386	4.24	86.16	124.29	598.83	13.55	65.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	409	5.13	91.29	256.53	855.36	27.97	93.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	415	1.34	92.63	26.04	881.40	2.84	96.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	33	448	7.37	100.00	35.73	917.13	3.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	448	0.00	100.00	0.00	917.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				448					917.13					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2734 POULTRY FARMS :

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,791	1,791	5.57	5.57	910.22	910.22	4.24	4.24	6	6	8.96	8.96	41.12	41.12	0.78	0.78	4.52	4.52			
2	50	100	75	1,301	3,092	4.04	9.61	231.86	1,142.07	1.08	5.32	4	10	5.97	14.93	84.84	125.96	1.60	2.38	36.59	11.03			
3	100	200	150	4,597	7,689	14.28	23.89	535.67	1,677.75	2.50	7.82	0	10	0.00	14.93	0.00	125.96	0.00	2.38	0.00	7.51			
4	200	300	250	2,914	10,603	9.05	32.95	490.56	2,168.31	2.29	10.10	3	13	4.48	19.40	38.01	163.97	0.72	3.10	7.75	7.56			
5	300	500	400	3,187	13,790	9.90	42.85	729.22	2,897.53	3.40	13.50	1	14	1.49	20.90	1.28	165.25	0.02	3.12	0.18	5.70			
6	500	750	625	2,449	16,239	7.61	50.46	765.43	3,662.96	3.57	17.06	8	22	11.94	32.84	493.81	659.06	9.33	12.45	64.51	17.99			
7	750	1,000	875	2,259	18,498	7.02	57.48	452.91	4,115.87	2.11	19.17	4	26	5.97	38.81	299.54	958.59	5.66	18.11	66.14	23.29			
8	1,000	1,500	1,250	1,994	20,492	6.20	63.68	795.99	4,911.85	3.71	22.88	4	30	5.97	44.78	15.50	974.10	0.29	18.40	1.95	19.83			
9	1,500	2,000	1,750	1,126	21,618	3.50	67.17	599.98	5,511.84	2.80	25.68	2	32	2.99	47.76	15.62	989.72	0.30	18.70	2.60	17.96			
10	2,000	2,500	2,250	1,743	23,361	5.42	72.59	1,127.14	6,638.98	5.25	30.93	1	33	1.49	49.25	28.99	1,018.70	0.55	19.24	2.57	15.34			
11	2,500	3,000	2,750	2,183	25,544	6.78	79.37	716.79	7,355.77	3.34	34.27	0	33	0.00	49.25	0.00	1,018.70	0.00	19.24	0.00	13.85			
12	3,000	4,000	3,500	1,956	27,500	6.08	85.45	914.42	8,270.19	4.26	38.53	1	34	1.49	50.75	2.87	1,021.57	0.05	19.30	0.31	12.35			
13	4,000	5,000	4,500	646	28,146	2.01	87.46	986.12	9,256.31	4.59	43.12	4	38	5.97	56.72	492.04	1,513.62	9.30	28.59	49.90	16.35			
14	5,000	7,500	6,250	1,256	29,402	3.90	91.36	1,733.51	10,989.82	8.08	51.20	2	40	2.99	59.70	16.23	1,529.85	0.31	28.90	0.94	13.92			
15	7,500	10,000	8,750	511	29,913	1.59	92.95	1,377.65	12,367.47	6.42	57.61	1	41	1.49	61.19	22.50	1,552.35	0.43	29.33	1.63	12.55			
16	10,000	20,000	15,000	916	30,829	2.85	95.80	3,375.87	15,743.34	15.73	73.34	5	46	7.46	68.66	2,269.48	3,821.83	42.87	72.20	67.23	24.28			
17	20,000	50,000	35,000	809	31,638	2.51	98.31	3,833.63	19,576.97	17.86	91.20	8	54	11.94	80.60	299.13	4,120.96	5.65	77.85	7.80	21.05			
18	50,000	100,000	75,000	396	32,034	1.23	99.54	1,602.10	21,179.06	7.46	98.66	10	64	14.93	95.52	1,099.25	5,220.21	20.77	98.62	68.61	24.65			
19	100,000	500,000	300,000	126	32,160	0.39	99.93	273.43	21,452.49	1.27	99.94	2	66	2.99	98.51	64.16	5,284.37	1.21	99.83	23.46	24.63			
20	500,000	UP		22	32,182	0.07	100.00	13.35	21,465.84	0.06	100.00	1	67	1.49	100.00	9.14	5,293.51	0.17	100.00	68.48	24.66			
				32,182					21,465.84					67					5,293.51					24.66



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	4.36	4.36	8.74	8.74	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	32	1.71	6.07	2.84	11.57	0.28	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	37	0.95	7.02	2.38	13.95	0.24	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	48	2.09	9.11	5.53	19.48	0.55	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	71	4.36	13.47	17.67	37.15	1.77	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	83	2.28	15.75	11.50	48.64	1.15	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	102	3.61	19.35	23.16	71.80	2.33	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	126	4.55	23.91	40.25	112.05	4.04	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	131	0.95	24.86	7.65	119.70	0.77	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	349	480	66.22	91.08	585.42	705.12	58.78	70.80	1	1	50.00	50.00	5.12	5.12	19.27	19.27	0.87	0.73			
11	2,500	3,000	2,750	4	484	0.76	91.84	39.62	744.73	3.98	74.78	0	1	0.00	50.00	0.00	5.12	0.00	19.27	0.00	0.69			
12	3,000	4,000	3,500	5	489	0.95	92.79	33.27	778.00	3.34	78.12	0	1	0.00	50.00	0.00	5.12	0.00	19.27	0.00	0.66			
13	4,000	5,000	4,500	33	522	6.26	99.05	111.54	889.54	11.20	89.32	1	2	50.00	100.00	21.45	26.57	80.73	100.00	19.23	2.99			
14	5,000	7,500	6,250	1	523	0.19	99.24	1.89	891.43	0.19	89.51	0	2	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.98			
15	7,500	10,000	8,750	1	524	0.19	99.43	19.01	910.44	1.91	91.42	0	2	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.92			
16	10,000	20,000	15,000	1	525	0.19	99.62	44.42	954.86	4.46	95.88	0	2	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.78			
17	20,000	50,000	35,000	2	527	0.38	100.00	41.00	995.86	4.12	100.00	0	2	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.67			
18	50,000	100,000	75,000	0	527	0.00	100.00	0.00	995.86	0.00	100.00	0	2	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.67			
19	100,000	500,000	300,000	0	527	0.00	100.00	0.00	995.86	0.00	100.00	0	2	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.67			
20	500,000	UP		0	527	0.00	100.00	0.00	995.86	0.00	100.00	0	2	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.67			
				527					995.86					2					26.57					2.67



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	2.81	2.81	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					2.81					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	554	554	13.52	13.52	25.57	25.57	0.69	0.69	4	4	9.76	9.76	16.17	16.17	0.77	0.77	63.24	63.24			
2	50	100	75	327	881	7.98	21.50	55.17	80.74	1.48	2.17	0	4	0.00	9.76	0.00	16.17	0.00	0.77	0.00	20.03			
3	100	200	150	464	1,345	11.33	32.83	139.77	220.51	3.76	5.93	1	5	2.44	12.20	4.26	20.44	0.20	0.98	3.05	9.27			
4	200	300	250	279	1,624	6.81	39.64	113.67	334.18	3.05	8.98	1	6	2.44	14.63	4.00	24.44	0.19	1.17	3.52	7.31			
5	300	500	400	460	2,084	11.23	50.87	238.94	573.12	6.42	15.40	10	16	24.39	39.02	106.00	130.44	5.06	6.23	44.36	22.76			
6	500	750	625	335	2,419	8.18	59.04	232.83	805.95	6.26	21.66	4	20	9.76	48.78	26.00	156.44	1.24	7.47	11.17	19.41			
7	750	1,000	875	221	2,640	5.39	64.44	213.48	1,019.43	5.74	27.39	2	22	4.88	53.66	90.00	246.44	4.30	11.76	42.16	24.17			
8	1,000	1,500	1,250	229	2,869	5.59	70.03	144.77	874.66	3.89	23.50	0	22	0.00	53.66	0.00	246.44	0.00	11.76	0.00	28.18			
9	1,500	2,000	1,750	155	3,024	3.78	73.81	226.38	1,101.04	6.08	29.58	2	24	4.88	58.54	5.86	252.30	0.28	12.04	2.59	22.91			
10	2,000	2,500	2,250	83	3,107	2.03	75.84	167.69	1,268.73	4.51	34.09	0	24	0.00	58.54	0.00	252.30	0.00	12.04	0.00	19.89			
11	2,500	3,000	2,750	89	3,196	2.17	78.01	107.66	1,376.39	2.89	36.98	0	24	0.00	58.54	0.00	252.30	0.00	12.04	0.00	18.33			
12	3,000	4,000	3,500	107	3,303	2.61	80.62	145.31	1,521.70	3.90	40.89	9	33	21.95	80.49	54.00	306.30	2.58	14.62	37.16	20.13			
13	4,000	5,000	4,500	64	3,367	1.56	82.18	105.25	1,626.95	2.83	43.72	1	34	2.44	82.93	20.85	327.14	0.99	15.61	19.81	20.11			
14	5,000	7,500	6,250	112	3,479	2.73	84.92	224.61	1,851.56	6.04	49.75	1	35	2.44	85.37	5.64	332.78	0.27	15.88	2.51	17.97			
15	7,500	10,000	8,750	68	3,547	1.66	86.58	148.42	1,999.97	3.99	53.74	1	36	2.44	87.80	1,750.00	2,082.78	83.52	99.41	1179.11	104.14			
16	10,000	20,000	15,000	100	3,647	2.44	89.02	45.96	2,045.93	1.23	54.97	1	37	2.44	90.24	0.83	2,083.61	0.04	99.44	1.80	101.84			
17	20,000	50,000	35,000	133	3,780	3.25	92.26	591.28	2,637.21	15.89	70.86	2	39	4.88	95.12	1.87	2,085.49	0.09	99.53	0.32	79.08			
18	50,000	100,000	75,000	117	3,897	2.86	95.12	579.35	3,216.56	15.57	86.43	1	40	2.44	97.56	1.17	2,086.66	0.06	99.59	0.20	64.87			
19	100,000	500,000	300,000	144	4,041	3.51	98.63	222.81	3,439.37	5.99	92.41	1	41	2.44	100.00	8.58	2,095.24	0.41	100.00	3.85	60.92			
20	500,000	UP		56	4,097	1.37	100.00	282.33	3,721.70	7.59	100.00	0	41	0.00	100.00	0.00	2,095.24	0.00	100.00	0.00	56.30			
				4,097					3,721.70					41					2,095.24					56.30



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2736 HATCHERIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	92	92	6.79	6.79	64.98	64.98	2.77	2.77	1	1	9.09	9.09	125.00	125.00	26.57	26.57	192.37	192.37			
2	50	100	75	27	119	1.99	8.78	1.49	66.48	0.06	2.83	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	188.04	188.04		
3	100	200	150	69	188	5.09	13.87	1.44	67.92	0.06	2.89	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	184.05	184.05		
4	200	300	250	37	225	2.73	16.61	3.71	71.62	0.16	3.05	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	174.53	174.53		
5	300	500	400	32	257	2.36	18.97	3.21	74.84	0.14	3.19	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	167.03	167.03		
6	500	750	625	6	263	0.44	19.41	5.04	79.88	0.21	3.40	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	156.48	156.48		
7	750	1,000	875	51	314	3.76	23.17	4.96	84.84	0.21	3.61	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	147.34	147.34		
8	1,000	1,500	1,250	59	373	4.35	27.53	23.48	108.32	1.00	4.61	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	115.40	115.40		
9	1,500	2,000	1,750	54	427	3.99	31.51	10.04	118.36	0.43	5.04	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	105.61	105.61		
10	2,000	2,500	2,250	30	457	2.21	33.73	13.76	132.12	0.59	5.63	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	94.61	94.61		
11	2,500	3,000	2,750	14	471	1.03	34.76	9.60	141.72	0.41	6.04	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	88.20	88.20		
12	3,000	4,000	3,500	34	505	2.51	37.27	24.73	166.45	1.05	7.09	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	75.10	75.10		
13	4,000	5,000	4,500	35	540	2.58	39.85	38.30	204.75	1.63	8.72	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	61.05	61.05		
14	5,000	7,500	6,250	78	618	5.76	45.61	165.48	370.23	7.05	15.77	0	1	0.00	9.09	0.00	125.00	0.00	26.57	0.00	33.76	33.76		
15	7,500	10,000	8,750	83	701	6.13	51.73	81.09	451.31	3.45	19.23	1	2	9.09	18.18	18.79	143.79	3.99	30.56	23.17	31.86	31.86		
16	10,000	20,000	15,000	221	922	16.31	68.04	611.61	1,062.92	26.06	45.28	1	3	9.09	27.27	19.25	163.04	4.09	34.65	3.15	15.34	15.34		
17	20,000	50,000	35,000	239	1,161	17.64	85.68	803.01	1,865.93	34.21	79.49	2	5	18.18	45.45	10.00	173.04	2.13	36.78	1.25	9.27	9.27		
18	50,000	100,000	75,000	110	1,271	8.12	93.80	406.67	2,272.60	17.32	96.82	2	7	18.18	63.64	50.00	223.04	10.63	47.40	12.30	9.81	9.81		
19	100,000	500,000	300,000	53	1,324	3.91	97.71	70.22	2,342.82	2.99	99.81	4	11	36.36	100.00	247.47	470.51	52.60	100.00	352.43	20.08	20.08		
20	500,000	UP		31	1,355	2.29	100.00	4.47	2,347.29	0.19	100.00	0	11	0.00	100.00	0.00	470.51	0.00	100.00	0.00	0.00	20.04		
				1,355					2,347.29					11					470.51					20.04



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	27.20	27.20	12.23	12.23	6.39	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	91	10.88	38.08	3.88	16.12	2.03	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	26	117	10.88	48.95	4.51	20.62	2.36	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	129	5.02	53.97	3.80	24.42	1.98	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	147	7.53	61.51	4.33	28.75	2.26	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	159	5.02	66.53	8.41	37.16	4.40	19.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	161	0.84	67.36	0.63	37.79	0.33	19.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	162	0.42	67.78	1.65	39.44	0.86	20.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	166	1.67	69.46	1.36	40.80	0.71	21.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	167	0.42	69.87	3.48	44.28	1.82	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	173	2.51	72.38	6.02	50.30	3.14	26.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	179	2.51	74.90	0.00	50.30	0.00	26.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	202	9.62	84.52	15.88	66.17	8.30	34.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	208	2.51	87.03	6.35	72.52	3.32	37.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	219	4.60	91.63	15.99	88.52	8.36	46.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	225	2.51	94.14	25.29	113.80	13.21	59.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	230	2.09	96.23	11.31	125.11	5.91	65.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	239	3.77	100.00	66.25	191.36	34.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	239	0.00	100.00	0.00	191.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	239	0.00	100.00	0.00	191.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				239					191.36					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 274 EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	4.05	4.05	8.11	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	4.05	8.10	8.11	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	4.05	12.15	8.11	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	4.05	16.20	8.11	32.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	9.05	25.25	18.11	50.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	0.40	25.65	0.80	51.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	8.10	33.75	16.22	67.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	8.10	41.85	16.22	83.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	8.10	49.95	16.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					49.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.17	2.17	0.69	0.69	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.17	4.35	1.27	1.97	0.33	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.17	6.52	1.35	3.31	0.35	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.17	8.70	40.10	43.41	10.45	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.17	10.87	36.09	79.50	9.40	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.17	13.04	28.60	108.10	7.45	28.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.17	15.22	28.60	136.70	7.45	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.17	17.39	28.60	108.10	7.45	28.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.17	19.57	40.10	68.00	10.45	17.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	2.17	21.74	13.16	81.17	3.43	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	2.17	23.91	20.28	101.44	5.28	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	2.17	26.09	27.32	128.76	7.12	33.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	2.17	28.26	17.73	146.49	4.62	38.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	2.17	30.43	0.85	147.33	0.22	38.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	2.17	32.61	1.44	148.77	0.37	38.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	2.17	34.78	1.18	149.95	0.31	39.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	21	10.87	45.65	39.43	189.38	10.27	49.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	23	4.35	50.00	49.35	238.73	12.86	62.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	23	46	50.00	100.00	145.02	383.75	37.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	46	0.00	100.00	0.00	383.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				46					383.75					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2742

EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,074	1,074	12.50	12.50	1,199.84	1,199.84	4.47	4.47	1	1	0.48	0.48	7.50	7.50	0.02	0.02	0.63	0.63			
2	50	100	75	168	1,242	1.95	14.45	14.08	1,213.91	0.05	4.52	0	1	0.00	0.48	0.00	7.50	0.00	0.02	0.00	0.62			
3	100	200	150	125	1,367	1.45	15.90	34.23	1,248.14	0.13	4.65	0	1	0.00	0.48	0.00	7.50	0.00	0.02	0.00	0.60			
4	200	300	250	112	1,479	1.30	17.21	26.69	1,274.83	0.10	4.75	0	1	0.00	0.48	0.00	7.50	0.00	0.02	0.00	0.59			
5	300	500	400	138	1,617	1.61	18.81	36.99	1,311.82	0.14	4.88	0	1	0.00	0.48	0.00	7.50	0.00	0.02	0.00	0.57			
6	500	750	625	158	1,775	1.84	20.65	54.30	1,366.12	0.20	5.09	1	2	0.48	0.96	3.00	10.50	0.01	0.03	5.52	0.77			
7	750	1,000	875	132	1,907	1.54	22.19	71.97	1,438.09	0.27	5.35	0	2	0.00	0.96	0.00	10.50	0.00	0.03	0.00	0.73			
8	1,000	1,500	1,250	162	2,069	1.88	24.07	50.53	1,488.62	0.19	5.54	2	4	0.96	1.91	80.59	91.09	0.22	0.24	159.50	6.12			
9	1,500	2,000	1,750	389	2,458	4.53	28.60	167.06	1,655.68	0.62	6.16	4	8	1.91	3.83	64.20	155.30	0.17	0.42	38.43	9.38			
10	2,000	2,500	2,250	107	2,565	1.24	29.84	96.74	1,752.42	0.36	6.52	0	8	0.00	3.83	0.00	155.30	0.00	0.42	0.00	8.86			
11	2,500	3,000	2,750	82	2,647	0.95	30.80	135.00	1,887.42	0.50	7.03	1	9	0.48	4.31	28.46	183.76	0.08	0.49	21.08	9.74			
12	3,000	4,000	3,500	180	2,827	2.09	32.89	147.16	2,034.58	0.55	7.57	0	9	0.00	4.31	0.00	183.76	0.00	0.49	0.00	9.03			
13	4,000	5,000	4,500	146	2,973	1.70	34.59	337.64	2,372.22	1.26	8.83	0	9	0.00	4.31	0.00	183.76	0.00	0.49	0.00	7.75			
14	5,000	7,500	6,250	297	3,270	3.46	38.05	560.35	2,932.57	2.09	10.92	2	11	0.96	5.26	478.56	662.32	1.29	1.78	85.40	22.58			
15	7,500	10,000	8,750	250	3,520	2.91	40.95	578.43	3,511.00	2.15	13.07	0	11	0.00	5.26	0.00	662.32	0.00	1.78	0.00	18.86			
16	10,000	20,000	15,000	618	4,138	7.19	48.14	1,691.87	5,202.87	6.30	19.37	4	15	1.91	7.18	187.87	850.19	0.50	2.28	11.10	16.34			
17	20,000	50,000	35,000	882	5,020	10.26	58.41	3,944.04	9,146.91	14.68	34.05	7	22	3.35	10.53	895.69	1,745.87	2.41	4.69	22.71	19.09			
18	50,000	100,000	75,000	1,020	6,040	11.87	70.27	6,443.85	15,590.76	23.99	58.04	23	45	11.00	21.53	3,128.33	4,874.20	8.40	13.09	48.55	31.26			
19	100,000	500,000	300,000	2,219	8,259	25.82	96.09	10,621.52	26,212.29	39.54	97.58	157	202	75.12	96.65	17,957.50	22,831.70	48.24	61.33	169.07	87.10			
20	500,000	UP		336	8,595	3.91	100.00	651.32	26,863.60	2.42	100.00	7	209	3.35	100.00	14,394.15	37,225.85	38.67	100.00	2210.01	138.57			
				8,595					26,863.60					209					37,225.85					138.57



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2743

STORAGE OF CRUDE PALM OIL(CPO)OUTSIDE ESTATES INCL.STORAGE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	9.87	9.87	216.42	216.42	11.42	11.42	1	1	5.56	5.56	4.33	4.33	2.73	2.73	2.00	2.00			
2	50	100	75	102	162	16.78	26.64	0.31	216.73	0.02	11.44	0	1	0.00	5.56	0.00	4.33	0.00	2.73	0.00	2.00			
3	100	200	150	1	163	0.16	26.81	0.21	216.94	0.01	11.45	0	1	0.00	5.56	0.00	4.33	0.00	2.73	0.00	2.00			
4	200	300	250	5	168	0.82	27.63	4.10	221.03	0.22	11.67	0	1	0.00	5.56	0.00	4.33	0.00	2.73	0.00	1.96			
5	300	500	400	3	171	0.49	28.13	0.60	221.64	0.03	11.70	1	2	5.56	11.11	4.31	8.64	2.71	5.44	715.70	3.90			
6	500	750	625	16	187	2.63	30.76	55.90	277.53	2.95	14.65	0	2	0.00	11.11	0.00	8.64	0.00	5.44	0.00	3.11			
7	750	1,000	875	3	190	0.49	31.25	2.22	279.75	0.12	14.76	0	2	0.00	11.11	0.00	8.64	0.00	5.44	0.00	3.09			
8	1,000	1,500	1,250	12	202	1.97	33.22	2.22	281.97	0.12	14.88	0	2	0.00	11.11	0.00	8.64	0.00	5.44	0.00	3.06			
9	1,500	2,000	1,750	15	217	2.47	35.69	7.62	289.58	0.40	15.28	1	3	5.56	16.67	1.08	9.72	0.68	6.12	14.18	3.36			
10	2,000	2,500	2,250	1	218	0.16	35.86	2.94	292.52	0.16	15.44	0	3	0.00	16.67	0.00	9.72	0.00	6.12	0.00	3.32			
11	2,500	3,000	2,750	1	219	0.16	36.02	0.02	292.55	0.00	15.44	0	3	0.00	16.67	0.00	9.72	0.00	6.12	0.00	3.32			
12	3,000	4,000	3,500	16	235	2.63	38.65	18.07	310.62	0.95	16.39	0	3	0.00	16.67	0.00	9.72	0.00	6.12	0.00	3.13			
13	4,000	5,000	4,500	5	240	0.82	39.47	26.71	337.33	1.41	17.80	2	5	11.11	27.78	8.95	18.67	5.64	11.76	33.50	5.53			
14	5,000	7,500	6,250	21	261	3.45	42.93	10.83	348.16	0.57	18.37	2	7	11.11	38.89	4.91	23.58	3.09	14.85	45.35	6.77			
15	7,500	10,000	8,750	28	289	4.61	47.53	121.01	469.16	6.39	24.76	0	7	0.00	38.89	0.00	23.58	0.00	14.85	0.00	5.03			
16	10,000	20,000	15,000	57	346	9.38	56.91	202.06	671.23	10.66	35.42	3	10	16.67	55.56	10.97	34.55	6.91	21.76	5.43	5.15			
17	20,000	50,000	35,000	130	476	21.38	78.29	509.16	1,180.39	26.87	62.30	6	16	33.33	88.89	15.35	49.90	9.67	31.43	3.02	4.23			
18	50,000	100,000	75,000	56	532	9.21	87.50	435.81	1,616.20	23.00	85.30	0	16	0.00	88.89	0.00	49.90	0.00	31.43	0.00	3.09			
19	100,000	500,000	300,000	75	607	12.34	99.84	275.95	1,892.15	14.56	99.86	2	18	11.11	100.00	108.86	158.76	68.57	100.00	39.45	8.39			
20	500,000	UP		1	608	0.16	100.00	2.65	1,894.79	0.14	100.00	0	18	0.00	100.00	0.00	158.76	0.00	100.00	0.00	8.38			
				608					1,894.79					18					158.76					8.38



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2748 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	37	37	3.31	3.31	11.14	11.14	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	38	0.09	3.40	0.14	11.28	0.01	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	39	0.09	3.49	0.81	12.09	0.07	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	43	0.36	3.84	2.11	14.21	0.17	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	44	0.09	3.93	0.81	15.02	0.07	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	46	0.18	4.11	2.73	17.75	0.22	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	50	0.36	4.47	8.90	26.66	0.72	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	55	0.45	4.92	0.00	26.66	0.00	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	60	0.45	5.36	0.84	27.50	0.07	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	62	0.18	5.54	7.21	34.71	0.59	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	64	0.18	5.72	8.46	43.17	0.69	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	27	91	2.41	8.13	7.92	51.09	0.64	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	21	112	1.88	10.01	3.63	54.72	0.30	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	48	160	4.29	14.30	11.28	66.00	0.92	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	21	181	1.88	16.18	9.53	75.53	0.77	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	87	268	7.77	23.95	77.68	153.21	6.31	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	196	464	17.52	41.47	270.95	424.16	22.01	34.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	262	726	23.41	64.88	226.49	650.65	18.40	52.86	2	2	100.00	100.00	111.78	111.78	100.00	100.00	49.35	17.18	
19	100,000	500,000	300,000	347	1,073	31.01	95.89	533.79	1,184.45	43.37	96.23	0	2	0.00	100.00	0.00	111.78	0.00	100.00	0.00	9.44	
20	500,000	UP		46	1,119	4.11	100.00	46.38	1,230.83	3.77	100.00	0	2	0.00	100.00	0.00	111.78	0.00	100.00	0.00	9.08	
				1,119					1,230.83					2					111.78			9.08



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	12.05	12.05	38.72	38.72	4.37	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	30	1.34	13.39	0.20	38.91	0.02	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	38	3.57	16.96	2.61	41.52	0.29	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	46	3.57	20.54	1.33	42.86	0.15	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	51	2.23	22.77	1.66	44.51	0.19	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	56	2.23	25.00	4.03	48.55	0.46	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	59	1.34	26.34	1.23	49.78	0.14	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	78	8.48	34.82	9.73	59.51	1.10	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	80	0.89	35.71	1.18	58.33	0.13	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	86	2.68	38.39	10.39	68.72	1.17	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	88	0.89	39.29	0.31	69.04	0.04	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	89	0.45	39.73	2.38	71.42	0.27	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	90	0.45	40.18	12.28	83.69	1.39	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	99	4.02	44.20	32.19	115.89	3.64	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	101	0.89	45.09	0.22	115.66	0.03	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	110	4.02	49.11	107.24	222.90	12.11	25.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	134	10.71	59.82	98.02	320.92	11.07	36.24	1	1	5.00	5.00	3.69	3.69	5.57	5.57	3.77	1.15			
18	50,000	100,000	75,000	23	157	10.27	70.09	147.21	468.13	16.62	52.86	0	1	0.00	5.00	0.00	3.69	0.00	5.57	0.00	0.79			
19	100,000	500,000	300,000	40	197	17.86	87.95	241.13	709.27	27.23	80.09	0	1	0.00	5.00	0.00	3.69	0.00	5.57	0.00	0.52			
20	500,000	UP		27	224	12.05	100.00	176.32	885.59	19.91	100.00	19	20	95.00	100.00	62.57	66.26	94.43	100.00	35.48	7.48			
				224					885.59					20					66.26					7.48



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2752 DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	28.08	28.08	0.21	0.21	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	46	3.42	31.51	0.46	0.67	0.08	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	47	0.68	32.19	0.13	0.80	0.02	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	49	1.37	33.56	0.13	0.92	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	50	0.68	34.25	0.76	1.68	0.13	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	51	0.68	34.93	1.00	2.68	0.18	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	53	1.37	36.30	1.64	4.32	0.29	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	54	0.68	36.99	1.12	5.44	0.20	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	56	1.37	38.36	3.16	8.60	0.55	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	58	1.37	39.73	3.97	12.57	0.69	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	59	0.68	40.41	0.03	12.60	0.00	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	60	0.68	41.10	1.73	14.33	0.30	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	68	5.48	46.58	11.15	25.47	1.95	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	73	3.42	50.00	12.29	37.76	2.15	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	75	1.37	51.37	19.66	57.42	3.44	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	86	7.53	58.90	133.28	190.70	23.33	33.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	95	6.16	65.07	62.11	252.81	10.87	44.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	99	2.74	67.81	62.64	315.45	10.96	55.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	123	16.44	84.25	123.50	438.95	21.62	76.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		23	146	15.75	100.00	132.32	571.27	23.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				146					571.27					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 276 COFFEE ROASTING PLANTS COFFEE EXTRACT FACTORIES MALTINGS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	22.82	22.82	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					22.82					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2761 COFFEE ROASTING PLANTS/COFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	69	69	6.21	6.21	156.51	156.51	4.44	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	73	0.36	6.56	0.71	157.22	0.02	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	105	2.88	9.44	1.94	159.16	0.06	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	116	0.99	10.43	4.90	164.06	0.14	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	57	173	5.13	15.56	22.89	186.95	0.65	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	51	224	4.59	20.14	18.35	205.30	0.52	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	23	247	2.07	22.21	24.20	229.50	0.69	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	66	313	5.94	28.15	41.57	271.06	1.18	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	328	1.35	29.50	66.98	338.04	1.90	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	343	1.35	30.85	41.52	379.56	1.18	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	23	366	2.07	32.91	50.66	430.22	1.44	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	53	419	4.77	37.68	105.07	535.29	2.98	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	440	1.89	39.57	70.93	606.23	2.01	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	60	500	5.40	44.96	247.66	853.89	7.03	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	46	546	4.14	49.10	160.62	1,014.51	4.56	28.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	91	637	8.18	57.28	420.37	1,434.88	11.94	40.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	185	822	16.64	73.92	945.71	2,380.58	26.85	67.59	2	2	22.22	22.22	4,964.29	4,964.29	98.62	98.62	524.93	208.53			
18	50,000	100,000	75,000	106	928	9.53	83.45	533.05	2,913.64	15.13	82.73	1	3	11.11	33.33	7.67	4,971.96	0.15	98.77	1.44	170.64			
19	100,000	500,000	300,000	156	1,084	14.03	97.48	468.39	3,382.03	13.30	96.03	4	7	44.44	77.78	48.44	5,020.40	0.96	99.73	10.34	148.44			
20	500,000	UP		28	1,112	2.52	100.00	139.99	3,522.02	3.97	100.00	2	9	22.22	100.00	13.60	5,034.00	0.27	100.00	9.72	142.93			
				1,112					3,522.02					9					5,034.00					142.93



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2762 MALTINGS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	2	22.22	22.22	0.05	0.05	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11.11	33.33	0.51	0.56	4.39	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11.11	44.44	0.50	1.06	4.24	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11.11	55.56	3.42	4.48	29.26	38.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11.11	66.67	4.55	9.03	38.93	77.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11.11	77.78	0.00	9.03	0.00	77.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11.11	88.89	1.33	10.36	11.39	88.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11.11	100.00	1.33	11.69	11.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					11.69					0					0.00				



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	47	47	13.70	13.70	42.52	42.52	3.64	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	54	2.04	15.74	0.69	43.21	0.06	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	24	78	7.00	22.74	2.79	46.00	0.24	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	89	3.21	25.95	5.30	51.30	0.45	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	104	4.37	30.32	3.37	54.67	0.29	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12	116	3.50	33.82	5.87	60.54	0.50	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	16	132	4.66	38.48	11.15	71.69	0.96	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	146	4.08	42.57	23.36	95.04	2.00	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	158	3.50	46.06	41.09	136.13	3.52	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	19	177	5.54	51.60	25.15	161.28	2.16	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	188	3.21	54.81	36.35	197.63	3.11	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	199	3.21	58.02	50.84	248.47	4.36	21.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	207	2.33	60.35	65.40	313.87	5.60	26.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	60	267	17.49	77.84	250.45	564.32	21.46	48.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	275	2.33	80.17	28.05	592.37	2.40	50.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	35	310	10.20	90.38	264.46	856.83	22.66	73.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	22	332	6.41	96.79	225.20	1,082.03	19.30	92.72	1	1	100.00	100.00	349.00	349.00	100.00	100.00	154.97	32.25	
18	50,000	100,000	75,000	9	341	2.62	99.42	59.10	1,141.13	5.06	97.78	0	1	0.00	100.00	0.00	349.00	0.00	100.00	0.00	30.58	
19	100,000	500,000	300,000	2	343	0.58	100.00	25.89	1,167.02	2.22	100.00	0	1	0.00	100.00	0.00	349.00	0.00	100.00	0.00	29.91	
20	500,000	UP		0	343	0.00	100.00	0.00	1,167.02	0.00	100.00	0	1	0.00	100.00	0.00	349.00	0.00	100.00	0.00	29.91	
				343					1,167.02					1					349.00			29.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2768 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	7.69	7.69	0.71	0.71	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	2.56	10.26	0.19	0.90	0.14	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	2.56	12.82	44.66	45.57	32.40	33.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	2.56	15.38	0.47	46.03	0.34	33.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	2.56	17.95	0.59	46.63	0.43	33.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	2.56	20.51	0.10	46.73	0.07	33.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	2.56	23.08	0.08	46.80	0.06	33.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	2.56	25.64	5.34	52.14	3.87	37.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	2.56	28.21	3.13	55.27	2.27	40.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	2.56	30.77	6.25	61.52	4.53	44.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	2.56	33.33	8.97	70.49	6.51	51.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	2.56	35.90	0.74	71.23	0.54	51.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	2.56	38.46	20.85	92.08	15.13	66.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	2.56	41.03	4.85	96.93	3.52	70.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	2.56	43.59	0.70	97.63	0.51	70.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	2.56	46.15	1.17	98.80	0.85	71.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	25	17.95	64.10	29.25	128.05	21.22	92.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	26	2.56	66.67	40.00	168.05	29.01	121.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	33	17.95	84.62	31.87	136.18	23.12	98.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	39	15.38	100.00	1.68	137.86	1.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				39				137.86					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.55	4.55	0.35	0.35	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.55	9.09	0.52	0.87	0.61	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.55	13.64	10.37	11.24	12.25	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.55	18.18	7.51	18.74	8.87	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.55	22.73	0.53	19.28	0.63	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.55	27.27	0.83	20.11	0.98	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.55	31.82	1.38	21.49	1.64	25.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.55	36.36	1.48	22.97	1.74	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.55	40.91	2.48	25.44	2.93	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	11	9.09	50.00	5.80	31.25	6.86	36.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	14	13.64	63.64	5.84	37.09	6.90	43.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	20	27.27	90.91	34.33	71.42	40.56	84.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	21	4.55	95.45	5.06	76.49	5.98	90.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	22	4.55	100.00	8.16	84.65	9.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	22	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				22					84.65					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	162	162	6.83	6.83	365.19	365.19	3.53	3.53	1	1	5.88	5.88	1,813.08	1,813.08	17.28	17.28	496.48	496.48			
2	50	100	75	25	187	1.05	7.88	2.13	367.31	0.02	3.55	0	1	0.00	5.88	0.00	1,813.08	0.00	17.28	0.00	493.61	493.61		
3	100	200	150	71	258	2.99	10.87	24.40	391.71	0.24	3.78	1	2	5.88	11.76	33.13	1,846.20	0.32	17.60	135.76	471.32	471.32		
4	200	300	250	35	293	1.47	12.35	16.13	407.84	0.16	3.94	0	2	0.00	11.76	0.00	1,846.20	0.00	17.60	0.00	452.68	452.68		
5	300	500	400	90	383	3.79	16.14	54.52	462.36	0.53	4.47	0	2	0.00	11.76	0.00	1,846.20	0.00	17.60	0.00	399.30	399.30		
6	500	750	625	124	507	5.23	21.37	88.98	551.34	0.86	5.32	1	3	5.88	17.65	568.04	2,414.24	5.42	23.01	638.43	437.89	437.89		
7	750	1,000	875	142	649	5.98	27.35	120.21	671.55	1.16	6.49	0	3	0.00	17.65	0.00	2,414.24	0.00	23.01	0.00	359.51	359.51		
8	1,000	1,500	1,250	136	785	5.73	33.08	165.47	837.01	1.60	8.08	0	3	0.00	17.65	0.00	2,414.24	0.00	23.01	0.00	288.44	288.44		
9	1,500	2,000	1,750	106	891	4.47	37.55	206.01	1,043.03	1.99	10.07	2	5	11.76	29.41	1,366.05	3,780.30	13.02	36.04	663.08	362.43	362.43		
10	2,000	2,500	2,250	98	989	4.13	41.68	212.21	1,255.24	2.05	12.12	0	5	0.00	29.41	0.00	3,780.30	0.00	36.04	0.00	301.16	301.16		
11	2,500	3,000	2,750	95	1,084	4.00	45.68	275.65	1,530.89	2.66	14.78	0	5	0.00	29.41	0.00	3,780.30	0.00	36.04	0.00	246.94	246.94		
12	3,000	4,000	3,500	147	1,231	6.19	51.88	424.29	1,955.17	4.10	18.88	1	6	5.88	35.29	50.00	3,830.30	0.48	36.51	11.78	195.91	195.91		
13	4,000	5,000	4,500	109	1,340	4.59	56.47	414.70	2,369.87	4.00	22.89	1	7	5.88	41.18	5,000.00	8,830.30	47.66	84.18	1205.69	372.61	372.61		
14	5,000	7,500	6,250	173	1,513	7.29	63.76	771.88	3,141.76	7.45	30.34	1	8	5.88	47.06	114.29	8,944.59	1.09	85.27	14.81	284.70	284.70		
15	7,500	10,000	8,750	135	1,648	5.69	69.45	773.34	3,915.10	7.47	37.81	0	8	0.00	47.06	0.00	8,944.59	0.00	85.27	0.00	228.46	228.46		
16	10,000	20,000	15,000	207	1,855	8.72	78.17	2,112.54	6,027.64	20.40	58.21	1	9	5.88	52.94	196.25	9,140.84	1.87	87.14	9.29	151.65	151.65		
17	20,000	50,000	35,000	247	2,102	10.41	88.58	2,337.69	8,365.33	22.58	80.79	2	11	11.76	64.71	49.06	9,189.90	0.47	87.61	2.10	109.86	109.86		
18	50,000	100,000	75,000	107	2,209	4.51	93.09	1,096.38	9,461.71	10.59	91.37	0	11	0.00	64.71	0.00	9,189.90	0.00	87.61	0.00	97.13	97.13		
19	100,000	500,000	300,000	118	2,327	4.97	98.06	766.80	10,228.51	7.41	98.78	5	16	29.41	94.12	1,300.12	10,490.02	12.39	100.00	169.55	102.56	102.56		
20	500,000	UP		46	2,373	1.94	100.00	126.47	10,354.98	1.22	100.00	1	17	5.88	100.00	0.00	10,490.02	0.00	100.00	0.00	101.30	101.30		
				2,373					10,354.98					17					10,490.02					101.30



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	11.42	11.42	83.58	83.58	8.38	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	44	101	8.82	20.24	5.70	89.28	0.57	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	26	127	5.21	25.45	9.22	98.51	0.93	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	158	6.21	31.66	9.81	108.32	0.98	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	183	5.01	36.67	22.48	130.79	2.25	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	198	3.01	39.68	9.16	139.95	0.92	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	208	2.00	41.68	14.11	154.05	1.41	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	228	4.01	45.69	26.16	180.21	2.62	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	239	2.20	47.90	21.94	202.16	2.20	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	245	1.20	49.10	12.88	215.04	1.29	21.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	251	1.20	50.30	27.50	242.54	2.76	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	264	2.61	52.91	46.10	288.64	4.62	28.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	278	2.81	55.71	29.08	317.72	2.92	31.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	296	3.61	59.32	80.49	398.21	8.07	39.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	313	3.41	62.73	155.04	553.25	15.55	55.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	42	355	8.42	71.14	63.27	616.52	6.35	61.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	98	453	19.64	90.78	340.80	957.32	34.19	96.03	2	2	28.57	28.57	6.65	6.65	3.21	3.21	1.95	0.69			
18	50,000	100,000	75,000	42	495	8.42	99.20	23.53	980.85	2.36	98.39	5	7	71.43	100.00	200.27	206.92	96.79	100.00	851.09	21.10			
19	100,000	500,000	300,000	4	499	0.80	100.00	16.03	996.89	1.61	100.00	0	7	0.00	100.00	0.00	206.92	0.00	100.00	0.00	20.76			
20	500,000	UP		0	499	0.00	100.00	0.00	996.89	0.00	100.00	0	7	0.00	100.00	0.00	206.92	0.00	100.00	0.00	20.76			
				499					996.89					7					206.92					20.76



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.26	5.26	15.11	15.11	12.93	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.26	10.53	4.41	19.52	3.77	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.26	15.79	3.80	23.32	3.25	19.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.26	21.05	2.01	25.34	1.72	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.26	26.32	2.01	27.35	1.72	23.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.26	31.58	6.98	34.33	5.97	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.26	36.84	7.02	41.34	6.00	35.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.26	42.11	7.02	48.36	6.00	41.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.26	47.37	3.84	52.20	3.28	44.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.26	52.63	1.92	54.12	1.64	46.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.26	57.89	3.84	57.96	3.29	49.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.26	63.16	6.66	64.61	5.69	55.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.26	68.42	1.29	65.91	1.10	56.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.26	73.68	8.90	74.80	7.61	63.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.26	78.95	5.76	80.56	4.93	68.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.26	84.21	10.38	90.94	8.88	77.80	1	1	25.00	25.00	383.09	383.09	31.95	31.95	3690.66	421.24			
17	20,000	50,000	35,000	2	18	10.53	94.74	25.94	116.89	22.19	99.99	2	3	50.00	75.00	630.01	1,013.10	52.54	84.49	2428.56	866.75			
18	50,000	100,000	75,000	1	19	5.26	100.00	0.01	116.90	0.01	100.00	1	4	25.00	100.00	185.95	1,199.05	15.51	100.00	1791426.27	1025.74			
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	116.90	0.00	100.00	0	4	0.00	100.00	0.00	1,199.05	0.00	100.00	0.00	1025.74			
20	500,000	UP		0	19	0.00	100.00	0.00	116.90	0.00	100.00	0	4	0.00	100.00	0.00	1,199.05	0.00	100.00	0.00	1025.74			
				19					116.90					4					1,199.05					1025.74



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2778 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	84	84	25.07	25.07	9.56	9.56	3.10	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	50	134	14.93	40.00	13.21	22.77	4.29	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	68	202	20.30	60.30	44.02	66.79	14.29	21.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	37	239	11.04	71.34	31.28	98.07	10.15	31.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	45	284	13.43	84.78	45.63	143.70	14.81	46.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	300	4.78	89.55	15.20	158.89	4.93	51.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	306	1.79	91.34	9.30	168.20	3.02	54.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	310	1.19	92.54	6.43	174.62	2.09	56.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	318	2.39	94.93	27.88	202.50	9.05	65.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	320	0.60	95.52	12.09	214.59	3.92	69.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	321	0.30	95.82	0.00	214.59	0.00	69.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	323	0.60	96.42	7.56	222.15	2.46	72.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	327	1.19	97.61	43.30	265.44	14.06	86.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	329	0.60	98.21	23.08	288.52	7.49	93.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	331	0.60	98.81	19.18	307.70	6.23	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	332	0.30	99.10	0.04	307.75	0.01	99.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	333	0.30	99.40	0.08	307.83	0.03	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	334	0.30	99.70	0.11	307.93	0.03	99.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	335	0.30	100.00	0.09	308.02	0.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	335	0.00	100.00	0.00	308.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				335					308.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2781 BREWERIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	5.46	5.46	0.21	0.21	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	12	1.09	6.56	0.00	0.21	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	14	1.09	7.65	0.00	0.22	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	0.55	8.20	0.01	0.22	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	24	4.92	13.11	0.17	0.39	0.04	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	26	1.09	14.21	0.03	0.41	0.01	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	31	2.73	16.94	0.37	0.79	0.09	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	37	3.28	20.22	0.99	1.78	0.25	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	38	0.55	20.77	0.04	1.82	0.01	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	40	1.09	21.86	0.09	1.91	0.02	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	44	2.19	24.04	0.23	2.14	0.06	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	54	5.46	29.51	0.66	2.80	0.17	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	61	3.83	33.33	1.13	3.93	0.28	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	66	2.73	36.07	4.68	0.76	1.18	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	68	1.09	37.16	1.18	0.42	0.30	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	82	7.65	44.81	6.02	6.44	1.51	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	102	10.93	55.74	111.08	117.52	27.91	29.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	21	123	11.48	67.21	6.79	124.32	1.71	31.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	50	173	27.32	94.54	68.50	192.82	17.21	48.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		10	183	5.46	100.00	205.17	397.99	51.55	100.00	2	2	100.00	100.00	31.21	31.21	100.00	100.00	15.21	7.84			
				183					397.99					2					31.21					7.84



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	136	136	6.78	6.78	80.50	80.50	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	78	214	3.89	10.67	10.30	90.80	0.12	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	118	332	5.88	16.55	25.67	116.48	0.30	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	65	397	3.24	19.79	19.85	136.33	0.23	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	108	505	5.38	25.17	59.95	196.29	0.70	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	66	571	3.29	28.46	47.52	243.80	0.55	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	59	630	2.94	31.41	47.76	291.56	0.56	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	89	719	4.44	35.84	133.09	424.65	1.55	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	70	789	3.49	39.33	114.51	539.16	1.33	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	51	840	2.54	41.87	85.35	624.51	0.99	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	47	887	2.34	44.22	112.91	737.42	1.32	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	74	961	3.69	47.91	236.69	974.12	2.76	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	55	1,016	2.74	50.65	193.77	1,167.88	2.26	13.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	95	1,111	4.74	55.38	449.80	1,617.68	5.24	18.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	58	1,169	2.89	58.28	380.95	1,998.63	4.44	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	195	1,364	9.72	68.00	1,345.89	3,344.52	15.68	38.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	230	1,594	11.47	79.46	1,794.83	5,139.35	20.90	59.86	2	2	33.33	33.33	103.71	103.71	6.07	6.07	5.78	2.02			
18	50,000	100,000	75,000	132	1,726	6.58	86.04	1,362.22	6,501.57	15.87	75.72	1	3	16.67	50.00	0.00	103.71	0.00	6.07	0.00	1.60			
19	100,000	500,000	300,000	199	1,925	9.92	95.96	1,584.21	8,085.78	18.45	94.18	2	5	33.33	83.33	1,602.00	1,705.71	93.73	99.80	101.12	21.10			
20	500,000	UP		81	2,006	4.04	100.00	500.09	8,585.87	5.82	100.00	1	6	16.67	100.00	3.50	1,709.21	0.20	100.00	0.70	19.91			
				2,006					8,585.87					6					1,709.21					19.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2783

PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	11.76	11.76	3.15	3.15	4.30	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5.88	17.65	2.52	5.67	3.44	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5.88	23.53	3.13	8.80	4.27	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5.88	29.41	1.76	10.56	2.40	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5.88	35.29	0.15	10.71	0.20	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5.88	41.18	23.61	34.32	32.21	46.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	5.88	47.06	3.51	37.84	4.79	51.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	5.88	52.94	7.91	45.74	10.78	62.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	5.88	58.82	1.76	47.50	2.40	64.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	5.88	64.71	5.04	52.54	6.88	71.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	5.88	70.59	6.26	58.80	8.54	80.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	5.88	76.47	6.26	65.07	8.54	88.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	5.88	82.35	1.23	66.29	1.67	90.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	5.88	88.24	5.55	71.84	7.57	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	5.88	94.12	0.90	72.74	1.22	99.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	5.88	100.00	0.57	73.31	0.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	0.00	100.00	0.00	73.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	0.00	100.00	0.00	73.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	0.00	100.00	0.00	73.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	0.00	100.00	0.00	73.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17					73.31					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	2.22	2.22	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.11	3.33	0.66	0.74	0.10	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.11	4.44	0.50	1.24	0.07	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	9	5.56	10.00	1.78	3.02	0.26	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	11	2.22	12.22	0.46	3.47	0.07	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	13	2.22	14.44	0.69	4.17	0.10	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	1.11	15.56	0.98	5.15	0.15	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	1.11	16.67	2.64	7.78	0.39	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	1.11	17.78	1.88	9.67	0.28	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	18	2.22	20.00	1.86	11.52	0.27	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	19	1.11	21.11	6.19	17.71	0.92	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	23	4.44	25.56	7.27	24.98	1.08	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	33	11.11	36.67	31.35	56.32	4.64	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	35	2.22	38.89	7.59	63.91	1.12	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	47	13.33	52.22	81.12	145.03	12.01	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	55	8.89	61.11	70.48	215.51	10.43	31.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	64	10.00	71.11	107.59	323.10	15.92	47.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	72	8.89	80.00	94.98	418.08	14.06	61.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		18	90	20.00	100.00	257.57	675.65	38.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				90				675.65					0				0.00						0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	13.04	13.04	6.42	6.42	3.56	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	41	22.61	35.65	2.92	9.34	1.62	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	51	8.70	44.35	2.42	11.76	1.34	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	63	10.43	54.78	4.13	15.90	2.29	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	71	6.96	61.74	4.16	20.06	2.31	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	77	5.22	66.96	5.33	25.39	2.95	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	85	6.96	73.91	10.41	35.80	5.76	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	91	5.22	79.13	10.83	46.63	6.00	25.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	92	0.87	80.00	3.56	50.19	1.97	27.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	93	0.87	80.87	3.63	53.82	2.01	29.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	96	2.61	83.48	11.91	65.73	6.60	36.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	97	0.87	84.35	6.00	71.73	3.32	39.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	98	0.87	85.22	2.95	74.69	1.63	41.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	99	0.87	86.09	0.26	74.95	0.15	41.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	100	0.87	86.96	6.18	81.13	3.42	44.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	104	3.48	90.43	15.28	96.42	8.46	53.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	105	0.87	91.30	15.78	112.20	8.74	62.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	106	0.87	92.17	6.31	118.51	3.50	65.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	115	7.83	100.00	62.06	180.57	34.37	100.00	1	1	100.00	100.00	1.46	1.46	100.00	100.00	2.35	0.81			
20	500,000	UP		0	115	0.00	100.00	0.00	180.57	0.00	100.00	0	0	0.00	100.00	0.00	1.46	0.00	100.00	0.00	0.81			
				115					180.57					1					1.46					0.81



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	22.22	22.22	13.24	13.24	25.05	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	11.11	33.33	0.73	13.98	1.38	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	11.11	44.44	3.57	17.54	6.74	33.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	11.11	55.56	0.99	18.53	1.88	35.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	11.11	66.67	2.19	20.73	4.15	39.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	11.11	77.78	3.25	23.98	6.16	45.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	11.11	88.89	8.38	32.36	15.84	61.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	11.11	100.00	20.51	52.87	38.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	0	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,500	0	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	0	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	0	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	0	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	0	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				9					52.87					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2788 MIXED

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.26	10.53	0.24	0.24	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	6	21.05	31.58	0.00	0.24	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	5.26	36.84	1.45	1.69	3.40	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	5.26	42.11	1.50	3.19	3.52	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	5.26	47.37	2.50	5.69	5.87	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	5.26	52.63	4.65	10.33	10.91	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	5.26	57.89	4.50	14.84	10.57	34.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	5.26	63.16	5.79	20.62	13.59	48.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	5.26	68.42	6.43	27.05	15.10	63.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	5.26	73.68	0.00	27.05	0.01	63.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	5.26	78.95	0.00	27.06	0.01	63.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	5.26	84.21	10.29	37.35	24.16	87.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	5.26	89.47	0.04	37.39	0.10	87.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	5.26	94.74	5.14	42.53	12.08	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	5.26	100.00	0.06	42.59	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	42.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	42.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	42.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	42.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					42.59					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	5.63	5.63	16.91	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	2.37	8.00	7.12	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	9.71	17.70	29.17	53.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	2.17	19.88	6.53	59.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	1.86	21.73	5.58	65.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	11.55	33.28	34.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	33.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				33.28				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2790

TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	296	296	10.87	10.87	210.09	210.09	4.05	4.05	2	2	18.18	18.18	6.48	6.48	1.37	1.37	3.09	3.09			
2	50	100	75	31	327	1.14	12.00	0.42	210.51	0.01	4.06	0	2	0.00	18.18	0.00	6.48	0.00	1.37	0.00	3.08	3.08		
3	100	200	150	50	377	1.84	13.84	1.83	212.35	0.04	4.09	0	2	0.00	18.18	0.00	6.48	0.00	1.37	0.00	3.05	3.05		
4	200	300	250	38	415	1.40	15.23	3.57	215.92	0.07	4.16	0	2	0.00	18.18	0.00	6.48	0.00	1.37	0.00	3.00	3.00		
5	300	500	400	57	472	2.09	17.33	6.39	222.31	0.12	4.29	0	2	0.00	18.18	0.00	6.48	0.00	1.37	0.00	2.92	2.92		
6	500	750	625	72	544	2.64	19.97	9.70	232.00	0.19	4.47	0	2	0.00	18.18	0.00	6.48	0.00	1.37	0.00	2.79	2.79		
7	750	1,000	875	64	608	2.35	22.32	20.93	252.93	0.40	4.88	0	2	0.00	18.18	0.00	6.48	0.00	1.37	0.00	2.56	2.56		
8	1,000	1,500	1,250	117	725	4.30	26.62	74.44	327.38	1.43	6.31	0	2	0.00	18.18	0.00	6.48	0.00	1.37	0.00	1.98	1.98		
9	1,500	2,000	1,750	80	805	2.94	29.55	68.74	396.12	1.32	7.64	0	2	0.00	18.18	0.00	6.48	0.00	1.37	0.00	1.64	1.64		
10	2,000	2,500	2,250	42	847	1.54	31.09	48.37	444.49	0.93	8.57	0	2	0.00	18.18	0.00	6.48	0.00	1.37	0.00	1.46	1.46		
11	2,500	3,000	2,750	57	904	2.09	33.19	41.80	486.29	0.81	9.37	0	2	0.00	18.18	0.00	6.48	0.00	1.37	0.00	1.33	1.33		
12	3,000	4,000	3,500	131	1,035	4.81	38.00	182.57	668.86	3.52	12.89	1	3	9.09	27.27	14.34	20.82	3.03	4.39	7.86	3.11			
13	4,000	5,000	4,500	94	1,129	3.45	41.45	107.26	776.12	2.07	14.96	0	3	0.00	27.27	0.00	20.82	0.00	4.39	0.00	2.68	2.68		
14	5,000	7,500	6,250	221	1,350	8.11	49.56	335.55	1,111.67	6.47	21.43	0	3	0.00	27.27	0.00	20.82	0.00	4.39	0.00	1.87	1.87		
15	7,500	10,000	8,750	104	1,454	3.82	53.38	244.99	1,356.67	4.72	26.15	0	3	0.00	27.27	0.00	20.82	0.00	4.39	0.00	1.53	1.53		
16	10,000	20,000	15,000	326	1,780	11.97	65.35	808.73	2,165.40	15.59	41.74	3	6	27.27	54.55	144.66	165.49	30.52	34.91	17.89	7.64			
17	20,000	50,000	35,000	312	2,092	11.45	76.80	1,146.47	3,311.87	22.10	63.84	0	6	0.00	54.55	0.00	165.49	0.00	34.91	0.00	5.00	5.00		
18	50,000	100,000	75,000	217	2,309	7.97	84.77	876.46	4,188.33	16.89	80.73	0	6	0.00	54.55	0.00	165.49	0.00	34.91	0.00	3.95	3.95		
19	100,000	500,000	300,000	302	2,611	11.09	95.85	797.61	4,985.93	15.37	96.11	0	6	0.00	54.55	0.00	165.49	0.00	34.91	0.00	3.32	3.32		
20	500,000	UP		113	2,724	4.15	100.00	202.06	5,187.99	3.89	100.00	5	11	45.45	100.00	308.50	473.99	65.09	100.00	152.68	9.14			
				2,724					5,187.99					11					473.99					9.14



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	23.17	23.17	33.81	33.81	10.01	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	26	8.54	31.71	16.23	50.05	4.80	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	32	7.32	39.02	1.31	51.35	0.39	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	33	1.22	40.24	0.96	52.31	0.28	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	36	3.66	43.90	0.82	53.13	0.24	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	39	3.66	47.56	1.34	54.48	0.40	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	41	2.44	50.00	0.13	54.60	0.04	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	44	3.66	53.66	9.44	64.04	2.79	18.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	46	2.44	56.10	2.48	66.52	0.73	19.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	49	3.66	59.76	2.18	68.70	0.64	20.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	50	1.22	60.98	0.69	69.39	0.20	20.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	53	3.66	64.63	3.20	72.59	0.95	21.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	55	2.44	67.07	10.30	82.89	3.05	24.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	60	6.10	73.17	46.87	129.75	13.87	38.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	66	7.32	80.49	43.57	173.33	12.89	51.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	76	12.20	92.68	90.37	263.70	26.74	78.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	80	4.88	97.56	29.48	293.18	8.72	86.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	81	1.22	98.78	25.58	318.76	7.57	94.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	82	1.22	100.00	19.19	337.94	5.68	100.00	1	1	100.00	100.00	43.20	43.20	100.00	100.00	225.18	12.78			
20	500,000	UP		0	82	0.00	100.00	0.00	337.94	0.00	100.00	0	0	0.00	100.00	0.00	43.20	43.20	0.00	100.00	0.00	12.78		
				82					337.94					1					43.20					12.78



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2792 OVEN

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	26.39	26.39	39.88	39.88	13.04	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	25	8.33	34.72	0.57	40.45	0.19	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	29	5.56	40.28	1.62	42.07	0.53	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	30	1.39	41.67	1.74	43.81	0.57	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	31	1.39	43.06	0.43	44.24	0.14	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	35	5.56	48.61	1.59	45.83	0.52	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	36	1.39	50.00	1.63	47.46	0.53	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	41	6.94	56.94	14.42	61.88	4.72	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	55	19.44	76.39	47.67	109.55	15.59	35.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	58	4.17	80.56	47.45	157.01	15.52	51.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	59	1.39	81.94	0.19	157.20	0.06	51.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	63	5.56	87.50	44.48	201.68	14.55	65.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	64	1.39	88.89	6.40	208.09	2.09	68.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	65	1.39	90.28	0.45	208.54	0.15	68.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	66	1.39	91.67	5.71	214.25	1.87	70.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	70	5.56	97.22	45.02	259.27	14.73	84.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	72	2.78	100.00	46.45	305.72	15.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	72	0.00	100.00	0.00	305.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	72	0.00	100.00	0.00	305.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	72	0.00	100.00	0.00	305.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				72					305.72					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2793 TOBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	13	13	3.96	3.96	25.64	25.64	1.32	1.32	3	3	100.00	100.00	202.53	202.53	100.00	100.00	789.97	789.97	
2	50	100	75	1	14	0.30	4.27	0.10	25.74	0.01	1.32	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	786.97	
3	100	200	150	9	23	2.74	7.01	2.38	28.11	0.12	1.44	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	720.39	
4	200	300	250	7	30	2.13	9.15	21.42	49.54	1.10	2.54	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	408.85	
5	300	500	400	9	39	2.74	11.89	4.30	53.83	0.22	2.76	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	376.23	
6	500	750	625	17	56	5.18	17.07	21.48	75.31	1.10	3.86	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	268.93	
7	750	1,000	875	19	75	5.79	22.87	24.57	99.87	1.26	5.13	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	202.79	
8	1,000	1,500	1,250	29	104	8.84	31.71	52.15	152.03	2.68	7.80	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	133.22	
9	1,500	2,000	1,750	26	130	7.93	39.63	57.34	209.37	2.94	10.75	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	96.73	
10	2,000	2,500	2,250	15	145	4.57	44.21	47.41	256.78	2.43	13.18	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	78.87	
11	2,500	3,000	2,750	19	164	5.79	50.00	57.85	314.63	2.97	16.15	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	64.37	
12	3,000	4,000	3,500	27	191	8.23	58.23	132.07	446.70	6.78	22.93	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	45.34	
13	4,000	5,000	4,500	21	212	6.40	64.63	137.27	583.96	7.04	29.97	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	34.68	
14	5,000	7,500	6,250	37	249	11.28	75.91	270.99	854.96	13.91	43.88	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	23.69	
15	7,500	10,000	8,750	19	268	5.79	81.71	182.14	1,037.10	9.35	53.23	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	19.53	
16	10,000	20,000	15,000	16	284	4.88	86.59	259.02	1,296.12	13.29	66.52	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	15.63	
17	20,000	50,000	35,000	32	316	9.76	96.34	493.33	1,789.44	25.32	91.84	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	11.32	
18	50,000	100,000	75,000	6	322	1.83	98.17	158.36	1,947.81	8.13	99.97	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	10.40	
19	100,000	500,000	300,000	1	323	0.30	98.48	0.02	1,947.83	0.00	99.97	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	10.40	
20	500,000	UP		5	328	1.52	100.00	0.65	1,948.47	0.03	100.00	0	3	0.00	100.00	0.00	202.53	0.00	100.00	0.00	10.39	
				328					1,948.47					3					202.53			10.39



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	11.54	11.54	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	3.85	15.38	0.08	0.08	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	6	7.69	23.08	0.16	0.24	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	3.85	26.92	0.06	0.29	0.02	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	3.85	30.77	0.95	1.24	0.31	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	3.85	34.62	3.56	4.80	1.15	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	3.85	38.46	3.48	8.29	1.13	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	3.85	42.31	4.71	13.00	1.53	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	3.85	46.15	0.00	13.00	0.00	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	3.85	50.00	0.00	13.00	0.00	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	3.85	53.85	2.86	15.86	0.93	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	3.85	57.69	2.00	17.86	0.65	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	3.85	61.54	6.02	23.88	1.95	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	3.85	65.38	4.90	28.78	1.59	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	3.85	69.23	1.50	30.28	0.49	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	3.85	73.08	46.68	76.96	15.11	24.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	24	19.23	92.31	156.65	233.61	50.71	75.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	25	3.85	96.15	37.64	271.25	12.19	87.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	26	3.85	100.00	37.64	308.90	12.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	26	0.00	100.00	0.00	308.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					308.90					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 280 HYDRO ELECTRIC POWER STATIONS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	11.98	11.98	75.68	75.68	7.57	7.57	1	1	11.11	11.11	743.64	743.64	27.82	27.82	982.64	982.64			
2	50	100	75	1	27	0.46	12.44	0.29	75.97	0.03	7.60	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	978.83			
3	100	200	150	1	28	0.46	12.90	0.27	76.24	0.03	7.62	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	975.36			
4	200	300	250	1	29	0.46	13.36	0.60	76.84	0.06	7.68	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	967.75			
5	300	500	400	1	30	0.46	13.82	0.81	77.65	0.08	7.76	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	957.65			
6	500	750	625	5	35	2.30	16.13	0.30	77.95	0.03	7.79	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	954.02			
7	750	1,000	875	5	40	2.30	18.43	0.30	78.25	0.03	7.82	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	950.37			
8	1,000	1,500	1,250	1	41	0.46	18.89	0.24	78.49	0.02	7.85	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	947.42			
9	1,500	2,000	1,750	1	42	0.46	19.35	0.70	79.19	0.07	7.92	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	939.03			
10	2,000	2,500	2,250	1	43	0.46	19.82	0.71	79.91	0.07	7.99	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	930.63			
11	2,500	3,000	2,750	2	45	0.92	20.74	2.35	82.26	0.23	8.22	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	904.04			
12	3,000	4,000	3,500	2	47	0.92	21.66	6.50	88.76	0.65	8.88	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	837.80			
13	4,000	5,000	4,500	1	48	0.46	22.12	8.80	97.56	0.88	9.75	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	762.25			
14	5,000	7,500	6,250	1	49	0.46	22.58	4.84	102.40	0.48	10.24	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	726.19			
15	7,500	10,000	8,750	2	51	0.92	23.50	11.58	113.98	1.16	11.40	0	1	0.00	11.11	0.00	743.64	0.00	27.82	0.00	652.43			
16	10,000	20,000	15,000	10	61	4.61	28.11	71.24	185.22	7.12	18.52	1	2	11.11	22.22	452.49	1,196.13	16.93	44.75	635.14	645.78			
17	20,000	50,000	35,000	32	93	14.75	42.86	82.41	267.63	8.24	26.76	0	2	0.00	22.22	0.00	1,196.13	0.00	44.75	0.00	446.94			
18	50,000	100,000	75,000	29	122	13.36	56.22	127.07	394.70	12.71	39.46	0	2	0.00	22.22	0.00	1,196.13	0.00	44.75	0.00	303.05			
19	100,000	500,000	300,000	69	191	31.80	88.02	464.90	859.60	46.48	85.95	7	9	77.78	100.00	1,476.97	2,673.10	55.25	100.00	317.70	310.97			
20	500,000	UP		26	217	11.98	100.00	140.53	1,000.12	14.05	100.00	0	9	0.00	100.00	0.00	2,673.10	0.00	100.00	0.00	267.28			
				217					1,000.12					9					2,673.10					267.28



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.96	1.96	0.05	0.05	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.96	3.92	0.02	0.07	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.96	5.88	0.83	0.90	0.46	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.96	7.84	0.01	0.91	0.01	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.96	9.80	0.02	0.93	0.01	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	9	7.84	17.65	1.07	2.01	0.59	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	1.96	19.61	0.04	2.05	0.02	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	1.96	21.57	0.96	3.01	0.53	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	1.96	23.53	0.95	3.96	0.53	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	1.96	25.49	0.16	4.11	0.09	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	1.96	27.45	6.08	10.19	3.37	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	1.96	29.41	1.47	11.66	0.81	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	1.96	31.37	6.10	17.76	3.38	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	1.96	33.33	1.07	18.83	0.59	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	1.96	35.29	0.16	18.98	0.09	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	29	21.57	56.86	40.88	59.87	22.66	33.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	37	15.69	72.55	56.66	116.53	31.41	64.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	47	19.61	92.16	62.82	179.35	34.83	99.43	1	1	100.00	100.00	14.80	14.80	100.00	100.00	23.56	8.25	0.00	8.25	
20	500,000	UP		4	51	7.84	100.00	1.03	180.38	0.57	100.00	0	0	0.00	100.00	0.00	14.80	0.00	100.00	0.00	0.00	0.00	8.20	
				51					180.38					1					14.80					8.20



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	9.94	9.94	115.75	115.75	5.20	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	34	0.30	10.24	0.13	115.89	0.01	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	39	1.51	11.75	1.34	117.22	0.06	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	41	0.60	12.35	0.36	117.59	0.02	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	43	0.60	12.95	0.69	118.28	0.03	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	44	0.30	13.25	0.90	119.18	0.04	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	45	0.30	13.55	1.52	120.69	0.07	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	46	0.30	13.86	0.23	120.93	0.01	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	47	0.30	14.16	0.14	121.07	0.01	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	48	0.30	14.46	3.09	124.16	0.14	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	49	0.30	14.76	4.51	128.67	0.20	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	50	0.30	15.06	3.20	131.87	0.14	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	54	1.20	16.27	22.48	154.36	1.01	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	58	1.20	17.47	3.33	157.69	0.15	7.08	1	1	9.09	9.09	136.50	136.50	2.92	2.92	4093.65	86.56			
15	7,500	10,000	8,750	1	59	0.30	17.77	1.21	156.49	0.05	7.03	0	1	0.00	9.09	0.00	136.50	0.00	2.92	0.00	87.23	87.23		
16	10,000	20,000	15,000	13	72	3.92	21.69	39.22	195.71	1.76	8.79	1	2	9.09	18.18	170.53	307.03	3.65	6.57	434.74	156.88			
17	20,000	50,000	35,000	80	152	24.10	45.78	305.18	500.89	13.71	22.50	3	5	27.27	45.45	956.75	1,263.78	20.47	27.04	313.50	252.31			
18	50,000	100,000	75,000	48	200	14.46	60.24	205.71	706.61	9.24	31.74	3	8	27.27	72.73	1,919.05	3,182.83	41.06	68.09	932.87	450.44			
19	100,000	500,000	300,000	119	319	35.84	96.08	1,395.93	2,102.53	62.71	94.46	3	11	27.27	100.00	1,491.32	4,674.15	31.91	100.00	106.83	222.31			
20	500,000	UP		13	332	3.92	100.00	123.39	2,225.92	5.54	100.00	0	11	0.00	100.00	0.00	4,674.15	0.00	100.00	0.00	209.99			
				332					2,225.92					11					4,674.15					209.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	124	124	17.51	17.51	81.88	81.88	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	128	0.56	18.08	0.62	82.50	0.01	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	134	0.85	18.93	0.50	83.00	0.01	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	140	0.85	19.77	2.93	85.93	0.05	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	155	2.12	21.89	5.46	91.39	0.09	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	161	0.85	22.74	1.29	92.68	0.02	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	178	2.40	25.14	16.94	109.62	0.28	1.79	1	1	14.29	14.29	4.24	4.24	0.01	0.01	25.03	3.87			
8	1,000	1,500	1,250	17	195	2.40	27.54	28.79	138.42	0.47	2.26	0	1	0.00	14.29	0.00	4.24	0.00	0.01	0.00	3.06			
9	1,500	2,000	1,750	7	202	0.99	28.53	19.02	157.43	0.31	2.57	0	1	0.00	14.29	0.00	4.24	0.00	0.01	0.00	2.69			
10	2,000	2,500	2,250	9	211	1.27	29.80	9.09	166.52	0.15	2.72	0	1	0.00	14.29	0.00	4.24	0.00	0.01	0.00	2.55			
11	2,500	3,000	2,750	5	216	0.71	30.51	19.07	185.59	0.31	3.03	0	1	0.00	14.29	0.00	4.24	0.00	0.01	0.00	2.28			
12	3,000	4,000	3,500	6	222	0.85	31.36	13.17	198.75	0.22	3.25	0	1	0.00	14.29	0.00	4.24	0.00	0.01	0.00	2.13			
13	4,000	5,000	4,500	15	237	2.12	33.47	56.03	254.79	0.92	4.16	0	1	0.00	14.29	0.00	4.24	0.00	0.01	0.00	1.66			
14	5,000	7,500	6,250	18	255	2.54	36.02	78.58	333.37	1.28	5.45	0	1	0.00	14.29	0.00	4.24	0.00	0.01	0.00	1.27			
15	7,500	10,000	8,750	43	298	6.07	42.09	234.85	568.21	3.84	9.29	0	1	0.00	14.29	0.00	4.24	0.00	0.01	0.00	0.75			
16	10,000	20,000	15,000	65	363	9.18	51.27	564.90	1,133.11	9.23	18.52	0	1	0.00	14.29	0.00	4.24	0.00	0.01	0.00	0.37			
17	20,000	50,000	35,000	71	434	10.03	61.30	1,072.92	2,206.03	17.53	36.05	0	1	0.00	14.29	0.00	4.24	0.00	0.01	0.00	0.19			
18	50,000	100,000	75,000	58	492	8.19	69.49	815.97	3,022.00	13.34	49.39	0	1	0.00	14.29	0.00	4.24	0.00	0.01	0.00	0.14			
19	100,000	500,000	300,000	104	596	14.69	84.18	2,288.79	5,310.79	37.40	86.79	1	2	14.29	28.57	603.75	607.99	1.49	1.50	26.38	11.45			
20	500,000	UP		112	708	15.82	100.00	808.16	6,118.95	13.21	100.00	5	7	71.43	100.00	40,027.12	40,635.10	98.50	100.00	4952.89	664.09			
				708					6,118.95					7					40,635.10					664.09



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2811 PLTU

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	0.22	0.22	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.26	10.53	0.80	1.02	0.73	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.26	15.79	0.29	1.31	0.27	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.26	21.05	0.00	1.31	0.00	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.26	26.32	0.30	1.62	0.28	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.26	31.58	8.31	9.93	7.57	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.26	36.84	0.49	10.42	0.45	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.26	42.11	0.06	10.48	0.05	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.26	47.37	1.30	11.78	1.18	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.26	52.63	67.77	79.55	61.68	72.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.26	57.89	0.24	79.79	0.22	72.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.26	63.16	2.54	82.32	2.31	74.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.26	68.42	0.66	82.99	0.60	75.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.26	73.68	8.20	91.19	7.47	83.00	1	1	100.00	100.00	1,107.68	1,107.68	100.00	100.00	13504.39	1214.71			
16	10,000	20,000	15,000	1	15	5.26	78.95	8.65	99.84	7.87	90.88	0	1	0.00	100.00	0.00	1,107.68	0.00	100.00	0.00	100.00	0.00	1109.45	
17	20,000	50,000	35,000	1	16	5.26	84.21	8.47	108.31	7.71	98.59	0	1	0.00	100.00	0.00	1,107.68	0.00	100.00	0.00	100.00	0.00	1022.66	
18	50,000	100,000	75,000	1	17	5.26	89.47	0.48	108.79	0.43	99.02	0	1	0.00	100.00	0.00	1,107.68	0.00	100.00	0.00	100.00	0.00	1018.18	
19	100,000	500,000	300,000	1	18	5.26	94.74	0.57	109.36	0.52	99.54	0	1	0.00	100.00	0.00	1,107.68	0.00	100.00	0.00	100.00	0.00	1012.87	
20	500,000	UP		1	19	5.26	100.00	0.50	109.86	0.46	100.00	0	1	0.00	100.00	0.00	1,107.68	0.00	100.00	0.00	100.00	0.00	1008.22	
				19					109.86					1					1,107.68					1008.22



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	12.86	12.86	80.98	80.98	4.69	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	32	0.41	13.28	0.33	81.31	0.02	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	33	0.41	13.69	1.34	82.65	0.08	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	34	0.41	14.11	0.21	82.87	0.01	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	35	0.41	14.52	0.74	83.60	0.04	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	36	0.41	14.94	2.72	86.32	0.16	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	37	0.41	15.35	1.79	88.12	0.10	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	38	0.41	15.77	0.00	88.12	0.00	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	39	0.41	16.18	0.00	88.12	0.00	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	40	0.41	16.60	0.01	88.13	0.00	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	41	0.41	17.01	22.06	110.20	1.28	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	42	0.41	17.43	0.32	110.51	0.02	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	43	0.41	17.84	0.29	110.80	0.02	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	44	0.41	18.26	0.23	111.03	0.01	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	48	1.66	19.92	41.69	152.72	2.41	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	71	9.54	29.46	42.12	194.84	2.44	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	87	6.64	36.10	90.32	285.16	5.23	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	25	112	10.37	46.47	135.97	421.12	7.87	24.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	66	178	27.39	73.86	649.88	1,071.01	37.63	62.01	1	1	50.00	50.00	14.00	14.00	0.09	0.09	2.15	1.31			
20	500,000	UP		63	241	26.14	100.00	656.04	1,727.05	37.99	100.00	1	2	50.00	100.00	15,576.75	15,590.75	99.91	100.00	2374.36	902.74			
				241					1,727.05					2					15,590.75					902.74



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	8.21	8.21	49.62	49.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	8.34	16.55	50.38	100.00	2	2	100.00	100.00	74.53	74.53	100.00	100.00	893.50	450.19	
4	200	300	250	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
5	300	500	400	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
6	500	750	625	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
7	750	1,000	875	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
20	500,000	UP		0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	2	0.00	100.00	0.00	74.53	0.00	100.00	0.00	450.19	
				2					16.55					2					74.53			450.19



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2812 PLTG

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	6.92	6.92	82.20	82.20	3.72	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	23	0.31	7.23	0.16	82.36	0.01	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	24	0.31	7.55	0.88	83.24	0.04	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	25	0.31	7.86	1.18	84.42	0.05	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	35	3.14	11.01	12.44	96.86	0.56	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	42	2.20	13.21	15.64	112.50	0.71	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	55	4.09	17.30	44.47	156.97	2.01	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	61	1.89	19.18	7.05	164.02	0.32	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	62	0.31	19.50	5.43	169.46	0.25	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	63	0.31	19.81	0.74	170.20	0.03	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	64	0.31	20.13	2.30	172.49	0.10	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	65	0.31	20.44	1.43	173.92	0.06	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	66	0.31	20.75	0.28	174.20	0.01	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	70	1.26	22.01	3.40	177.61	0.15	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	75	1.57	23.58	62.39	239.99	2.82	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	87	3.77	27.36	178.48	418.47	8.07	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	42	129	13.21	40.57	369.38	787.86	16.70	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	39	168	12.26	52.83	323.02	1,110.88	14.61	50.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	118	286	37.11	89.94	911.09	2,021.97	41.19	91.42	1	1	100.00	100.00	537.50	537.50	100.00	100.00	59.00	26.58			
20	500,000	UP		32	318	10.06	100.00	189.70	2,211.67	8.58	100.00	0	0	0.00	100.00	0.00	537.50	0.00	100.00	0.00	24.30			
				318					2,211.67					1					537.50					24.30



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	8.20	8.20	20.46	20.46	8.81	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.64	9.84	0.01	20.46	0.00	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.64	11.48	0.01	20.48	0.00	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.64	13.11	7.53	28.00	3.24	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.64	14.75	2.50	30.51	1.08	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.64	16.39	8.10	38.60	3.49	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	1.64	18.03	0.00	38.60	0.00	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	1.64	19.67	15.34	53.94	6.60	23.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	1.64	21.31	0.12	54.05	0.05	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	1.64	22.95	9.25	63.30	3.98	27.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	1.64	24.59	26.79	90.09	11.54	38.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	1.64	26.23	1.85	91.94	0.80	39.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	1.64	27.87	5.36	97.30	2.31	41.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	1.64	29.51	1.43	98.73	0.62	42.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	1.64	31.15	0.49	99.22	0.21	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	1.64	32.79	0.16	99.39	0.07	42.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	21	1.64	34.43	2.33	101.71	1.00	43.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	22	1.64	36.07	2.25	103.96	0.97	44.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	23	1.64	37.70	4.90	108.86	2.11	46.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		38	61	62.30	100.00	123.36	232.22	53.12	100.00	2	2	100.00	100.00	896.53	896.53	100.00	100.00	726.74	386.07			
				61					232.22					2					896.53					386.07



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	41	41	7.59	7.59	3.96	3.96	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	54	2.41	10.00	0.43	3.54	0.01	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	67	2.41	12.41	4.34	0.81	0.15	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	71	0.74	13.15	1.10	1.90	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	12	83	2.22	15.37	6.81	8.72	0.23	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	16	99	2.96	18.33	15.65	24.36	0.53	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	105	1.11	19.44	10.41	34.77	0.35	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	118	2.41	21.85	31.06	65.83	1.06	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	16	134	2.96	24.81	22.90	88.73	0.78	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	29	163	5.37	30.19	65.20	153.94	2.22	5.25	1	1	100.00	100.00	85.69	85.69	100.00	100.00	131.42	55.67	
11	2,500	3,000	2,750	3	166	0.56	30.74	17.90	171.83	0.61	5.86	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	49.87	
12	3,000	4,000	3,500	21	187	3.89	34.63	39.13	210.96	1.33	7.19	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	40.62	
13	4,000	5,000	4,500	36	223	6.67	41.30	149.86	360.82	5.11	12.30	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	23.75	
14	5,000	7,500	6,250	23	246	4.26	45.56	297.74	658.56	10.15	22.45	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	13.01	
15	7,500	10,000	8,750	52	298	9.63	55.19	169.20	827.76	5.77	28.21	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	10.35	
16	10,000	20,000	15,000	61	359	11.30	66.48	417.83	1,245.59	14.24	42.46	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	6.88	
17	20,000	50,000	35,000	61	420	11.30	77.78	779.13	2,024.71	26.56	69.01	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	4.23	
18	50,000	100,000	75,000	38	458	7.04	84.81	518.86	2,543.57	17.69	86.70	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	3.37	
19	100,000	500,000	300,000	56	514	10.37	95.19	350.71	2,894.28	11.95	98.65	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	2.96	
20	500,000	UP		26	540	4.81	100.00	39.54	2,933.83	1.35	100.00	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	2.92	
				540					2,933.83					1					85.69			2.92



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2815 OTHER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	1.49	1.49	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	0.75	2.24	1.19	1.19	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	0.75	2.99	0.01	1.21	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	0.75	3.73	0.38	1.59	0.05	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	23	28	17.16	20.90	25.78	27.37	3.27	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	29	0.75	21.64	0.79	28.17	0.10	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	38	6.72	28.36	11.23	39.39	1.42	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	42	2.99	31.34	11.58	50.97	1.47	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	43	0.75	32.09	0.23	51.19	0.03	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	44	0.75	32.84	0.23	51.42	0.03	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	45	0.75	33.58	0.00	51.42	0.00	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	46	0.75	34.33	0.34	51.76	0.04	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	49	2.24	36.57	13.27	65.03	1.68	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	52	2.24	38.81	0.10	65.13	0.01	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	53	0.75	39.55	0.17	65.31	0.02	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	55	1.49	41.04	0.45	65.76	0.06	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	14	69	10.45	51.49	149.60	215.36	18.98	27.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	17	86	12.69	64.18	79.68	295.04	10.11	37.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	13	99	9.70	73.88	9.53	304.57	1.21	38.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		35	134	26.12	100.00	483.51	788.08	61.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				134					788.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.76	4.76	57.91	57.91	21.88	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	11	2.72	7.48	0.08	57.99	0.03	21.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	32	14.29	21.77	1.83	59.83	0.69	22.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	34	1.36	23.13	0.24	60.07	0.09	22.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	35	0.68	23.81	0.00	60.07	0.00	22.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	47	8.16	31.97	10.40	70.47	3.93	26.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	52	3.40	35.37	11.58	82.05	4.38	31.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	63	7.48	42.86	34.35	116.40	12.98	43.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	68	3.40	46.26	24.85	141.25	9.39	53.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	72	2.72	48.98	23.22	164.47	8.78	62.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	74	1.36	50.34	13.08	177.56	4.94	67.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	77	2.04	52.38	7.65	185.20	2.89	69.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	78	0.68	53.06	22.29	207.49	8.42	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	79	0.68	53.74	0.00	207.49	0.00	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	80	0.68	54.42	0.00	207.49	0.00	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	84	2.72	57.14	0.00	207.49	0.00	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	86	1.36	58.50	0.00	207.49	0.00	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	94	5.44	63.95	45.37	252.86	17.14	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	29	123	19.73	83.67	11.31	264.18	4.28	99.83	1	1	100.00	100.00	0.17	0.17	100.00	100.00	1.54	0.07
20	500,000	UP		24	147	16.33	100.00	0.46	264.63	0.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				147				264.63				1				0.17				0.07	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.92	1.92	5.52	5.52	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	3.85	5.77	1.11	6.63	0.22	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.92	7.69	1.39	8.02	0.27	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.92	9.62	0.50	8.52	0.10	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	7	3.85	13.46	1.99	10.51	0.39	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	13	11.54	25.00	25.87	36.38	5.10	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	18	9.62	34.62	43.43	79.81	8.56	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	30	23.08	57.69	103.69	183.49	20.44	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	31	1.92	59.62	21.56	205.05	4.25	40.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	33	3.85	63.46	32.78	237.83	6.46	46.89	1	1	100.00	100.00	200.00	200.00	100.00	100.00	610.14	84.09	
11	2,500	3,000	2,750	1	34	1.92	65.38	0.00	237.83	0.00	46.89	0	1	0.00	100.00	0.00	200.00	0.00	100.00	0.00	84.09	
12	3,000	4,000	3,500	1	35	1.92	67.31	43.51	281.34	8.58	55.47	0	1	0.00	100.00	0.00	200.00	0.00	100.00	0.00	71.09	
13	4,000	5,000	4,500	3	38	5.77	73.08	29.44	310.78	5.80	61.28	0	1	0.00	100.00	0.00	200.00	0.00	100.00	0.00	64.35	
14	5,000	7,500	6,250	1	39	1.92	75.00	6.16	316.94	1.21	62.49	0	1	0.00	100.00	0.00	200.00	0.00	100.00	0.00	63.10	
15	7,500	10,000	8,750	1	40	1.92	76.92	3.42	320.36	0.67	63.17	0	1	0.00	100.00	0.00	200.00	0.00	100.00	0.00	62.43	
16	10,000	20,000	15,000	1	41	1.92	78.85	119.40	439.76	23.54	86.71	0	1	0.00	100.00	0.00	200.00	0.00	100.00	0.00	45.48	
17	20,000	50,000	35,000	1	42	1.92	80.77	5.16	444.92	1.02	87.73	0	1	0.00	100.00	0.00	200.00	0.00	100.00	0.00	44.95	
18	50,000	100,000	75,000	1	43	1.92	82.69	14.08	459.00	2.78	90.50	0	1	0.00	100.00	0.00	200.00	0.00	100.00	0.00	43.57	
19	100,000	500,000	300,000	1	44	1.92	84.62	13.62	472.62	2.69	93.19	0	1	0.00	100.00	0.00	200.00	0.00	100.00	0.00	42.32	
20	500,000	UP		8	52	15.38	100.00	34.55	507.17	6.81	100.00	0	1	0.00	100.00	0.00	200.00	0.00	100.00	0.00	39.43	
				52					507.17					1					200.00			39.43



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	11.11	11.11	0.03	0.03	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	11.11	22.22	0.16	0.18	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	3.70	25.93	0.41	0.59	0.25	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	10	11.11	37.04	6.07	6.66	3.66	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	3.70	40.74	3.45	10.11	2.08	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	3.70	44.44	2.60	7.51	1.57	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	3.70	48.15	4.56	12.07	2.75	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	3.70	51.85	1.58	13.65	0.95	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	3.70	55.56	0.10	13.75	0.06	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	3.70	59.26	2.12	15.87	1.28	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	3.70	62.96	3.99	19.86	2.41	11.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	3.70	66.67	3.24	23.10	1.96	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	3.70	70.37	86.26	109.36	52.07	66.02	0	0	0.00	0.00	52.07	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	3.70	74.07	22.22	131.58	13.42	79.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	3.70	77.78	4.00	135.58	2.41	81.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	3.70	81.48	12.94	148.52	7.81	89.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	26	14.81	96.30	15.22	163.74	9.19	98.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	27	3.70	100.00	1.91	165.65	1.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	165.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	27	0.00	100.00	0.00	165.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				165.65				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 286 GASWORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	10	10	3.76	3.76	40.87	40.87	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	15	1.88	5.64	12.60	53.47	0.68	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	17	0.75	6.39	0.93	54.40	0.05	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	19	0.75	7.14	1.25	55.65	0.07	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	27	3.01	10.15	12.30	67.95	0.66	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	37	3.76	13.91	11.27	79.21	0.61	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	48	4.14	18.05	15.75	94.96	0.85	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	51	1.13	19.17	5.99	100.95	0.32	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	56	1.88	21.05	21.48	122.43	1.16	6.61	1	1	100.00	100.00	174.47	174.47	100.00	100.00	812.29	142.50	
10	2,000	2,500	2,250	5	61	1.88	22.93	8.95	131.38	0.48	7.10	0	1	0.00	100.00	0.00	174.47	0.00	100.00	0.00	132.80	
11	2,500	3,000	2,750	4	65	1.50	24.44	6.39	137.77	0.35	7.44	0	1	0.00	100.00	0.00	174.47	0.00	100.00	0.00	126.64	
12	3,000	4,000	3,500	14	79	5.26	29.70	83.50	221.27	4.51	11.95	0	1	0.00	100.00	0.00	174.47	0.00	100.00	0.00	78.85	
13	4,000	5,000	4,500	10	89	3.76	33.46	46.05	267.32	2.49	14.44	0	1	0.00	100.00	0.00	174.47	0.00	100.00	0.00	65.27	
14	5,000	7,500	6,250	30	119	11.28	44.74	173.57	440.89	9.38	23.81	0	1	0.00	100.00	0.00	174.47	0.00	100.00	0.00	39.57	
15	7,500	10,000	8,750	14	133	5.26	50.00	160.60	601.49	8.67	32.49	0	1	0.00	100.00	0.00	174.47	0.00	100.00	0.00	29.01	
16	10,000	20,000	15,000	30	163	11.28	61.28	421.04	1,022.53	22.74	55.23	0	1	0.00	100.00	0.00	174.47	0.00	100.00	0.00	17.06	
17	20,000	50,000	35,000	23	186	8.65	69.92	350.19	1,372.73	18.92	74.15	0	1	0.00	100.00	0.00	174.47	0.00	100.00	0.00	12.71	
18	50,000	100,000	75,000	14	200	5.26	75.19	185.96	1,558.69	10.04	84.19	0	1	0.00	100.00	0.00	174.47	0.00	100.00	0.00	11.19	
19	100,000	500,000	300,000	46	246	17.29	92.48	224.97	1,783.66	12.15	96.34	0	1	0.00	100.00	0.00	174.47	0.00	100.00	0.00	9.78	
20	500,000	UP		20	266	7.52	100.00	67.70	1,851.36	3.66	100.00	0	1	0.00	100.00	0.00	174.47	0.00	100.00	0.00	9.42	
				266					1,851.36					1					174.47			9.42



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2861

LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	3.23	3.23	3.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	5.00	8.22	4.92	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	13.18	21.40	12.98	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	4.18	25.59	4.12	25.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	5.36	30.95	5.28	30.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	16.92	47.87	16.66	47.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	45.98	93.85	45.28	92.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	5.65	99.50	5.56	97.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	2.05	101.55	2.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9				101.55						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2868 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3				0.00				0						0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 287

WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	7.35	7.35	44.25	44.25	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	73	2.77	10.12	4.78	49.02	0.19	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	87	1.94	12.07	1.27	50.29	0.05	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	101	1.94	14.01	6.43	56.72	0.26	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	122	2.91	16.92	12.41	69.13	0.50	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	141	2.64	19.56	21.78	90.91	0.87	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	161	2.77	22.33	10.99	101.90	0.44	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	52	213	7.21	29.54	17.86	119.76	0.72	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	227	1.94	31.48	41.75	161.51	1.67	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	242	2.08	33.56	18.90	180.41	0.76	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	26	268	3.61	37.17	30.87	211.28	1.24	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	27	295	3.74	40.92	49.09	260.37	1.97	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	307	1.66	42.58	32.79	293.16	1.31	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	30	337	4.16	46.74	61.72	354.88	2.47	14.22	2	2	40.00	40.00	110.85	110.85	25.77	25.77	179.60	31.24			
15	7,500	10,000	8,750	40	377	5.55	52.29	165.70	520.58	6.64	20.86	0	2	0.00	40.00	0.00	110.85	0.00	25.77	0.00	21.29			
16	10,000	20,000	15,000	90	467	12.48	64.77	354.91	875.49	14.22	35.08	2	4	40.00	80.00	250.31	361.15	58.19	83.95	70.53	41.25			
17	20,000	50,000	35,000	114	581	15.81	80.58	685.76	1,561.26	27.48	62.56	1	5	20.00	100.00	69.03	430.19	16.05	100.00	10.07	27.55			
18	50,000	100,000	75,000	52	633	7.21	87.79	225.98	1,787.24	9.05	71.61	0	5	0.00	100.00	0.00	430.19	0.00	100.00	0.00	24.07			
19	100,000	500,000	300,000	71	704	9.85	97.64	506.13	2,293.36	20.28	91.89	0	5	0.00	100.00	0.00	430.19	0.00	100.00	0.00	18.76			
20	500,000	UP		17	721	2.36	100.00	202.32	2,495.68	8.11	100.00	0	5	0.00	100.00	0.00	430.19	0.00	100.00	0.00	17.24			
				721					2,495.68					5					430.19					17.24



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	20.00	20.00	42.80	42.80	76.84	76.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	20.00	40.00	0.05	42.85	0.09	76.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	20.00	60.00	0.06	42.91	0.10	77.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	20.00	80.00	0.06	42.97	0.11	77.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	12.73	55.70	22.86	100.00	0	0	0.00	0.00	22.86	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				55.70		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	12.63	12.63	2.86	2.86	2.49	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	16	4.21	16.84	0.31	3.17	0.27	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	18	2.11	18.95	0.71	3.89	0.62	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	36	54	37.89	56.84	12.97	16.85	11.29	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	56	2.11	58.95	1.51	18.36	1.31	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	57	1.05	60.00	0.61	18.98	0.53	16.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	59	2.11	62.11	3.53	22.50	3.07	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	74	15.79	77.89	6.81	29.32	5.93	25.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	79	5.26	83.16	11.46	40.77	9.98	35.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	81	2.11	85.26	6.06	46.84	5.28	40.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	83	2.11	87.37	3.26	50.10	2.84	43.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	85	2.11	89.47	12.57	62.67	10.94	54.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	87	2.11	91.58	28.63	91.30	24.93	79.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	88	1.05	92.63	12.02	103.32	10.46	89.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	89	1.05	93.68	5.68	108.99	4.94	94.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	90	1.05	94.74	0.31	109.30	0.27	95.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	91	1.05	95.79	0.62	109.92	0.54	95.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	93	2.11	97.89	1.22	111.14	1.06	96.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	94	1.05	98.95	1.31	112.45	1.14	97.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	95	1.05	100.00	2.40	114.85	2.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				95					114.85					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	87	87	52.10	52.10	24.83	24.83	16.65	16.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	21	108	12.57	64.67	1.72	26.55	1.16	17.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	21	129	12.57	77.25	3.26	29.81	2.18	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	19	148	11.38	88.62	4.27	34.09	2.87	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	152	2.40	91.02	1.30	35.39	0.87	23.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	153	0.60	91.62	3.61	38.99	2.42	26.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	154	0.60	92.22	20.02	59.01	13.43	39.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	155	0.60	92.81	10.08	69.09	6.76	46.33	2	2	66.67	66.67	0.51	0.51	6.42	6.42	5.11	0.75	
9	1,500	2,000	1,750	1	156	0.60	93.41	8.58	77.67	5.75	52.09	0	2	0.00	66.67	0.00	0.51	0.00	6.42	0.00	0.66	
10	2,000	2,500	2,250	1	157	0.60	94.01	4.32	81.99	2.90	54.99	0	2	0.00	66.67	0.00	0.51	0.00	6.42	0.00	0.63	
11	2,500	3,000	2,750	1	158	0.60	94.61	3.17	85.17	2.13	57.11	1	3	33.33	100.00	7.50	8.01	93.58	100.00	236.42	9.41	
12	3,000	4,000	3,500	1	159	0.60	95.21	6.05	91.21	4.06	61.17	0	3	0.00	100.00	0.00	8.01	0.00	100.00	0.00	8.79	
13	4,000	5,000	4,500	1	160	0.60	95.81	2.48	93.69	1.66	62.83	0	3	0.00	100.00	1.66	8.01	0.00	100.00	0.00	8.55	
14	5,000	7,500	6,250	1	161	0.60	96.41	15.20	108.89	10.19	73.02	0	3	0.00	100.00	0.00	8.01	0.00	100.00	0.00	7.36	
15	7,500	10,000	8,750	1	162	0.60	97.01	1.63	110.52	1.09	74.11	0	3	0.00	100.00	0.00	8.01	0.00	100.00	0.00	7.25	
16	10,000	20,000	15,000	1	163	0.60	97.60	1.07	111.59	0.71	74.83	0	3	0.00	100.00	0.00	8.01	0.00	100.00	0.00	7.18	
17	20,000	50,000	35,000	1	164	0.60	98.20	2.54	114.13	1.70	76.53	0	3	0.00	100.00	1.70	8.01	0.00	100.00	0.00	7.02	
18	50,000	100,000	75,000	1	165	0.60	98.80	15.59	129.72	10.46	86.99	0	3	0.00	100.00	0.00	8.01	0.00	100.00	0.00	6.18	
19	100,000	500,000	300,000	1	166	0.60	99.40	11.70	141.42	7.84	94.83	0	3	0.00	100.00	0.00	8.01	0.00	100.00	0.00	5.67	
20	500,000	UP		1	167	0.60	100.00	7.70	149.12	5.17	100.00	0	3	0.00	100.00	0.00	8.01	0.00	100.00	0.00	5.37	
				167					149.12					3					8.01			5.37



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	66	66	9.88	9.88	44.55	44.55	11.40	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	72	0.90	10.78	0.27	44.82	0.07	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	88	2.40	13.17	0.95	45.76	0.24	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	95	1.05	14.22	0.80	46.56	0.20	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	77	172	11.53	25.75	3.98	50.54	1.02	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	66	238	9.88	35.63	5.42	55.96	1.39	14.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	76	314	11.38	47.01	7.87	63.84	2.01	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	73	387	10.93	57.93	14.46	78.30	3.70	20.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	59	446	8.83	66.77	13.40	91.70	3.43	23.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	462	2.40	69.16	10.46	102.16	2.68	26.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	23	485	3.44	72.60	7.87	110.03	2.01	28.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	45	530	6.74	79.34	15.86	125.89	4.06	32.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	33	563	4.94	84.28	20.94	146.82	5.36	37.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	32	595	4.79	89.07	33.53	180.35	8.58	46.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	609	2.10	91.17	16.74	197.09	4.28	50.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	637	4.19	95.36	71.10	268.19	18.19	68.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	655	2.69	98.05	81.03	349.22	20.73	89.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	663	1.20	99.25	38.19	387.41	9.77	99.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	668	0.75	100.00	3.54	390.95	0.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	668	0.00	100.00	0.00	390.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				668					390.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	6.98	6.98	25.03	25.03	3.06	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	47	2.96	9.94	0.34	24.69	0.04	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	61	2.96	12.90	0.36	24.33	0.04	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	63	0.42	13.32	0.25	24.07	0.03	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	71	1.69	15.01	1.32	22.75	0.16	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	77	1.27	16.28	1.00	21.75	0.12	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	80	0.63	16.91	1.05	20.70	0.13	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	87	1.48	18.39	2.81	17.89	0.34	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	95	1.69	20.08	4.66	13.23	0.57	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	98	0.63	20.72	3.36	9.87	0.41	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	101	0.63	21.35	2.82	7.05	0.35	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	119	3.81	25.16	24.08	17.02	2.95	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	135	3.38	28.54	20.42	37.44	2.50	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	156	4.44	32.98	37.06	74.50	4.54	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	26	182	5.50	38.48	37.95	112.46	4.65	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	97	279	20.51	58.99	144.77	257.23	17.72	31.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	68	347	14.38	73.36	266.18	523.41	32.59	64.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	30	377	6.34	79.70	78.92	602.33	9.66	73.74	2	2	66.67	66.67	1.63	1.63	68.03	68.03	2.06	0.27			
19	100,000	500,000	300,000	47	424	9.94	89.64	44.90	647.23	5.50	79.23	0	2	0.00	66.67	0.00	1.63	0.00	68.03	0.00	0.25			
20	500,000	UP		49	473	10.36	100.00	169.65	816.88	20.77	100.00	1	3	33.33	100.00	0.77	2.39	31.97	100.00	0.45	0.29			
				473					816.88					3					2.39					0.29



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2904 AERIAL RAILWAYS/ROPEWAYS/FUNICULAR RAILWAYS/CHAIRLIFTS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.85	7.69	0.51	0.51	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.85	11.54	0.06	0.58	0.08	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.85	15.38	0.09	0.67	0.11	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.85	19.23	0.11	0.77	0.13	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	7	7.69	26.92	0.23	1.00	0.28	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	3.85	30.77	0.13	1.13	0.15	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	7.69	38.46	0.39	1.52	0.47	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.85	42.31	0.42	1.94	0.51	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.85	46.15	0.45	2.39	0.55	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.85	50.00	0.90	3.29	1.09	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.85	53.85	0.95	4.25	1.15	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	3.85	57.69	0.48	4.73	0.58	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	3.85	61.54	1.01	5.74	1.22	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	3.85	65.38	0.51	6.24	0.61	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	23	23.08	88.46	9.38	15.62	11.33	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	24	3.85	92.31	25.41	41.03	30.70	49.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	25	3.85	96.15	13.93	54.96	16.83	66.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	26	3.85	100.00	27.81	82.76	33.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	26	0.00	100.00	0.00	82.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					82.76					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2905 AIRPORT : HANGARS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	5	5	10.64	10.64	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6	2.13	12.77	0.16	0.24	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	2.13	14.89	0.17	0.41	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	2.13	17.02	0.63	1.04	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	2.13	19.15	0.65	1.70	0.08	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	2.13	21.28	0.70	2.39	0.08	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	2.13	23.40	1.65	4.04	0.19	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	2.13	25.53	0.80	4.84	0.09	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	2.13	27.66	1.06	5.90	0.12	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	2.13	29.79	2.26	8.16	0.26	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	16	4.26	34.04	6.70	14.86	0.78	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	18	4.26	38.30	7.74	22.60	0.91	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	2.13	40.43	3.98	26.57	0.47	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	20	2.13	42.55	10.16	36.74	1.19	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	21	2.13	44.68	11.02	47.76	1.29	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	26	10.64	55.32	74.64	122.40	8.75	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	30	8.51	63.83	187.46	309.85	21.96	36.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	37	14.89	78.72	265.42	575.27	31.10	67.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	42	10.64	89.36	115.28	690.55	13.51	80.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	47	10.64	100.00	162.94	853.49	19.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				47				853.49				0				0.00					0.00	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2906

AIRPORT : WORKSHOPSPARE PARTS DEPOTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	7.14	7.14	33.88	33.88	6.93	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.79	8.93	0.12	33.99	0.02	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	7	3.57	12.50	0.00	33.99	0.00	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.79	14.29	2.04	36.03	0.42	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	13	8.93	23.21	2.63	38.66	0.54	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	16	5.36	28.57	7.76	46.42	1.59	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	1.79	30.36	8.28	54.70	1.69	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	21	7.14	37.50	7.26	61.96	1.48	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	23	3.57	41.07	3.62	65.58	0.74	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	24	1.79	42.86	4.19	69.77	0.86	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	25	1.79	44.64	5.42	75.19	1.11	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	28	5.36	50.00	9.68	84.87	1.98	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	31	5.36	55.36	15.42	100.29	3.15	20.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	34	5.36	60.71	13.55	113.84	2.77	23.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	38	7.14	67.86	48.20	162.04	9.85	33.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	40	3.57	71.43	10.21	172.25	2.09	35.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	47	12.50	83.93	184.85	357.10	37.79	73.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	52	8.93	92.86	94.11	451.21	19.24	92.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	54	3.57	96.43	29.33	480.54	6.00	98.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	56	3.57	100.00	8.58	489.12	1.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				56					489.12					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2907 AIRPORT : AIRCRAFTS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	0.02	0.02	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	1.24	1.26	13.20	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	8.11	9.38	86.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					9.38					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2908 AIRPORT : GENERAL AIRPORT SERVICES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	67	67	28.15	28.15	71.13	71.13	16.27	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	74	2.94	31.09	0.39	71.51	0.09	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	87	5.46	36.55	5.13	76.64	1.17	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	92	2.10	38.66	0.95	77.60	0.22	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	103	4.62	43.28	2.22	79.82	0.51	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	107	1.68	44.96	1.31	81.12	0.30	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	112	2.10	47.06	0.01	81.13	0.00	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	123	4.62	51.68	8.20	89.33	1.88	20.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	125	0.84	52.52	1.24	90.57	0.28	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	126	0.42	52.94	0.01	90.58	0.00	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	128	0.84	53.78	0.01	90.59	0.00	20.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	137	3.78	57.56	0.06	90.66	0.01	20.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	138	0.42	57.98	0.01	90.67	0.00	20.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	148	4.20	62.18	39.66	130.33	9.07	29.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	154	2.52	64.71	0.11	130.44	0.03	29.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	175	8.82	73.53	70.12	200.56	16.04	45.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	196	8.82	82.35	35.32	235.88	8.08	53.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	203	2.94	85.29	0.57	236.45	0.13	54.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	227	10.08	95.38	66.51	302.96	15.22	69.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		11	238	4.62	100.00	134.10	437.06	30.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				238					437.06					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2909 AIRPORT : OTHERS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	6.16	6.16	1.13	1.13	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	34	9.95	16.11	1.70	2.83	0.24	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	56	10.43	26.54	3.66	6.49	0.51	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	83	12.80	39.34	7.50	13.99	1.05	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	107	11.37	50.71	10.41	24.40	1.46	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	123	7.58	58.29	9.45	33.85	1.32	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	29	152	13.74	72.04	23.60	57.45	3.31	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	161	4.27	76.30	14.58	72.04	2.04	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	163	0.95	77.25	2.58	74.62	0.36	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	166	1.42	78.67	3.89	78.51	0.55	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	173	3.32	81.99	9.78	88.29	1.37	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	181	3.79	85.78	13.47	101.76	1.89	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	183	0.95	86.73	4.69	106.45	0.66	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	185	0.95	87.68	6.23	112.69	0.87	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	187	0.95	88.63	31.82	144.51	4.46	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	194	3.32	91.94	159.52	304.03	22.34	42.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	198	1.90	93.84	95.75	399.78	13.41	56.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	201	1.42	95.26	68.49	468.27	9.59	65.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	208	3.32	98.58	190.31	658.58	26.66	92.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	211	1.42	100.00	55.35	713.93	7.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				211					713.93					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.70	3.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	7.41	11.11	0.43	0.43	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.70	14.81	0.34	0.77	0.40	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	7	11.11	25.93	1.66	2.43	1.97	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	11	14.81	40.74	3.59	6.02	4.26	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	13	7.41	48.15	2.64	8.66	3.13	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	7.41	55.56	6.28	14.94	7.45	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	18	11.11	66.67	8.55	23.49	10.15	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	3.70	70.37	1.56	25.05	1.85	29.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	3.70	74.07	5.40	30.45	6.41	36.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	3.70	77.78	6.32	36.77	7.50	43.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	23	7.41	85.19	10.08	46.84	11.96	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	3.70	88.89	10.20	57.05	12.11	67.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	3.70	92.59	16.44	73.48	19.51	87.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	3.70	96.30	8.66	82.15	10.28	97.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	27	3.70	100.00	2.10	84.25	2.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	84.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	84.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	84.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	27	0.00	100.00	0.00	84.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				84.25				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	10	10	7.63	7.63	1.20	1.20	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	11	0.76	8.40	0.08	1.28	0.02	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	23	9.16	17.56	2.23	3.51	0.55	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	13	36	9.92	27.48	7.58	11.09	1.86	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	44	6.11	33.59	4.91	16.00	1.20	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	49	3.82	37.40	4.56	20.56	1.12	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	56	5.34	42.75	8.96	29.53	2.19	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	65	6.87	49.62	16.69	46.22	4.09	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	72	5.34	54.96	14.67	60.88	3.59	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	80	6.11	61.07	26.04	86.92	6.37	21.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	84	3.05	64.12	16.53	103.45	4.05	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	91	5.34	69.47	25.40	128.85	6.22	31.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	97	4.58	74.05	19.36	148.20	4.74	36.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	109	9.16	83.21	68.52	216.73	16.77	53.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	115	4.58	87.79	45.51	262.24	11.14	64.19	1	1	100.00	100.00	228.91	228.91	100.00	100.00	502.99	87.29	
16	10,000	20,000	15,000	5	120	3.82	91.60	43.56	305.79	10.66	74.85	0	1	0.00	100.00	0.00	228.91	0.00	100.00	0.00	74.86	
17	20,000	50,000	35,000	7	127	5.34	96.95	84.90	390.70	20.78	95.64	0	1	0.00	100.00	0.00	228.91	0.00	100.00	0.00	58.59	
18	50,000	100,000	75,000	1	128	0.76	97.71	6.80	397.50	1.66	97.30	0	1	0.00	100.00	0.00	228.91	0.00	100.00	0.00	57.59	
19	100,000	500,000	300,000	1	129	0.76	98.47	2.50	400.00	0.61	97.91	0	1	0.00	100.00	0.00	228.91	0.00	100.00	0.00	57.23	
20	500,000	UP		2	131	1.53	100.00	8.53	408.52	2.09	100.00	0	1	0.00	100.00	0.00	228.91	0.00	100.00	0.00	56.03	
				131					408.52					1					228.91			56.03



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	0.57	0.57	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	1.85	2.42	0.99	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	1.37	3.79	0.73	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	3.18	6.97	1.70	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	3.00	9.97	1.60	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	4.49	14.46	2.40	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.56	38.89	3.43	17.89	1.83	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.56	44.44	6.49	24.38	3.47	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.56	50.00	5.89	30.27	3.15	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.56	55.56	5.76	36.03	3.08	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.56	61.11	21.78	57.81	11.64	30.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.56	66.67	11.73	69.54	6.27	37.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.56	72.22	13.73	83.27	7.34	44.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.56	77.78	22.27	105.53	11.90	56.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	16	11.11	88.89	58.54	164.07	31.28	87.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	18	11.11	100.00	23.04	187.11	12.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	187.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	187.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	187.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					187.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2913

TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	26.92	26.92	0.04	0.04	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	3.85	30.77	0.17	0.21	0.26	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	3.85	34.62	0.94	1.15	1.46	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	3.85	38.46	0.68	1.83	1.06	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	3.85	42.31	1.77	3.61	2.73	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	3.85	46.15	1.28	4.89	1.98	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	3.85	50.00	3.44	8.33	5.31	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	19	23.08	73.08	9.05	17.38	13.97	26.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	3.85	76.92	4.44	21.82	6.84	33.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	22	7.69	84.62	6.06	27.88	9.35	43.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	24	7.69	92.31	8.36	36.24	12.90	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	25	3.85	96.15	6.06	42.30	9.36	65.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	26	3.85	100.00	22.51	64.81	34.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					64.81					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2914 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	18	18	27.69	27.69	4.69	4.69	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	19	1.54	29.23	0.06	4.75	0.02	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	20	1.54	30.77	1.81	6.56	0.62	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	21	1.54	32.31	3.80	10.36	1.30	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	22	1.54	33.85	1.13	11.48	0.39	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	30	12.31	46.15	10.87	22.36	3.72	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	37	10.77	56.92	3.08	25.44	1.05	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	40	4.62	61.54	6.89	32.33	2.36	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	50	15.38	76.92	36.77	69.10	12.59	23.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	51	1.54	78.46	4.13	73.23	1.41	25.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	54	4.62	83.08	13.20	86.42	4.52	29.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	56	3.08	86.15	4.58	91.00	1.57	31.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	57	1.54	87.69	6.28	97.28	2.15	33.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	58	1.54	89.23	40.00	137.29	13.70	47.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	60	3.08	92.31	49.05	186.34	16.79	63.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	63	4.62	96.92	55.04	241.38	18.84	82.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	65	3.08	100.00	50.73	292.11	17.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	65	0.00	100.00	0.00	292.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	65	0.00	100.00	0.00	292.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	65	0.00	100.00	0.00	292.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				65					292.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	300	300	13.61	13.61	391.34	391.34	4.89	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	159	459	7.21	20.83	57.67	449.01	0.72	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	234	693	10.62	31.44	132.89	581.90	1.66	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	171	864	7.76	39.20	150.34	732.24	1.88	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	223	1,087	10.12	49.32	287.77	1,020.01	3.59	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	169	1,256	7.67	56.99	299.37	1,319.38	3.74	16.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	208	1,464	9.44	66.42	419.66	1,739.04	5.24	21.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	161	1,625	7.30	73.73	501.79	2,240.84	6.27	27.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	126	1,751	5.72	79.45	473.16	2,714.00	5.91	33.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	64	1,815	2.90	82.35	335.75	3,049.74	4.19	38.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	62	1,877	2.81	85.16	329.85	3,379.59	4.12	42.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	80	1,957	3.63	88.79	571.54	3,951.14	7.14	49.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	44	2,001	2.00	90.79	441.04	4,392.17	5.51	54.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	71	2,072	3.22	94.01	953.00	5,345.18	11.90	66.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	43	2,115	1.95	95.96	682.53	6,027.71	8.53	75.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	54	2,169	2.45	98.41	1,207.81	7,235.52	15.09	90.38	2	2	100.00	100.00	816.20	816.20	100.00	100.00	67.58	11.28			
17	20,000	50,000	35,000	25	2,194	1.13	99.55	520.60	7,756.12	6.50	96.88	0	2	0.00	100.00	0.00	816.20	0.00	100.00	0.00	10.52			
18	50,000	100,000	75,000	5	2,199	0.23	99.77	165.80	7,921.91	2.07	98.95	0	2	0.00	100.00	0.00	816.20	0.00	100.00	0.00	10.30			
19	100,000	500,000	300,000	3	2,202	0.14	99.91	82.03	8,003.94	1.02	99.97	0	2	0.00	100.00	0.00	816.20	0.00	100.00	0.00	10.20			
20	500,000	UP		2	2,204	0.09	100.00	2.04	8,005.99	0.03	100.00	0	2	0.00	100.00	0.00	816.20	0.00	100.00	0.00	10.19			
				2,204					8,005.99					2					816.20					10.19



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29151 ELECTRICAL (DIESEL GENERATED AND/OR PLN) WELDING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	10.84	10.84	3.40	3.40	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	11	2.41	13.25	0.50	3.90	0.16	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	14	3.61	16.87	1.35	5.25	0.43	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	21	8.43	25.30	4.16	9.41	1.31	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	31	12.05	37.35	11.19	20.60	3.53	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	39	9.64	46.99	13.52	34.12	4.27	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	47	9.64	56.63	19.22	53.34	6.06	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	52	6.02	62.65	14.73	68.07	4.65	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	60	9.64	72.29	12.46	80.54	3.93	25.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	62	2.41	74.70	10.66	91.19	3.36	28.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	66	4.82	79.52	21.22	112.41	6.69	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	69	3.61	83.13	31.83	144.24	10.04	45.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	71	2.41	85.54	17.11	161.36	5.40	50.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	74	3.61	89.16	34.96	196.32	11.03	61.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	75	1.20	90.36	23.50	219.82	7.41	69.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	76	1.20	91.57	7.60	227.42	2.40	71.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	77	1.20	92.77	60.40	287.82	19.05	90.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	80	3.61	96.39	10.56	298.38	3.33	94.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	83	3.61	100.00	18.64	317.02	5.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	83	0.00	100.00	0.00	317.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				83					317.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	21.43	21.43	1.18	1.18	3.98	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	14.29	35.71	0.34	1.52	1.14	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	7.14	42.86	1.84	3.36	6.20	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	7.14	50.00	1.13	4.49	3.81	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	7.14	57.14	3.05	7.54	10.26	25.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	7.14	64.29	3.08	10.61	10.37	35.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	7.14	71.43	6.15	4.46	20.74	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	7.14	78.57	6.14	10.60	20.69	35.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	7.14	85.71	0.00	10.60	0.00	35.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	7.14	92.86	8.29	18.88	27.93	63.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	7.14	100.00	10.79	29.67	36.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					29.67					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,873	7,873	40.50	40.50	349.00	349.00	22.10	22.10	59	59	62.11	62.11	196.81	196.81	36.22	36.22	56.39	56.39			
2	50	100	75	1,308	9,181	6.73	47.23	13.36	362.36	0.85	22.95	2	61	2.11	64.21	1.06	197.87	0.20	36.42	7.94	54.61			
3	100	200	150	2,456	11,637	12.64	59.87	89.46	451.82	5.66	28.61	3	64	3.16	67.37	4.30	202.17	0.79	37.21	4.81	44.75			
4	200	300	250	1,425	13,062	7.33	67.20	81.38	533.20	5.15	33.76	8	72	8.42	75.79	8.51	210.69	1.57	38.77	10.46	39.51			
5	300	500	400	4,463	17,525	22.96	90.16	116.81	650.01	7.40	41.16	9	81	9.47	85.26	18.84	229.53	3.47	42.24	16.13	35.31			
6	500	750	625	506	18,031	2.60	92.76	33.60	683.61	2.13	43.29	2	83	2.11	87.37	2.81	232.34	0.52	42.76	8.36	33.99			
7	750	1,000	875	576	18,607	2.96	95.72	51.38	734.99	3.25	46.54	1	84	1.05	88.42	0.80	233.13	0.15	42.91	1.55	31.72			
8	1,000	1,500	1,250	489	19,096	2.52	98.24	50.50	785.49	3.20	49.74	1	85	1.05	89.47	2.85	235.98	0.52	43.43	5.64	30.04			
9	1,500	2,000	1,750	61	19,157	0.31	98.55	46.73	832.22	2.96	52.70	0	85	0.00	89.47	0.00	235.98	0.00	43.43	0.00	28.36			
10	2,000	2,500	2,250	36	19,193	0.19	98.74	22.45	854.67	1.42	54.12	0	85	0.00	89.47	0.00	235.98	0.00	43.43	0.00	27.61			
11	2,500	3,000	2,750	22	19,215	0.11	98.85	10.94	865.61	0.69	54.81	0	85	0.00	89.47	0.00	235.98	0.00	43.43	0.00	27.26			
12	3,000	4,000	3,500	35	19,250	0.18	99.03	32.50	898.10	2.06	56.87	2	87	2.11	91.58	58.50	294.48	10.77	54.20	180.01	32.79			
13	4,000	5,000	4,500	19	19,269	0.10	99.13	43.32	941.42	2.74	59.61	0	87	0.00	91.58	0.00	294.48	0.00	54.20	0.00	31.28			
14	5,000	7,500	6,250	47	19,316	0.24	99.37	20.19	961.61	1.28	60.89	1	88	1.05	92.63	2.32	296.81	0.43	54.62	11.51	30.87			
15	7,500	10,000	8,750	19	19,335	0.10	99.47	9.01	970.62	0.57	61.46	0	88	0.00	92.63	0.00	296.81	0.00	54.62	0.00	30.58			
16	10,000	20,000	15,000	54	19,389	0.28	99.75	323.83	1,294.44	20.51	81.97	0	88	0.00	92.63	0.00	296.81	0.00	54.62	0.00	22.93			
17	20,000	50,000	35,000	19	19,408	0.10	99.85	112.87	1,407.31	7.15	89.11	0	88	0.00	92.63	0.00	296.81	0.00	54.62	0.00	21.09			
18	50,000	100,000	75,000	7	19,415	0.04	99.88	75.24	1,482.55	4.76	93.88	0	88	0.00	92.63	0.00	296.81	0.00	54.62	0.00	20.02			
19	100,000	500,000	300,000	18	19,433	0.09	99.97	84.40	1,566.95	5.34	99.22	4	92	4.21	96.84	32.56	329.37	5.99	60.62	38.58	21.02			
20	500,000	UP		5	19,438	0.03	100.00	12.26	1,579.21	0.78	100.00	3	95	3.16	100.00	214.00	543.37	39.38	100.00	1745.65	34.41			
				19,438					1,579.21					95					543.37					34.41



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2921

FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	12.11	12.11	1.31	1.31	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	47	8.97	21.08	3.94	5.24	0.87	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	78	13.90	34.98	9.40	14.64	2.08	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	100	9.87	44.84	10.21	24.85	2.26	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	125	11.21	56.05	15.47	40.33	3.43	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	140	6.73	62.78	16.21	56.54	3.59	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	159	8.52	71.30	23.60	80.14	5.23	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	173	6.28	77.58	21.21	101.35	4.70	22.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	185	5.38	82.96	30.45	131.80	6.75	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	189	1.79	84.75	12.56	144.36	2.78	32.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	195	2.69	87.44	34.77	179.13	7.71	39.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	204	4.04	91.48	37.86	216.99	8.39	48.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	205	0.45	91.93	4.46	221.45	0.99	49.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	210	2.24	94.17	33.86	255.30	7.51	56.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	213	1.35	95.52	34.29	289.60	7.60	64.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	217	1.79	97.31	77.28	366.88	17.13	81.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	219	0.90	98.21	15.74	382.62	3.49	84.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	220	0.45	98.65	19.68	402.30	4.36	89.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	221	0.45	99.10	24.48	426.78	5.43	94.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	223	0.90	100.00	24.27	451.05	5.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				223					451.05					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	7.91	7.91	9.86	9.86	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	66	1.58	9.50	4.65	14.51	0.17	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	89	3.31	12.81	6.53	21.04	0.24	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	105	2.30	15.11	6.90	27.93	0.25	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	45	150	6.47	21.58	24.34	52.28	0.88	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	41	191	5.90	27.48	34.26	86.54	1.24	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	44	235	6.33	33.81	46.49	133.03	1.68	4.81	1	1	100.00	100.00	10.17	10.17	100.00	100.00	21.87	7.64			
8	1,000	1,500	1,250	52	287	7.48	41.29	67.23	200.26	2.43	7.24	0	1	0.00	100.00	0.00	10.17	0.00	100.00	0.00	5.08			
9	1,500	2,000	1,750	30	317	4.32	45.61	47.20	247.46	1.71	8.95	0	1	0.00	100.00	1.71	10.17	0.00	100.00	0.00	4.11			
10	2,000	2,500	2,250	29	346	4.17	49.78	50.44	297.90	1.82	10.77	0	1	0.00	100.00	0.00	10.17	0.00	100.00	0.00	3.41			
11	2,500	3,000	2,750	26	372	3.74	53.53	53.60	351.50	1.94	12.71	0	1	0.00	100.00	0.00	10.17	0.00	100.00	0.00	2.89			
12	3,000	4,000	3,500	38	410	5.47	58.99	84.40	435.90	3.05	15.76	0	1	0.00	100.00	0.00	10.17	0.00	100.00	0.00	2.33			
13	4,000	5,000	4,500	29	439	4.17	63.17	61.13	497.03	2.21	17.97	0	1	0.00	100.00	2.21	10.17	0.00	100.00	0.00	2.05			
14	5,000	7,500	6,250	34	473	4.89	68.06	119.94	616.97	4.34	22.31	0	1	0.00	100.00	0.00	10.17	0.00	100.00	0.00	1.65			
15	7,500	10,000	8,750	25	498	3.60	71.65	88.70	705.67	3.21	25.52	0	1	0.00	100.00	0.00	10.17	0.00	100.00	0.00	1.44			
16	10,000	20,000	15,000	93	591	13.38	85.04	594.30	1,299.97	21.49	47.01	0	1	0.00	100.00	0.00	10.17	0.00	100.00	0.00	0.78			
17	20,000	50,000	35,000	96	687	13.81	98.85	1,299.95	2,599.92	47.01	94.03	0	1	0.00	100.00	0.00	10.17	0.00	100.00	0.00	0.39			
18	50,000	100,000	75,000	8	695	1.15	100.00	165.20	2,765.12	5.97	100.00	0	1	0.00	100.00	0.00	10.17	0.00	100.00	0.00	0.37			
19	100,000	500,000	300,000	0	695	0.00	100.00	0.00	2,765.12	0.00	100.00	0	1	0.00	100.00	0.00	10.17	0.00	100.00	0.00	0.37			
20	500,000	UP		0	695	0.00	100.00	0.00	2,765.12	0.00	100.00	0	1	0.00	100.00	0.00	10.17	0.00	100.00	0.00	0.37			
				695					2,765.12					1					10.17					0.37



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2923

CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	20.31	20.31	67.05	67.05	3.37	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	77	3.75	24.06	0.76	67.80	0.04	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	84	2.19	26.25	1.26	69.07	0.06	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	85	0.31	26.56	0.59	69.65	0.03	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	88	0.94	27.50	0.96	70.62	0.05	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	90	0.63	28.13	1.43	72.05	0.07	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	91	0.31	28.44	4.83	76.88	0.24	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	98	2.19	30.63	12.80	89.68	0.64	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	109	3.44	34.06	5.33	95.01	0.27	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	114	1.56	35.63	11.27	106.28	0.57	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	115	0.31	35.94	4.10	110.38	0.21	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	116	0.31	36.25	0.00	110.38	0.00	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	117	0.31	36.56	0.00	110.38	0.00	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	118	0.31	36.88	21.95	132.33	1.10	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	122	1.25	38.13	45.65	177.99	2.29	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	131	2.81	40.94	166.69	344.68	8.38	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	125	256	39.06	80.00	1,044.67	1,389.34	52.51	69.83	2	2	66.67	66.67	127.23	127.23	99.61	99.61	12.18	9.16			
18	50,000	100,000	75,000	54	310	16.88	96.88	518.52	1,907.86	26.06	95.90	1	3	33.33	100.00	0.50	127.73	0.39	100.00	0.10	6.70			
19	100,000	500,000	300,000	10	320	3.13	100.00	81.67	1,989.53	4.10	100.00	0	3	0.00	100.00	0.00	127.73	0.00	100.00	0.00	6.42			
20	500,000	UP		0	320	0.00	100.00	0.00	1,989.53	0.00	100.00	0	3	0.00	100.00	0.00	127.73	0.00	100.00	0.00	6.42			
				320					1,989.53					3					127.73					6.42



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2924

THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	33.33	33.33	0.79	0.79	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	46	5.98	39.32	1.08	1.87	0.62	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	70	20.51	59.83	6.24	8.11	3.59	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	84	11.97	71.79	5.64	13.75	3.25	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	95	9.40	81.20	9.51	23.26	5.47	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	96	0.85	82.05	0.00	23.26	0.00	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	97	0.85	82.91	0.00	23.26	0.00	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	98	0.85	83.76	3.49	26.75	2.01	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	102	3.42	87.18	9.69	36.43	5.57	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	104	1.71	88.89	0.72	37.16	0.42	21.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	105	0.85	89.74	0.00	37.16	0.00	21.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	106	0.85	90.60	6.89	44.05	3.97	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	107	0.85	91.45	10.63	54.68	6.11	31.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	108	0.85	92.31	11.44	66.12	6.58	38.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	109	0.85	93.16	8.50	74.62	4.89	42.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	111	1.71	94.87	8.44	83.05	4.85	47.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	117	5.13	100.00	90.75	173.80	52.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	117	0.00	100.00	0.00	173.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	117	0.00	100.00	0.00	173.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	117	0.00	100.00	0.00	173.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				117					173.80					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2925

CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	8.47	8.47	0.75	0.75	5.07	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	7	3.39	11.86	0.00	0.75	0.00	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	11	6.78	18.64	0.01	0.76	0.07	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	19	13.56	32.20	0.04	0.81	0.30	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	25	10.17	42.37	0.04	0.85	0.26	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	30	8.47	50.85	0.05	0.90	0.35	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	39	15.25	66.10	3.28	4.18	22.09	28.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	45	10.17	76.27	1.06	5.24	7.15	35.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	47	3.39	79.66	2.13	7.37	14.35	49.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	52	8.47	88.14	0.40	7.77	2.68	52.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	54	3.39	91.53	1.96	9.73	13.21	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	55	1.69	93.22	0.74	10.47	5.02	70.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	57	3.39	96.61	0.55	11.03	3.73	74.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	59	3.39	100.00	3.82	14.85	25.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	59	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	59	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	59	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	59	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	59	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	59	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				59					14.85					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2926 OTHERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	70	70	7.48	7.48	17.57	17.57	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	141	211	15.06	22.54	18.52	36.08	1.27	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	132	343	14.10	36.65	41.80	77.89	2.87	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	99	442	10.58	47.22	51.78	129.67	3.56	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	165	607	17.63	64.85	114.40	244.07	7.86	16.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	164	771	17.52	82.37	194.56	438.63	13.36	30.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	106	877	11.32	93.70	151.76	590.39	10.42	40.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	898	2.24	95.94	36.77	627.16	2.53	43.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	907	0.96	96.90	32.77	659.93	2.25	45.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	910	0.32	97.22	9.71	669.65	0.67	45.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	914	0.43	97.65	23.25	692.90	1.60	47.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	918	0.43	98.08	15.53	708.43	1.07	48.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	920	0.21	98.29	8.37	716.79	0.57	49.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	928	0.85	99.15	49.91	766.70	3.43	52.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	929	0.11	99.25	22.71	789.42	1.56	54.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	930	0.11	99.36	38.46	827.88	2.64	56.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	933	0.32	99.68	499.97	1,327.85	34.34	91.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	934	0.11	99.79	0.00	1,327.85	0.00	91.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	935	0.11	99.89	127.96	1,455.81	8.79	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	936	0.11	100.00	0.30	1,456.11	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				936					1,456.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2927

RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24,340	24,340	21.85	21.85	772.38	772.38	3.62	3.62	140	140	140	36.55	36.55	1,303.89	1,303.89	27.16	27.16	168.81	168.81		
2	50	100	75	6,791	31,131	6.10	27.95	427.02	1,199.41	2.00	5.63	3	143	143	0.78	37.34	17.96	1,321.85	0.37	27.53	4.21	110.21		
3	100	200	150	16,940	48,071	15.21	43.15	1,427.42	2,626.82	6.70	12.33	35	178	178	9.14	46.48	1,392.54	2,714.39	29.01	56.54	97.56	103.33		
4	200	300	250	13,959	62,030	12.53	55.69	2,404.61	5,031.43	11.28	23.61	27	205	205	7.05	53.52	156.20	2,870.59	3.25	59.79	6.50	57.05		
5	300	500	400	24,194	86,224	21.72	77.41	4,380.93	9,412.36	20.56	44.17	66	271	271	17.23	70.76	725.58	3,596.17	15.11	74.90	16.56	38.21		
6	500	750	625	10,059	96,283	9.03	86.44	2,159.53	11,571.89	10.13	54.30	3	274	274	0.78	71.54	176.99	3,773.16	3.69	78.59	8.20	32.61		
7	750	1,000	875	7,710	103,993	6.92	93.36	1,557.14	13,129.03	7.31	61.61	2	276	276	0.52	72.06	50.00	3,823.16	1.04	79.63	3.21	29.12		
8	1,000	1,500	1,250	4,264	108,257	3.83	97.18	1,769.83	14,898.87	8.30	69.91	5	281	281	1.31	73.37	66.67	3,889.83	1.39	81.02	3.77	26.11		
9	1,500	2,000	1,750	1,316	109,573	1.18	98.37	1,716.67	16,615.54	8.06	77.97	1	282	282	0.26	73.63	14.09	3,903.91	0.29	81.31	0.82	23.50		
10	2,000	2,500	2,250	332	109,905	0.30	98.66	483.04	17,098.58	2.27	80.23	1	283	283	0.26	73.89	0.00	3,903.91	0.00	81.31	0.00	22.83		
11	2,500	3,000	2,750	161	110,066	0.14	98.81	266.86	17,365.43	1.25	81.49	4	287	287	1.04	74.93	212.09	4,116.01	4.42	85.73	79.48	23.70		
12	3,000	4,000	3,500	162	110,228	0.15	98.95	361.13	17,726.56	1.69	83.18	0	287	287	0.00	74.93	0.00	4,116.01	0.00	85.73	0.00	23.22		
13	4,000	5,000	4,500	120	110,348	0.11	99.06	283.05	18,009.61	1.33	84.51	0	287	287	0.00	74.93	0.00	4,116.01	0.00	85.73	0.00	22.85		
14	5,000	7,500	6,250	267	110,615	0.24	99.30	620.28	18,629.89	2.91	87.42	1	288	288	0.26	75.20	0.00	4,116.01	0.00	85.73	0.00	22.09		
15	7,500	10,000	8,750	118	110,733	0.11	99.41	363.18	18,993.07	1.70	89.12	0	288	288	0.00	75.20	0.00	4,116.01	0.00	85.73	0.00	21.67		
16	10,000	20,000	15,000	183	110,916	0.16	99.57	962.91	19,955.98	4.52	93.64	3	291	291	0.78	75.98	103.32	4,219.33	2.15	87.88	10.73	21.14		
17	20,000	50,000	35,000	120	111,036	0.11	99.68	1,047.49	21,003.47	4.92	98.56	2	293	293	0.52	76.50	58.31	4,277.64	1.21	89.10	5.57	20.37		
18	50,000	100,000	75,000	53	111,089	0.05	99.73	238.39	21,241.86	1.12	99.68	0	293	293	0.00	76.50	0.00	4,277.64	0.00	89.10	0.00	20.14		
19	100,000	500,000	300,000	129	111,218	0.12	99.84	631.17	21,873.03	2.96	102.64	90	383	383	23.50	100.00	523.35	4,800.99	10.90	100.00	82.92	21.95		
20	500,000	UP		175	111,393	0.16	100.00	562.12	21,310.91	2.64	100.00	0	383	383	0.00	100.00	0.00	4,800.99	0.00	100.00	0.00	22.53		
				111,393					21,310.91					383					4,800.99					22.53



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2928

KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	78	78	13.81	13.81	27.77	27.77	7.75	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	55	133	9.73	23.54	5.11	32.88	1.43	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	72	205	12.74	36.28	22.60	55.48	6.31	15.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	90	295	15.93	52.21	29.71	85.19	8.30	23.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	80	375	14.16	66.37	39.66	124.85	11.07	34.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	72	447	12.74	79.12	63.34	188.19	17.69	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	55	502	9.73	88.85	49.30	237.49	13.77	66.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	24	526	4.25	93.10	27.13	264.62	7.57	73.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	534	1.42	94.51	14.31	278.93	3.99	77.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	538	0.71	95.22	7.52	286.45	2.10	79.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	541	0.53	95.75	6.87	293.31	1.92	81.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	552	1.95	97.70	22.48	315.79	6.28	88.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	553	0.18	97.88	7.61	323.40	2.12	90.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	554	0.18	98.05	2.69	326.09	0.75	91.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	555	0.18	98.23	11.44	337.53	3.19	94.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	556	0.18	98.41	5.42	342.95	1.51	95.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	557	0.18	98.58	3.22	346.17	0.90	96.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	558	0.18	98.76	1.40	347.56	0.39	97.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	559	0.18	98.94	0.67	348.24	0.19	97.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	565	1.06	100.00	9.91	358.15	2.77	100.00	87	87	100.00	100.00	3,481.91	3,481.91	100.00	100.00	35135.91	972.20	
				565					358.15					87					3,481.91			972.20



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	148	148	94.87	94.87	18.35	18.35	93.19	93.19	2	2	100.00	100.00	105.84	105.84	100.00	100.00	576.67	576.67
2	50	100	75	1	149	0.64	95.51	0.11	18.47	0.58	93.76	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	573.13
3	100	200	150	7	156	4.49	100.00	1.23	19.70	6.24	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
4	200	300	250	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
5	300	500	400	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
6	500	750	625	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
7	750	1,000	875	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
8	1,000	1,500	1,250	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
9	1,500	2,000	1,750	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
10	2,000	2,500	2,500	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
11	2,500	3,000	2,750	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
12	3,000	4,000	3,500	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
13	4,000	5,000	4,500	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
14	5,000	7,500	6,250	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
15	7,500	10,000	8,750	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
16	10,000	20,000	15,000	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
17	20,000	50,000	35,000	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
18	50,000	100,000	75,000	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
19	100,000	500,000	300,000	0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
20	500,000	UP		0	156	0.00	100.00	0.00	19.70	0.00	100.00	0	2	0.00	100.00	0.00	105.84	0.00	100.00	0.00	537.37
				156				19.70				2				105.84				537.37	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29291 DATA CENTER

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.88	0.88	6.43	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.61	1.49	4.43	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	0.85	2.34	6.16	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	0.94	3.28	6.87	23.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	0.69	3.97	4.99	28.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	2.12	6.08	15.40	44.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	3.06	9.14	22.27	66.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	4.60	13.74	33.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					13.74					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	10	10	8.20	8.20	0.46	0.46	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	12	1.64	9.84	0.25	0.72	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	20	6.56	16.39	2.26	2.98	0.36	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	29	7.38	23.77	5.01	7.98	0.79	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	33	3.28	27.05	4.15	12.14	0.66	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	37	3.28	30.33	3.79	15.93	0.60	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	38	0.82	31.15	2.85	18.78	0.45	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	50	9.84	40.98	21.63	40.41	3.42	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	54	3.28	44.26	13.82	54.23	2.19	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	60	4.92	49.18	26.03	80.25	4.12	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	64	3.28	52.46	21.30	101.55	3.37	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	67	2.46	54.92	28.06	129.61	4.44	20.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	72	4.10	59.02	25.48	155.09	4.03	24.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	77	4.10	63.11	39.06	194.15	6.18	30.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	84	5.74	68.85	62.33	256.48	9.86	40.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	31	115	25.41	94.26	281.66	538.14	44.55	85.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	122	5.74	100.00	94.16	632.30	14.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	122	0.00	100.00	0.00	632.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	122	0.00	100.00	0.00	632.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	122	0.00	100.00	0.00	632.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				122					632.30					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,012	5,012	44.67	44.67	171.26	171.26	3.83	3.83	9	9	45.00	45.00	95.40	95.40	18.92	18.92	55.71	55.71			
2	50	100	75	1,774	6,786	15.81	60.49	96.86	268.12	2.16	5.99	3	12	15.00	60.00	101.94	197.34	20.22	39.14	105.24	73.60			
3	100	200	150	1,448	8,234	12.91	73.39	166.22	434.34	3.71	9.70	3	15	15.00	75.00	65.34	262.68	12.96	52.11	39.31	60.48			
4	200	300	250	555	8,789	4.95	78.34	142.16	576.50	3.18	12.88	0	15	0.00	75.00	0.00	262.68	0.00	52.11	0.00	45.57			
5	300	500	400	684	9,473	6.10	84.44	364.97	941.47	8.15	21.03	1	16	5.00	80.00	20.00	282.68	3.97	56.07	5.48	30.03			
6	500	750	625	481	9,954	4.29	88.72	389.10	1,330.57	8.69	29.72	0	16	0.00	80.00	0.00	282.68	0.00	56.07	0.00	21.25			
7	750	1,000	875	362	10,316	3.23	91.95	497.65	1,828.22	11.12	40.84	2	18	10.00	90.00	214.06	496.74	42.46	98.53	43.01	27.17			
8	1,000	1,500	1,250	345	10,661	3.08	95.03	605.55	2,433.77	13.53	54.37	0	18	0.00	90.00	0.00	496.74	0.00	98.53	0.00	20.41			
9	1,500	2,000	1,750	186	10,847	1.66	96.68	413.12	2,846.89	9.23	63.59	0	18	0.00	90.00	0.00	496.74	0.00	98.53	0.00	17.45			
10	2,000	2,500	2,250	98	10,945	0.87	97.56	312.73	3,159.62	6.99	70.58	0	18	0.00	90.00	0.00	496.74	0.00	98.53	0.00	15.72			
11	2,500	3,000	2,750	86	11,031	0.77	98.32	261.92	3,421.54	5.85	76.43	0	18	0.00	90.00	0.00	496.74	0.00	98.53	0.00	14.52			
12	3,000	4,000	3,500	52	11,083	0.46	98.79	229.25	3,650.80	5.12	81.55	1	19	5.00	95.00	1.72	498.46	0.34	98.87	0.75	13.65			
13	4,000	5,000	4,500	46	11,129	0.41	99.20	290.70	3,941.49	6.49	88.05	0	19	0.00	95.00	0.00	498.46	0.00	98.87	0.00	12.65			
14	5,000	7,500	6,250	59	11,188	0.53	99.72	300.79	4,242.28	6.72	94.76	1	20	5.00	100.00	5.68	504.13	1.13	100.00	1.89	11.88			
15	7,500	10,000	8,750	8	11,196	0.07	99.79	62.53	4,304.81	1.40	96.16	0	20	0.00	100.00	0.00	504.13	0.00	100.00	0.00	11.71			
16	10,000	20,000	15,000	10	11,206	0.09	99.88	114.37	4,419.19	2.55	98.72	0	20	0.00	100.00	0.00	504.13	0.00	100.00	0.00	11.41			
17	20,000	50,000	35,000	3	11,209	0.03	99.91	32.56	4,451.74	0.73	99.44	0	20	0.00	100.00	0.00	504.13	0.00	100.00	0.00	11.32			
18	50,000	100,000	75,000	3	11,212	0.03	99.94	3.16	4,454.90	0.07	99.51	0	20	0.00	100.00	0.00	504.13	0.00	100.00	0.00	11.32			
19	100,000	500,000	300,000	4	11,216	0.04	99.97	15.77	4,470.67	0.35	99.87	0	20	0.00	100.00	0.00	504.13	0.00	100.00	0.00	11.28			
20	500,000	UP		3	11,219	0.03	100.00	5.96	4,476.63	0.13	100.00	0	20	0.00	100.00	0.00	504.13	0.00	100.00	0.00	11.26			
				11,219					4,476.63					20					504.13					11.26



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2931 DEPARTMENT STORES SUPERMARKETS SHOPPING CENTRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,821	1,821	14.39	14.39	886.58	886.58	3.09	3.09	5	5	11.63	11.63	355.21	355.21	3.86	3.86	40.07	40.07			
2	50	100	75	907	2,728	7.16	21.55	154.91	1,041.49	0.54	3.63	1	6	2.33	13.95	0.00	355.21	0.00	3.86	0.00	34.11			
3	100	200	150	1,529	4,257	12.08	33.63	394.20	1,435.69	1.37	5.00	0	6	0.00	13.95	0.00	355.21	0.00	3.86	0.00	24.74			
4	200	300	250	1,037	5,294	8.19	41.82	487.96	1,923.65	1.70	6.71	1	7	2.33	16.28	216.00	571.21	2.35	6.21	44.27	29.69			
5	300	500	400	1,040	6,334	8.22	50.04	767.04	2,690.69	2.67	9.38	0	7	0.00	16.28	0.00	571.21	0.00	6.21	0.00	21.23			
6	500	750	625	588	6,922	4.64	54.68	601.90	3,292.59	2.10	11.48	2	9	4.65	20.93	53.01	624.22	0.58	6.79	8.81	18.96			
7	750	1,000	875	576	7,498	4.55	59.23	801.52	4,094.11	2.79	14.27	0	9	0.00	20.93	0.00	624.22	0.00	6.79	0.00	15.25			
8	1,000	1,500	1,250	663	8,161	5.24	64.47	1,236.18	5,330.28	4.31	18.58	1	10	2.33	23.26	0.00	624.23	0.00	6.79	0.00	11.71			
9	1,500	2,000	1,750	533	8,694	4.21	68.68	1,106.18	6,436.47	3.86	22.44	0	10	0.00	23.26	0.00	624.23	0.00	6.79	0.00	9.70			
10	2,000	2,500	2,250	318	9,012	2.51	71.19	854.02	7,290.49	2.98	25.41	0	10	0.00	23.26	0.00	624.23	0.00	6.79	0.00	8.56			
11	2,500	3,000	2,750	342	9,354	2.70	73.89	1,055.41	8,345.90	3.68	29.09	0	10	0.00	23.26	0.00	624.23	0.00	6.79	0.00	7.48			
12	3,000	4,000	3,500	347	9,701	2.74	76.63	1,325.85	9,671.75	4.62	33.72	3	13	6.98	30.23	12.30	636.53	0.13	6.92	0.93	6.58			
13	4,000	5,000	4,500	314	10,015	2.48	79.11	1,192.24	10,864.00	4.16	37.87	1	14	2.33	32.56	11.12	647.65	0.12	7.05	0.93	5.96			
14	5,000	7,500	6,250	549	10,564	4.34	83.45	2,180.13	13,044.13	7.60	45.47	2	16	4.65	37.21	294.62	942.27	3.21	10.25	13.51	7.22			
15	7,500	10,000	8,750	410	10,974	3.24	86.69	1,290.17	14,334.30	4.50	49.97	1	17	2.33	39.53	295.24	1,237.51	3.21	13.46	22.88	8.63			
16	10,000	20,000	15,000	576	11,550	4.55	91.24	4,073.85	18,408.16	14.20	64.17	4	21	9.30	48.84	7,253.74	8,491.25	78.91	92.37	178.06	46.13			
17	20,000	50,000	35,000	446	11,996	3.52	94.76	4,432.19	22,840.34	15.45	79.62	2	23	4.65	53.49	35.09	8,526.34	0.38	92.75	0.79	37.33			
18	50,000	100,000	75,000	263	12,259	2.08	96.84	3,239.87	26,080.21	11.29	90.92	3	26	6.98	60.47	71.87	8,598.21	0.78	93.54	2.22	32.97			
19	100,000	500,000	300,000	270	12,529	2.13	98.97	2,250.06	28,330.28	7.84	98.76	14	40	32.56	93.02	526.71	9,124.91	5.73	99.27	23.41	32.21			
20	500,000	UP		130	12,659	1.03	100.00	355.94	28,686.22	1.24	100.00	3	43	6.98	100.00	67.42	9,192.34	0.73	100.00	18.94	32.04			
				12,659					28,686.22					43					9,192.34					32.04



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,030	1,030	25.70	25.70	114.99	114.99	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	394	1,424	9.83	35.53	26.37	141.36	0.47	2.54	2	2	15.38	15.38	60.00	60.00	18.28	18.28	227.52	42.44	
3	100	200	150	1,031	2,455	25.72	61.25	111.59	252.95	2.00	4.54	4	6	30.77	46.15	50.89	110.89	15.50	33.78	45.61	43.84	
4	200	300	250	161	2,616	4.02	65.27	31.60	284.55	0.57	5.11	0	6	0.00	46.15	0.00	110.89	0.00	33.78	0.00	38.97	
5	300	500	400	141	2,757	3.52	68.79	54.93	339.49	0.99	6.10	1	7	7.69	53.85	4.00	106.89	1.22	32.56	7.28	31.49	
6	500	750	625	99	2,856	2.47	71.26	53.31	392.80	0.96	7.05	0	7	0.00	53.85	0.00	106.89	0.00	32.56	0.00	27.21	
7	750	1,000	875	76	2,932	1.90	73.15	90.35	483.15	1.62	8.67	0	7	0.00	53.85	0.00	106.89	0.00	32.56	0.00	22.12	
8	1,000	1,500	1,250	93	3,025	2.32	75.47	59.88	543.02	1.08	9.75	1	8	7.69	61.54	112.47	219.37	34.26	66.82	187.84	40.40	
9	1,500	2,000	1,750	94	3,119	2.35	77.82	166.39	709.41	2.99	12.74	0	8	0.00	61.54	0.00	219.37	0.00	66.82	0.00	30.92	
10	2,000	2,500	2,250	47	3,166	1.17	78.99	76.30	785.71	1.37	14.11	0	8	0.00	61.54	0.00	219.37	0.00	66.82	0.00	27.92	
11	2,500	3,000	2,750	60	3,226	1.50	80.49	116.06	901.77	2.08	16.19	0	8	0.00	61.54	0.00	219.37	0.00	66.82	0.00	24.33	
12	3,000	4,000	3,500	90	3,316	2.25	82.73	263.83	1,165.60	4.74	20.93	0	8	0.00	61.54	0.00	219.37	0.00	66.82	0.00	18.82	
13	4,000	5,000	4,500	95	3,411	2.37	85.10	211.65	1,377.25	3.80	24.73	0	8	0.00	61.54	0.00	219.37	0.00	66.82	0.00	15.93	
14	5,000	7,500	6,250	93	3,504	2.32	87.43	527.90	1,905.15	9.48	34.21	0	8	0.00	61.54	0.00	219.37	0.00	66.82	0.00	11.51	
15	7,500	10,000	8,750	56	3,560	1.40	88.82	491.68	2,396.84	8.83	43.03	0	8	0.00	61.54	0.00	219.37	0.00	66.82	0.00	9.15	
16	10,000	20,000	15,000	117	3,677	2.92	91.74	1,070.10	3,466.94	19.21	62.25	2	10	15.38	76.92	92.30	311.66	28.11	94.93	8.62	8.99	
17	20,000	50,000	35,000	161	3,838	4.02	95.76	1,198.69	4,665.62	21.52	83.77	2	12	15.38	92.31	2.93	314.59	0.89	95.83	0.24	6.74	
18	50,000	100,000	75,000	61	3,899	1.52	97.28	315.98	4,981.61	5.67	89.44	1	13	7.69	100.00	13.70	328.30	4.17	100.00	4.34	6.59	
19	100,000	500,000	300,000	79	3,978	1.97	99.25	437.08	5,418.69	7.85	97.29	0	13	0.00	100.00	0.00	328.30	0.00	100.00	0.00	6.06	
20	500,000	UP		30	4,008	0.75	100.00	150.88	5,569.57	2.71	100.00	0	13	0.00	100.00	0.00	328.30	0.00	100.00	0.00	5.89	
				4,008					5,569.57					13					328.30			5.89



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	819	819	35.95	35.95	1,000.02	1,000.02	12.36	12.36	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	157	976	6.89	42.84	235.71	1,235.72	2.91	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	151	1,127	6.63	49.47	190.89	1,426.61	2.36	17.64	1	1	25.00	25.00	5.60	5.60	0.46	0.46	2.93	0.39			
4	200	300	250	53	1,180	2.33	51.80	114.26	1,540.87	1.41	19.05	0	1	0.00	25.00	0.00	5.60	0.00	0.46	0.00	0.36			
5	300	500	400	49	1,229	2.15	53.95	45.74	1,586.61	0.57	19.62	0	1	0.00	25.00	0.00	5.60	0.00	0.46	0.00	0.35			
6	500	750	625	52	1,281	2.28	56.23	85.20	1,671.82	1.05	20.67	0	1	0.00	25.00	0.00	5.60	0.00	0.46	0.00	0.33			
7	750	1,000	875	80	1,361	3.51	59.75	155.58	1,827.40	1.92	22.59	0	1	0.00	25.00	0.00	5.60	0.00	0.46	0.00	0.31			
8	1,000	1,500	1,250	80	1,441	3.51	63.26	200.83	2,028.23	2.48	25.08	0	1	0.00	25.00	0.00	5.60	0.00	0.46	0.00	0.28			
9	1,500	2,000	1,750	64	1,505	2.81	66.07	150.46	2,178.70	1.86	26.94	0	1	0.00	25.00	0.00	5.60	0.00	0.46	0.00	0.26			
10	2,000	2,500	2,250	67	1,572	2.94	69.01	212.60	2,391.30	2.63	29.57	1	2	25.00	50.00	25.00	30.60	2.03	2.49	11.76	1.28			
11	2,500	3,000	2,750	35	1,607	1.54	70.54	81.18	2,472.48	1.00	30.57	0	2	0.00	50.00	0.00	30.60	0.00	2.49	0.00	1.24			
12	3,000	4,000	3,500	73	1,680	3.20	73.75	282.69	2,755.18	3.50	34.06	0	2	0.00	50.00	0.00	30.60	0.00	2.49	0.00	1.11			
13	4,000	5,000	4,500	80	1,760	3.51	77.26	467.30	3,222.47	5.78	39.84	0	2	0.00	50.00	0.00	30.60	0.00	2.49	0.00	0.95			
14	5,000	7,500	6,250	104	1,864	4.57	81.83	678.62	3,901.09	8.39	48.23	0	2	0.00	50.00	0.00	30.60	0.00	2.49	0.00	0.78			
15	7,500	10,000	8,750	84	1,948	3.69	85.51	701.75	4,602.84	8.68	56.91	0	2	0.00	50.00	0.00	30.60	0.00	2.49	0.00	0.66			
16	10,000	20,000	15,000	134	2,082	5.88	91.40	1,558.58	6,161.42	19.27	76.18	2	4	50.00	100.00	1,198.50	1,229.10	97.51	100.00	76.90	19.95			
17	20,000	50,000	35,000	117	2,199	5.14	96.53	1,550.06	7,711.48	19.16	95.34	0	4	0.00	100.00	0.00	1,229.10	0.00	100.00	0.00	15.94			
18	50,000	100,000	75,000	40	2,239	1.76	98.29	206.69	7,918.17	2.56	97.90	0	4	0.00	100.00	0.00	1,229.10	0.00	100.00	0.00	15.52			
19	100,000	500,000	300,000	34	2,273	1.49	99.78	169.05	8,087.22	2.09	99.99	0	4	0.00	100.00	0.00	1,229.10	0.00	100.00	0.00	15.20			
20	500,000	UP		5	2,278	0.22	100.00	0.89	8,088.11	0.01	100.00	0	4	0.00	100.00	0.00	1,229.10	0.00	100.00	0.00	15.20			
				2,278					8,088.11					4					1,229.10					15.20



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11,888	11,888	20.68	20.68	2,359.97	2,359.97	2.98	2.98	9	6.25	6.25	88.65	88.65	0.38	0.38	3.76	3.76				
2	50	100	75	5,505	17,393	9.57	30.25	579.76	2,939.73	0.73	3.72	5	14	3.47	9.72	190.58	279.22	0.82	1.19	32.87	9.50			
3	100	200	150	7,589	24,982	13.20	43.45	1,610.81	4,550.54	2.04	5.75	20	34	13.89	23.61	1,277.86	1,557.08	5.47	6.66	79.33	34.22			
4	200	300	250	4,095	29,077	7.12	50.57	1,422.59	5,973.13	1.80	7.55	3	37	2.08	25.69	488.82	2,045.89	2.09	8.76	34.36	34.25			
5	300	500	400	5,132	34,209	8.93	59.50	2,924.90	8,898.03	3.70	11.25	5	42	3.47	29.17	402.48	2,448.38	1.72	10.48	13.76	27.52			
6	500	750	625	3,275	37,484	5.70	65.19	2,861.58	11,759.61	3.62	14.86	4	46	2.78	31.94	67.34	2,515.71	0.29	10.77	2.35	21.39			
7	750	1,000	875	3,120	40,604	5.43	70.62	3,255.16	15,014.77	4.11	18.98	0	46	0.00	31.94	0.00	2,515.71	0.00	10.77	0.00	16.75			
8	1,000	1,500	1,250	2,889	43,493	5.02	75.64	3,734.18	18,748.95	4.72	23.69	11	57	7.64	39.58	1,257.80	3,773.52	5.38	16.15	33.68	20.13			
9	1,500	2,000	1,750	1,863	45,356	3.24	78.88	2,860.61	21,609.56	3.62	27.31	1	58	0.69	40.28	4.25	3,777.77	0.02	16.17	0.15	17.48			
10	2,000	2,500	2,250	891	46,247	1.55	80.43	2,123.73	23,733.30	2.68	29.99	2	60	1.39	41.67	7.00	3,784.77	0.03	16.20	0.33	15.95			
11	2,500	3,000	2,750	814	47,061	1.42	81.85	1,762.41	25,495.71	2.23	32.22	3	63	2.08	43.75	95.76	3,880.53	0.41	16.61	5.43	15.22			
12	3,000	4,000	3,500	1,351	48,412	2.35	84.20	2,671.14	28,166.85	3.38	35.60	3	66	2.08	45.83	35.02	3,915.55	0.15	16.76	1.31	13.90			
13	4,000	5,000	4,500	1,130	49,542	1.97	86.16	2,060.28	30,227.13	2.60	38.20	3	69	2.08	47.92	176.77	4,092.32	0.76	17.51	8.58	13.54			
14	5,000	7,500	6,250	2,136	51,678	3.71	89.88	3,860.48	34,087.61	4.88	43.08	3	72	2.08	50.00	1,243.85	5,336.17	5.32	22.84	32.22	15.65			
15	7,500	10,000	8,750	1,398	53,076	2.43	92.31	4,058.75	38,146.36	5.13	48.21	3	75	2.08	52.08	82.31	5,418.47	0.35	23.19	2.03	14.20			
16	10,000	20,000	15,000	1,671	54,747	2.91	95.22	12,775.38	50,921.74	16.15	64.35	5	80	3.47	55.56	2,267.29	7,685.76	9.70	32.89	17.75	15.09			
17	20,000	50,000	35,000	795	55,542	1.38	96.60	10,851.26	61,773.01	13.71	78.07	5	85	3.47	59.03	80.62	7,766.39	0.35	33.24	0.74	12.57			
18	50,000	100,000	75,000	689	56,231	1.20	97.80	8,327.75	70,100.75	10.52	88.59	9	94	6.25	65.28	11,553.17	19,319.56	49.44	82.68	138.73	27.56			
19	100,000	500,000	300,000	875	57,106	1.52	99.32	7,698.81	77,799.57	9.73	98.32	24	118	16.67	81.94	3,513.35	22,832.91	15.04	97.71	45.63	29.35			
20	500,000	UP		391	57,497	0.68	100.00	1,327.36	79,126.92	1.68	100.00	26	144	18.06	100.00	534.51	23,367.42	2.29	100.00	40.27	29.53			
				57,497					79,126.92					144					23,367.42					29.53



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	73	73	15.08	15.08	1.42	1.42	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	107	7.02	22.11	3.72	5.14	0.84	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	65	172	13.43	35.54	14.09	19.23	3.19	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	86	258	17.77	53.31	30.77	49.99	6.97	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	95	353	19.63	72.93	62.26	112.25	14.11	25.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	387	7.02	79.96	40.68	152.93	9.22	34.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	36	423	7.44	87.40	52.55	205.48	11.91	46.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	32	455	6.61	94.01	62.82	268.31	14.24	60.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	464	1.86	95.87	21.53	289.83	4.88	65.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	465	0.21	96.07	5.55	295.38	1.26	66.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	467	0.41	96.49	5.96	301.34	1.35	68.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	471	0.83	97.31	24.56	325.90	5.57	73.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	472	0.21	97.52	6.75	332.65	1.53	75.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	473	0.21	97.73	11.63	344.28	2.64	78.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	475	0.41	98.14	36.27	380.55	8.22	86.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	481	1.24	99.38	39.32	419.87	8.91	95.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	484	0.62	100.00	21.40	441.27	4.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	484	0.00	100.00	0.00	441.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	484	0.00	100.00	0.00	441.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	484	0.00	100.00	0.00	441.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				484					441.27					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2932 MAIL ORDER HOUSES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	11.29	11.29	0.69	0.69	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	19	4.03	15.32	0.75	1.44	0.44	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	31	9.68	25.00	6.64	8.08	3.89	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	36	4.03	29.03	4.07	12.15	2.38	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	45	7.26	36.29	8.18	20.33	4.79	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	51	4.84	41.13	8.60	28.94	5.03	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	64	10.48	51.61	30.10	59.04	17.62	34.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	71	5.65	57.26	12.67	71.71	7.42	41.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	82	8.87	66.13	24.78	96.49	14.50	56.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	88	4.84	70.97	10.27	106.77	6.01	62.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	96	6.45	77.42	12.17	118.93	7.12	69.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	100	3.23	80.65	16.18	135.11	9.47	79.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	102	1.61	82.26	0.41	135.52	0.24	79.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	113	8.87	91.13	20.51	156.03	12.00	91.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	116	2.42	93.55	1.83	157.86	1.07	92.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	121	4.03	97.58	10.06	167.91	5.89	98.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	122	0.81	98.39	1.62	169.54	0.95	99.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	123	0.81	99.19	0.75	170.29	0.44	99.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	124	0.81	100.00	0.58	170.87	0.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	124	0.00	100.00	0.00	170.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				124					170.87					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,303	2,303	27.01	27.01	237.46	237.46	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	353	2,656	4.14	31.15	195.44	432.90	1.26	2.79	1	1	12.50	12.50	90.00	90.00	12.91	12.91	46.05	20.79			
3	100	200	150	1,017	3,673	11.93	43.08	887.92	1,320.82	5.72	8.51	0	1	0.00	12.50	0.00	90.00	0.00	12.91	0.00	6.81			
4	200	300	250	874	4,547	10.25	53.33	1,082.50	2,403.32	6.98	15.49	0	1	0.00	12.50	0.00	90.00	0.00	12.91	0.00	3.74			
5	300	500	400	1,286	5,833	15.08	68.41	1,921.94	4,325.26	12.39	27.87	1	2	12.50	25.00	30.00	120.00	4.30	17.21	1.56	2.77			
6	500	750	625	785	6,618	9.21	77.62	1,369.59	5,694.85	8.83	36.70	1	3	12.50	37.50	561.83	681.83	80.60	97.81	41.02	11.97			
7	750	1,000	875	713	7,331	8.36	85.98	1,657.07	7,351.91	10.68	47.38	3	6	37.50	75.00	1.62	683.45	0.23	98.04	0.10	9.30			
8	1,000	1,500	1,250	425	7,756	4.98	90.97	1,333.64	8,685.56	8.59	55.97	0	6	0.00	75.00	0.00	683.45	0.00	98.04	0.00	7.87			
9	1,500	2,000	1,750	222	7,978	2.60	93.57	916.78	9,602.33	5.91	61.88	1	7	12.50	87.50	9.56	693.01	1.37	99.41	1.04	7.22			
10	2,000	2,500	2,250	96	8,074	1.13	94.70	509.43	10,111.77	3.28	65.16	0	7	0.00	87.50	0.00	693.01	0.00	99.41	0.00	6.85			
11	2,500	3,000	2,750	84	8,158	0.99	95.68	497.68	10,609.45	3.21	68.37	0	7	0.00	87.50	0.00	693.01	0.00	99.41	0.00	6.53			
12	3,000	4,000	3,500	75	8,233	0.88	96.56	551.93	11,161.38	3.56	71.92	0	7	0.00	87.50	0.00	693.01	0.00	99.41	0.00	6.21			
13	4,000	5,000	4,500	48	8,281	0.56	97.13	465.85	11,627.23	3.00	74.93	0	7	0.00	87.50	0.00	693.01	0.00	99.41	0.00	5.96			
14	5,000	7,500	6,250	70	8,351	0.82	97.95	901.17	12,528.40	5.81	80.73	1	8	12.50	100.00	4.08	697.09	0.59	100.00	0.45	5.56			
15	7,500	10,000	8,750	24	8,375	0.28	98.23	374.61	12,903.01	2.41	83.15	0	8	0.00	100.00	0.00	697.09	0.00	100.00	0.00	5.40			
16	10,000	20,000	15,000	28	8,403	0.33	98.56	668.12	13,571.12	4.31	87.45	0	8	0.00	100.00	0.00	697.09	0.00	100.00	0.00	5.14			
17	20,000	50,000	35,000	18	8,421	0.21	98.77	648.59	14,219.71	4.18	91.63	0	8	0.00	100.00	0.00	697.09	0.00	100.00	0.00	4.90			
18	50,000	100,000	75,000	22	8,443	0.26	99.03	343.56	14,563.27	2.21	93.85	0	8	0.00	100.00	0.00	697.09	0.00	100.00	0.00	4.79			
19	100,000	500,000	300,000	73	8,516	0.86	99.88	927.99	15,491.26	5.98	99.83	0	8	0.00	100.00	0.00	697.09	0.00	100.00	0.00	4.50			
20	500,000	UP		10	8,526	0.12	100.00	26.92	15,518.19	0.17	100.00	0	8	0.00	100.00	0.00	697.09	0.00	100.00	0.00	4.49			
				8,526					15,518.19					8					697.09					4.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2934 SHOPS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56,827	56,827	14.38	14.38	9,549.04	9,549.04	1.78	1.78	42	42	2.96	2.96	1,687.35	1,687.35	1.39	1.39	17.67	17.67			
2	50	100	75	28,178	85,005	7.13	21.51	4,492.35	14,041.39	0.84	2.61	32	74	2.26	5.21	903.35	2,590.70	0.74	2.13	20.11	18.45			
3	100	200	150	45,718	130,723	11.57	33.08	14,263.66	28,305.06	2.65	5.26	47	121	3.31	8.53	3,202.01	5,792.71	2.63	4.76	22.45	20.47			
4	200	300	250	32,687	163,410	8.27	41.36	19,615.72	47,920.77	3.65	8.91	45	166	3.17	11.70	2,093.59	7,886.29	1.72	6.48	10.67	16.46			
5	300	500	400	55,048	218,458	13.93	55.29	51,841.42	99,762.19	9.64	18.55	138	304	9.73	21.42	4,067.85	11,954.15	3.34	9.83	7.85	11.98			
6	500	750	625	44,534	262,992	11.27	66.56	51,954.49	151,716.68	9.66	28.21	200	504	14.09	35.52	7,954.66	19,908.80	6.54	16.37	15.31	13.12			
7	750	1,000	875	44,242	307,234	11.20	77.76	59,827.88	211,544.56	11.13	39.34	434	938	30.58	66.10	10,734.25	30,643.05	8.83	25.19	17.94	14.49			
8	1,000	1,500	1,250	36,667	343,901	9.28	87.04	65,796.16	277,340.72	12.24	51.58	300	1,238	21.14	87.24	12,220.64	42,863.68	10.05	35.24	18.57	15.46			
9	1,500	2,000	1,750	17,498	361,399	4.43	91.47	48,761.49	326,102.21	9.07	60.65	68	1,306	4.79	92.04	4,675.46	47,539.14	3.84	39.09	9.59	14.58			
10	2,000	2,500	2,250	8,195	369,594	2.07	93.54	29,229.35	355,331.56	5.44	66.08	26	1,332	1.83	93.87	2,473.89	50,013.03	2.03	41.12	8.46	14.08			
11	2,500	3,000	2,750	5,992	375,586	1.52	95.06	27,725.94	383,057.50	5.16	71.24	18	1,350	1.27	95.14	7,240.41	57,253.45	5.95	47.07	26.11	14.95			
12	3,000	4,000	3,500	6,333	381,919	1.60	96.66	34,104.78	417,162.28	6.34	77.58	17	1,367	1.20	96.34	5,762.74	63,016.19	4.74	51.81	16.90	15.11			
13	4,000	5,000	4,500	3,725	385,644	0.94	97.60	25,700.58	442,862.86	4.78	82.36	14	1,381	0.99	97.32	2,169.87	65,186.06	1.78	53.59	8.44	14.72			
14	5,000	7,500	6,250	3,981	389,625	1.01	98.61	32,648.83	475,511.68	6.07	88.43	7	1,388	0.49	97.82	1,060.42	66,246.48	0.87	54.47	3.25	13.93			
15	7,500	10,000	8,750	1,944	391,569	0.49	99.10	19,809.04	495,320.72	3.68	92.11	7	1,395	0.49	98.31	2,350.40	68,596.88	1.93	56.40	11.87	13.85			
16	10,000	20,000	15,000	2,114	393,683	0.54	99.64	27,318.30	522,639.03	5.08	97.20	11	1,406	0.78	99.08	803.52	69,400.40	0.66	57.06	2.94	13.28			
17	20,000	50,000	35,000	868	394,551	0.22	99.86	10,507.73	533,146.76	1.95	99.15	7	1,413	0.49	99.58	1,014.96	70,415.36	0.83	57.89	9.66	13.21			
18	50,000	100,000	75,000	234	394,785	0.06	99.92	2,553.97	535,700.73	0.47	99.62	4	1,417	0.28	99.86	51,197.04	121,612.41	42.09	99.99	2004.61	22.70			
19	100,000	500,000	300,000	161	394,946	0.04	99.96	1,574.64	537,275.37	0.29	99.92	0	1,417	0.00	99.86	0.00	121,612.41	0.00	99.99	0.00	22.64			
20	500,000	UP		168	395,114	0.04	100.00	445.59	537,720.95	0.08	100.00	2	1,419	0.14	100.00	15.10	121,627.51	0.01	100.00	3.39	22.62			
				395,114					537,720.95					1,419					121,627.51			22.62		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29341 SHOPS :SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4,073	4,073	16.67	16.67	3,648.47	3,648.47	7.95	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1,387	5,460	5.68	22.34	771.06	4,419.53	1.68	9.64	2	2	2.47	2.47	77.61	77.61	1.82	1.82	10.07	1.76	
3	100	200	150	2,537	7,997	10.38	32.72	1,269.41	5,688.94	2.77	12.40	2	4	2.47	4.94	303.37	380.98	7.11	8.93	23.90	6.70	
4	200	300	250	2,256	10,253	9.23	41.96	1,576.45	7,265.39	3.44	15.84	1	5	1.23	6.17	5.00	385.98	0.12	9.04	0.32	5.31	
5	300	500	400	3,692	13,945	15.11	57.07	3,680.03	10,945.43	8.02	23.86	1	6	1.23	7.41	74.86	460.85	1.75	10.80	2.03	4.21	
6	500	750	625	2,395	16,340	9.80	66.87	3,407.85	14,353.27	7.43	31.29	2	8	2.47	9.88	24.80	485.65	0.58	11.38	0.73	3.38	
7	750	1,000	875	2,236	18,576	9.15	76.02	4,341.13	18,694.40	9.46	40.76	7	15	8.64	18.52	883.79	1,369.44	20.70	32.08	20.36	7.33	
8	1,000	1,500	1,250	1,822	20,398	7.46	83.47	4,729.97	23,424.37	10.31	51.07	5	20	6.17	24.69	111.30	1,480.74	2.61	34.69	2.35	6.32	
9	1,500	2,000	1,750	1,200	21,598	4.91	88.38	4,412.36	27,836.73	9.62	60.69	6	26	7.41	32.10	1,867.37	3,348.10	43.75	78.44	42.32	12.03	
10	2,000	2,500	2,250	598	22,196	2.45	90.83	2,348.95	30,185.68	5.12	65.81	1	27	1.23	33.33	99.47	3,447.58	2.33	80.77	4.23	11.42	
11	2,500	3,000	2,750	448	22,644	1.83	92.66	2,148.06	32,333.74	4.68	70.49	1	28	1.23	34.57	21.08	3,468.66	0.49	81.26	0.98	10.73	
12	3,000	4,000	3,500	502	23,146	2.05	94.72	2,923.96	35,257.70	6.37	76.87	3	31	3.70	38.27	35.55	3,504.21	0.83	82.09	1.22	9.94	
13	4,000	5,000	4,500	273	23,419	1.12	95.83	2,038.87	37,296.57	4.45	81.31	2	33	2.47	40.74	394.35	3,898.56	9.24	91.33	19.34	10.45	
14	5,000	7,500	6,250	325	23,744	1.33	97.16	2,504.20	39,800.78	5.46	86.77	2	35	2.47	43.21	4.16	3,902.72	0.10	91.43	0.17	9.81	
15	7,500	10,000	8,750	199	23,943	0.81	97.98	1,756.29	41,557.06	3.83	90.60	1	36	1.23	44.44	5.72	3,908.44	0.13	91.56	0.33	9.41	
16	10,000	20,000	15,000	180	24,123	0.74	98.72	2,447.91	44,004.97	5.34	95.94	1	37	1.23	45.68	24.35	3,932.79	0.57	92.13	0.99	8.94	
17	20,000	50,000	35,000	96	24,219	0.39	99.11	1,043.71	45,048.68	2.28	98.21	0	37	0.00	45.68	0.00	3,932.79	0.00	92.13	0.00	8.73	
18	50,000	100,000	75,000	42	24,261	0.17	99.28	387.35	45,436.03	0.84	99.06	0	37	0.00	45.68	0.00	3,932.79	0.00	92.13	0.00	8.66	
19	100,000	500,000	300,000	69	24,330	0.28	99.56	177.72	45,613.75	0.39	99.45	3	40	3.70	49.38	14.25	3,947.04	0.33	92.47	8.02	8.65	
20	500,000	UP		107	24,437	0.44	100.00	254.38	45,868.13	0.55	100.00	41	81	50.62	100.00	321.54	4,268.59	7.53	100.00	126.40	9.31	
				24,437					45,868.13					81					4,268.59			9.31



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29342 SHOPS :SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	74	74	11.92	11.92	54.94	54.94	3.67	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	93	3.06	14.98	8.90	63.84	0.59	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	45	138	7.25	22.22	18.75	82.59	1.25	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	52	190	8.37	30.60	29.45	112.05	1.97	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	94	284	15.14	45.73	81.29	193.34	5.43	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	67	351	10.79	56.52	90.35	283.69	6.03	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	71	422	11.43	67.95	114.45	398.14	7.64	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	57	479	9.18	77.13	155.40	553.54	10.37	36.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	41	520	6.60	83.74	156.33	709.87	10.44	47.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	539	3.06	86.80	84.14	794.01	5.62	53.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	26	565	4.19	90.98	159.96	953.97	10.68	63.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	587	3.54	94.52	121.33	1,075.30	8.10	71.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	600	2.09	96.62	102.71	1,178.01	6.86	78.65	1	1	50.00	50.00	491.90	491.90	99.55	99.55	478.90	41.76			
14	5,000	7,500	6,250	11	611	1.77	98.39	121.34	1,299.35	8.10	86.75	0	1	0.00	50.00	0.00	491.90	0.00	99.55	0.00	37.86			
15	7,500	10,000	8,750	5	616	0.81	99.19	92.12	1,391.47	6.15	92.90	0	1	0.00	50.00	0.00	491.90	0.00	99.55	0.00	35.35			
16	10,000	20,000	15,000	3	619	0.48	99.68	62.42	1,453.89	4.17	97.07	0	1	0.00	50.00	0.00	491.90	0.00	99.55	0.00	33.83			
17	20,000	50,000	35,000	1	620	0.16	99.84	30.40	1,484.29	2.03	99.10	0	1	0.00	50.00	0.00	491.90	0.00	99.55	0.00	33.14			
18	50,000	100,000	75,000	1	621	0.16	100.00	13.55	1,497.84	0.90	100.00	1	2	50.00	100.00	2.24	494.14	0.45	100.00	16.54	32.99			
19	100,000	500,000	300,000	0	621	0.00	100.00	0.00	1,497.84	0.00	100.00	0	2	0.00	100.00	0.00	494.14	0.00	100.00	0.00	32.99			
20	500,000	UP		0	621	0.00	100.00	0.00	1,497.84	0.00	100.00	0	2	0.00	100.00	0.00	494.14	0.00	100.00	0.00	32.99			
				621					1,497.84					2					494.14					32.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29343 SHOPS :SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	15.24	15.24	46.95	46.95	6.46	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	71	4.43	19.67	9.42	56.37	1.30	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	88	4.71	24.38	13.95	70.32	1.92	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	42	130	11.63	36.01	33.22	103.54	4.57	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	45	175	12.47	48.48	50.48	154.02	6.94	21.19	1	1	33.33	33.33	1.70	1.70	0.12	0.12	3.36	1.10
6	500	750	625	37	212	10.25	58.73	51.79	205.81	7.13	28.31	0	1	0.00	33.33	0.00	1.70	0.00	0.12	0.00	0.82
7	750	1,000	875	40	252	11.08	69.81	81.84	287.65	11.26	39.57	0	1	0.00	33.33	0.00	1.70	0.00	0.12	0.00	0.59
8	1,000	1,500	1,250	48	300	13.30	83.10	136.10	423.74	18.72	58.29	2	3	66.67	100.00	1,406.50	1,408.20	99.88	100.00	1033.46	332.32
9	1,500	2,000	1,750	28	328	7.76	90.86	91.65	515.39	12.61	70.90	0	3	0.00	100.00	0.00	1,408.20	0.00	100.00	0.00	273.23
10	2,000	2,500	2,250	6	334	1.66	92.52	21.37	536.77	2.94	73.84	0	3	0.00	100.00	0.00	1,408.20	0.00	100.00	0.00	262.35
11	2,500	3,000	2,750	8	342	2.22	94.74	51.24	588.00	7.05	80.89	0	3	0.00	100.00	0.00	1,408.20	0.00	100.00	0.00	239.49
12	3,000	4,000	3,500	9	351	2.49	97.23	57.13	645.13	7.86	88.75	0	3	0.00	100.00	0.00	1,408.20	0.00	100.00	0.00	218.28
13	4,000	5,000	4,500	5	356	1.39	98.61	36.50	681.63	5.02	93.77	0	3	0.00	100.00	0.00	1,408.20	0.00	100.00	0.00	206.59
14	5,000	7,500	6,250	1	357	0.28	98.89	8.97	690.61	1.23	95.01	0	3	0.00	100.00	0.00	1,408.20	0.00	100.00	0.00	203.91
15	7,500	10,000	8,750	1	358	0.28	99.17	18.00	708.61	2.48	97.48	0	3	0.00	100.00	0.00	1,408.20	0.00	100.00	0.00	198.73
16	10,000	20,000	15,000	3	361	0.83	100.00	18.30	726.90	2.52	100.00	0	3	0.00	100.00	0.00	1,408.20	0.00	100.00	0.00	193.73
17	20,000	50,000	35,000	0	361	0.00	100.00	0.00	726.90	0.00	100.00	0	3	0.00	100.00	0.00	1,408.20	0.00	100.00	0.00	193.73
18	50,000	100,000	75,000	0	361	0.00	100.00	0.00	726.90	0.00	100.00	0	3	0.00	100.00	0.00	1,408.20	0.00	100.00	0.00	193.73
19	100,000	500,000	300,000	0	361	0.00	100.00	0.00	726.90	0.00	100.00	0	3	0.00	100.00	0.00	1,408.20	0.00	100.00	0.00	193.73
20	500,000	UP		0	361	0.00	100.00	0.00	726.90	0.00	100.00	0	3	0.00	100.00	0.00	1,408.20	0.00	100.00	0.00	193.73
				361				726.90				3				1,408.20					193.73



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29344 SHOPS :TOTALLY DETACHED AND SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.76	4.76	0.07	0.07	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.76	9.52	0.61	0.68	0.60	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	5	14.29	23.81	1.12	1.80	1.12	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.76	28.57	0.91	2.72	0.90	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	10	19.05	47.62	7.52	10.24	7.46	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	4.76	52.38	10.64	20.88	10.55	20.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	4.76	57.14	1.42	22.30	1.41	22.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	4.76	61.90	2.87	25.17	2.85	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	4.76	66.67	3.89	29.06	3.86	28.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	4.76	71.43	4.39	33.46	4.36	33.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	4.76	76.19	8.81	42.26	8.73	41.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	4.76	80.95	4.72	46.98	4.68	46.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	4.76	85.71	8.47	55.45	8.40	54.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	4.76	90.48	10.00	65.45	9.92	64.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	4.76	95.24	9.53	74.99	9.45	74.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	21	4.76	100.00	25.87	100.86	25.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	100.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	100.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	100.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	21	0.00	100.00	0.00	100.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				100.86				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29345 SHOPS :FOR SPECIAL AGENT OF CERTAIN PRODUCTS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	1.52	1.52	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	1.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					1.52					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2935 PASAR RISK

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	5.56	16.67	0.27	0.27	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	5.56	22.22	0.05	0.32	0.07	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	5.56	27.78	4.50	4.82	5.84	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	5.56	33.33	6.30	11.12	8.17	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	6	12	33.33	66.67	22.05	10.93	28.60	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	5.56	72.22	18.00	7.07	23.35	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	5.56	77.78	0.07	7.14	0.09	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	5.56	83.33	7.42	14.56	9.62	18.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	5.56	88.89	10.40	24.96	13.48	32.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	5.56	94.44	1.88	23.07	2.44	29.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	5.56	100.00	54.03	77.10	70.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	77.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	77.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	77.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	77.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	77.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	77.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	77.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	77.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					77.10					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2936 OTHERS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	32.35	32.35	125.18	125.18	21.50	21.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	64	5.29	37.65	5.61	130.80	0.96	22.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	79	8.82	46.47	8.10	138.90	1.39	23.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	84	2.94	49.41	3.10	142.00	0.53	24.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	97	7.65	57.06	21.86	163.86	3.76	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	101	2.35	59.41	11.90	175.76	2.04	30.19	2	2	100.00	100.00	4.08	4.08	100.00	100.00	34.25	2.32			
7	750	1,000	875	1	102	0.59	60.00	0.84	176.60	0.14	30.34	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	2.31			
8	1,000	1,500	1,250	3	105	1.76	61.76	6.25	182.85	1.07	31.41	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	2.23			
9	1,500	2,000	1,750	3	108	1.76	63.53	4.72	187.57	0.81	32.22	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	2.17			
10	2,000	2,500	2,250	1	109	0.59	64.12	0.74	188.31	0.13	32.35	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	2.16			
11	2,500	3,000	2,750	2	111	1.18	65.29	0.33	188.64	0.06	32.40	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	2.16			
12	3,000	4,000	3,500	4	115	2.35	67.65	29.73	218.36	5.11	37.51	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.87			
13	4,000	5,000	4,500	8	123	4.71	72.35	30.64	249.00	5.26	42.77	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.64			
14	5,000	7,500	6,250	3	126	1.76	74.12	0.00	249.00	0.00	42.77	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.64			
15	7,500	10,000	8,750	2	128	1.18	75.29	0.00	249.00	0.00	42.77	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.64			
16	10,000	20,000	15,000	8	136	4.71	80.00	3.13	252.13	0.54	43.31	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.62			
17	20,000	50,000	35,000	7	143	4.12	84.12	88.04	340.17	15.12	58.44	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.20			
18	50,000	100,000	75,000	12	155	7.06	91.18	87.18	427.35	14.98	73.41	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	0.95			
19	100,000	500,000	300,000	14	169	8.24	99.41	129.85	557.20	22.31	95.72	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	0.73			
20	500,000	UP		1	170	0.59	100.00	24.93	582.13	4.28	100.00	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	0.70			
				170					582.13					2					4.08					0.70



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,121	1,121	12.20	12.20	323.65	323.65	1.63	1.63	1	1	4.00	4.00	17.14	17.14	0.08	0.08	5.29	5.29			
2	50	100	75	565	1,686	6.15	18.35	60.23	383.88	0.30	1.93	0	1	0.00	4.00	0.00	17.14	0.00	0.08	0.00	4.46			
3	100	200	150	804	2,490	8.75	27.10	157.83	541.71	0.79	2.72	0	1	0.00	4.00	0.00	17.14	0.00	0.08	0.00	3.16			
4	200	300	250	516	3,006	5.62	32.72	183.37	725.08	0.92	3.65	0	1	0.00	4.00	0.00	17.14	0.00	0.08	0.00	2.36			
5	300	500	400	820	3,826	8.93	41.65	474.86	1,199.94	2.39	6.03	0	1	0.00	4.00	0.00	17.14	0.00	0.08	0.00	1.43			
6	500	750	625	621	4,447	6.76	48.41	480.94	1,680.88	2.42	8.45	0	1	0.00	4.00	0.00	17.14	0.00	0.08	0.00	1.02			
7	750	1,000	875	710	5,157	7.73	56.13	850.48	2,531.36	4.28	12.73	4	5	16.00	20.00	243.05	260.19	1.13	1.20	28.58	10.28			
8	1,000	1,500	1,250	656	5,813	7.14	63.27	1,077.57	3,608.94	5.42	18.15	4	9	16.00	36.00	1,094.92	1,355.11	5.07	6.27	101.61	37.55			
9	1,500	2,000	1,750	526	6,339	5.73	69.00	1,099.53	4,708.46	5.53	23.68	3	12	12.00	48.00	251.49	1,606.60	1.16	7.44	22.87	34.12			
10	2,000	2,500	2,250	337	6,676	3.67	72.67	925.51	5,633.97	4.65	28.33	1	13	4.00	52.00	17.73	1,624.32	0.08	7.52	1.92	28.83			
11	2,500	3,000	2,750	315	6,991	3.43	76.10	965.24	6,599.22	4.85	33.18	1	14	4.00	56.00	0.00	1,624.32	0.00	7.52	0.00	24.61			
12	3,000	4,000	3,500	392	7,383	4.27	80.36	1,353.51	7,952.73	6.81	39.99	3	17	12.00	68.00	121.25	1,745.57	0.56	8.08	8.96	21.95			
13	4,000	5,000	4,500	296	7,679	3.22	83.59	1,182.11	9,134.84	5.94	45.93	2	19	8.00	76.00	937.58	2,683.16	4.34	12.42	79.31	29.37			
14	5,000	7,500	6,250	410	8,089	4.46	88.05	2,079.32	11,214.16	10.46	56.39	0	19	0.00	76.00	0.00	2,683.16	0.00	12.42	0.00	23.93			
15	7,500	10,000	8,750	252	8,341	2.74	90.79	1,716.98	12,931.14	8.63	65.02	2	21	8.00	84.00	3,000.00	5,683.16	13.89	26.31	174.73	43.95			
16	10,000	20,000	15,000	376	8,717	4.09	94.88	3,417.05	16,348.19	17.18	82.21	2	23	8.00	92.00	118.21	5,801.37	0.55	26.85	3.46	35.49			
17	20,000	50,000	35,000	302	9,019	3.29	98.17	2,472.12	18,820.31	12.43	94.64	0	23	0.00	92.00	0.00	5,801.37	0.00	26.85	0.00	30.83			
18	50,000	100,000	75,000	110	9,129	1.20	99.37	813.40	19,633.71	4.09	98.73	2	25	8.00	100.00	15,801.53	21,602.90	73.15	100.00	1942.66	110.03			
19	100,000	500,000	300,000	41	9,170	0.45	99.81	217.47	19,851.17	1.09	99.82	0	25	0.00	100.00	0.00	21,602.90	0.00	100.00	0.00	108.82			
20	500,000	UP		17	9,187	0.19	100.00	35.49	19,886.66	0.18	100.00	0	25	0.00	100.00	0.00	21,602.90	0.00	100.00	0.00	108.63			
				9,187					19,886.66					25					21,602.90					108.63



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29371 SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20,400	20,400	10.55	10.55	13,031.32	13,031.32	2.70	2.70	18	18	4.09	4.09	5,972.48	5,972.48	2.87	2.87	45.83	45.83			
2	50	100	75	7,738	28,138	4.00	14.56	1,146.67	14,177.99	0.24	2.94	4	22	0.91	5.00	27.36	5,999.84	0.01	2.89	2.39	42.32			
3	100	200	150	11,034	39,172	5.71	20.26	2,665.34	16,843.34	0.55	3.49	9	31	2.05	7.05	526.74	6,526.58	0.25	3.14	19.76	38.75			
4	200	300	250	8,731	47,903	4.52	24.78	3,271.01	20,114.34	0.68	4.17	4	35	0.91	7.95	103.16	6,629.73	0.05	3.19	3.15	32.96			
5	300	500	400	14,658	62,561	7.58	32.36	7,933.88	28,048.22	1.65	5.82	14	49	3.18	11.14	668.09	7,297.82	0.32	3.51	8.42	26.02			
6	500	750	625	13,275	75,836	6.87	39.23	9,586.23	37,634.45	1.99	7.81	22	71	5.00	16.14	2,631.72	9,929.55	1.27	4.78	27.45	26.38			
7	750	1,000	875	14,223	90,059	7.36	46.59	14,480.84	52,115.30	3.00	10.81	17	88	3.86	20.00	688.07	10,617.62	0.33	5.11	4.75	20.37			
8	1,000	1,500	1,250	16,254	106,313	8.41	55.00	21,765.78	73,881.08	4.51	15.32	27	115	6.14	26.14	3,761.86	14,379.48	1.81	6.92	17.28	19.46			
9	1,500	2,000	1,750	12,188	118,501	6.31	61.30	22,640.32	96,521.40	4.70	20.02	25	140	5.68	31.82	1,644.24	16,023.72	0.79	7.71	7.26	16.60			
10	2,000	2,500	2,250	8,153	126,654	4.22	65.52	17,744.06	114,265.45	3.68	23.70	17	157	3.86	35.68	5,441.62	21,465.34	2.62	10.32	30.67	18.79			
11	2,500	3,000	2,750	7,564	134,218	3.91	69.44	19,957.86	134,223.31	4.14	27.84	25	182	5.68	41.36	6,919.41	28,384.75	3.33	13.65	34.67	21.15			
12	3,000	4,000	3,500	9,706	143,924	5.02	74.46	30,473.24	164,696.55	6.32	34.16	37	219	8.41	49.77	4,286.10	32,670.85	2.06	15.71	14.07	19.84			
13	4,000	5,000	4,500	7,686	151,610	3.98	78.43	29,585.61	194,282.16	6.14	40.30	21	240	4.77	54.55	11,941.68	44,612.53	5.74	21.46	40.36	22.96			
14	5,000	7,500	6,250	10,700	162,310	5.54	83.97	49,941.78	244,223.94	10.36	50.66	35	275	7.95	62.50	5,858.58	50,471.10	2.82	24.28	11.73	20.67			
15	7,500	10,000	8,750	7,223	169,533	3.74	87.70	43,155.53	287,379.47	8.95	59.61	36	311	8.18	70.68	8,543.08	59,014.18	4.11	28.39	19.80	20.54			
16	10,000	20,000	15,000	11,509	181,042	5.95	93.66	97,006.55	384,386.02	20.12	79.73	39	350	8.86	79.55	15,719.47	74,733.65	7.56	35.95	16.20	19.44			
17	20,000	50,000	35,000	7,465	188,507	3.86	97.52	75,943.07	460,329.10	15.75	95.48	50	400	11.36	90.91	80,725.71	155,459.36	38.83	74.78	106.30	33.77			
18	50,000	100,000	75,000	2,478	190,985	1.28	98.80	18,395.18	478,724.27	3.82	99.29	25	425	5.68	96.59	49,136.19	204,595.55	23.63	98.41	267.11	42.74			
19	100,000	500,000	300,000	1,840	192,825	0.95	99.75	12,839.60	491,563.87	2.66	101.96	11	436	2.50	99.09	2,014.40	206,609.95	0.97	99.38	15.69	42.03			
20	500,000	UP		475	193,300	0.25	100.00	9,435.61	482,128.26	1.96	100.00	4	440	0.91	100.00	1,289.02	207,898.98	0.62	100.00	13.66	43.12			
				193,300					482,128.26					440					207,898.98					43.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	103	103	6.52	6.52	60.54	60.54	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	61	164	3.86	10.39	10.37	70.91	0.26	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	86	250	5.45	15.83	14.57	85.47	0.37	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	110	360	6.97	22.80	18.07	103.55	0.46	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	128	488	8.11	30.91	47.30	150.85	1.19	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	112	600	7.09	38.00	58.22	209.07	1.47	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	107	707	6.78	44.78	110.21	319.28	2.78	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	115	822	7.28	52.06	179.90	499.18	4.54	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	73	895	4.62	56.68	169.65	668.83	4.28	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	61	956	3.86	60.54	174.79	843.62	4.41	21.28	1	1	16.67	16.67	112.46	112.46	2.69	2.69	64.34	13.33			
11	2,500	3,000	2,750	70	1,026	4.43	64.98	266.98	1,110.60	6.73	28.02	0	1	0.00	16.67	0.00	112.46	0.00	2.69	0.00	10.13			
12	3,000	4,000	3,500	83	1,109	5.26	70.23	249.72	1,360.32	6.30	34.31	2	3	33.33	50.00	4,061.63	4,174.09	97.23	99.92	1626.49	306.85			
13	4,000	5,000	4,500	61	1,170	3.86	74.10	231.48	1,591.80	5.84	40.15	0	3	0.00	50.00	0.00	4,174.09	0.00	99.92	0.00	262.22			
14	5,000	7,500	6,250	112	1,282	7.09	81.19	517.42	2,109.22	13.05	53.21	0	3	0.00	50.00	0.00	4,174.09	0.00	99.92	0.00	197.90			
15	7,500	10,000	8,750	54	1,336	3.42	84.61	416.23	2,525.46	10.50	63.71	0	3	0.00	50.00	0.00	4,174.09	0.00	99.92	0.00	165.28			
16	10,000	20,000	15,000	91	1,427	5.76	90.37	616.46	3,141.92	15.55	79.26	2	5	33.33	83.33	2.09	4,176.18	0.05	99.97	0.34	132.92			
17	20,000	50,000	35,000	70	1,497	4.43	94.81	433.43	3,575.35	10.93	90.19	0	5	0.00	83.33	0.00	4,176.18	0.00	99.97	0.00	116.80			
18	50,000	100,000	75,000	32	1,529	2.03	96.83	221.32	3,796.67	5.58	95.77	0	5	0.00	83.33	0.00	4,176.18	0.00	99.97	0.00	110.00			
19	100,000	500,000	300,000	43	1,572	2.72	99.56	105.26	3,901.93	2.66	98.43	1	6	16.67	100.00	1.24	4,177.42	0.03	100.00	1.18	107.06			
20	500,000	UP		7	1,579	0.44	100.00	62.37	3,964.30	1.57	100.00	0	6	0.00	100.00	0.00	4,177.42	0.00	100.00	0.00	105.38			
				1,579					3,964.30					6					4,177.42					105.38



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29372 SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	87	87	4.41	4.41	264.46	264.46	3.65	3.65	1	1	33.33	33.33	15,960.00	15,960.00	99.75	99.75	6034.92	6034.92			
2	50	100	75	15	102	0.76	5.16	4.37	268.83	0.06	3.71	0	1	0.00	33.33	0.00	15,960.00	0.00	99.75	0.00	5936.83	5936.83		
3	100	200	150	36	138	1.82	6.99	14.29	283.12	0.20	3.90	0	1	0.00	33.33	0.00	15,960.00	0.00	99.75	0.00	5637.23	5637.23		
4	200	300	250	62	200	3.14	10.13	45.41	328.53	0.63	4.53	0	1	0.00	33.33	0.00	15,960.00	0.00	99.75	0.00	4858.02	4858.02		
5	300	500	400	180	380	9.11	19.24	140.96	469.49	1.94	6.47	0	1	0.00	33.33	0.00	15,960.00	0.00	99.75	0.00	3399.46	3399.46		
6	500	750	625	155	535	7.85	27.09	143.03	612.51	1.97	8.44	0	1	0.00	33.33	0.00	15,960.00	0.00	99.75	0.00	2605.66	2605.66		
7	750	1,000	875	191	726	9.67	36.76	225.42	837.93	3.11	11.55	0	1	0.00	33.33	0.00	15,960.00	0.00	99.75	0.00	1904.69	1904.69		
8	1,000	1,500	1,250	193	919	9.77	46.53	294.32	1,132.25	4.06	15.61	1	2	33.33	66.67	6.01	15,966.01	0.04	99.78	2.04	1410.11	1410.11		
9	1,500	2,000	1,750	191	1,110	9.67	56.20	415.41	1,547.66	5.73	21.34	1	3	33.33	100.00	34.56	16,000.57	0.22	100.00	8.32	1033.85	1033.85		
10	2,000	2,500	2,250	115	1,225	5.82	62.03	345.67	1,893.33	4.77	26.10	0	3	0.00	100.00	0.00	16,000.57	0.00	100.00	0.00	845.10	845.10		
11	2,500	3,000	2,750	107	1,332	5.42	67.44	377.30	2,270.63	5.20	31.30	0	3	0.00	100.00	0.00	16,000.57	0.00	100.00	0.00	704.68	704.68		
12	3,000	4,000	3,500	131	1,463	6.63	74.08	506.57	2,777.20	6.98	38.29	0	3	0.00	100.00	0.00	16,000.57	0.00	100.00	0.00	576.14	576.14		
13	4,000	5,000	4,500	106	1,569	5.37	79.44	493.15	3,270.34	6.80	45.09	0	3	0.00	100.00	0.00	16,000.57	0.00	100.00	0.00	489.26	489.26		
14	5,000	7,500	6,250	109	1,678	5.52	84.96	707.09	3,977.44	9.75	54.84	0	3	0.00	100.00	0.00	16,000.57	0.00	100.00	0.00	402.28	402.28		
15	7,500	10,000	8,750	92	1,770	4.66	89.62	750.70	4,728.14	10.35	65.18	0	3	0.00	100.00	0.00	16,000.57	0.00	100.00	0.00	338.41	338.41		
16	10,000	20,000	15,000	106	1,876	5.37	94.99	1,100.62	5,828.76	15.17	80.36	0	3	0.00	100.00	0.00	16,000.57	0.00	100.00	0.00	274.51	274.51		
17	20,000	50,000	35,000	75	1,951	3.80	98.78	1,005.98	6,834.74	13.87	94.23	0	3	0.00	100.00	0.00	16,000.57	0.00	100.00	0.00	234.11	234.11		
18	50,000	100,000	75,000	10	1,961	0.51	99.29	238.69	7,073.43	3.29	97.52	0	3	0.00	100.00	0.00	16,000.57	0.00	100.00	0.00	226.21	226.21		
19	100,000	500,000	300,000	10	1,971	0.51	99.80	129.54	7,202.97	1.79	99.30	0	3	0.00	100.00	0.00	16,000.57	0.00	100.00	0.00	222.14	222.14		
20	500,000	UP		4	1,975	0.20	100.00	50.47	7,253.44	0.70	100.00	0	3	0.00	100.00	0.00	16,000.57	0.00	100.00	0.00	220.59	220.59		
				1,975					7,253.44					3					16,000.57					220.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	9.52	9.52	0.83	0.83	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.76	14.29	0.58	1.41	0.81	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.76	19.05	0.41	1.83	0.57	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.76	23.81	0.85	2.67	1.17	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.76	28.57	0.73	3.40	1.01	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.76	33.33	1.58	4.98	2.18	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.76	38.10	2.85	7.83	3.93	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.76	42.86	0.04	7.87	0.06	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.76	47.62	2.24	10.12	3.10	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	12	9.52	57.14	0.37	10.49	0.51	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	4.76	61.90	6.65	17.14	9.19	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	4.76	66.67	7.25	24.38	10.01	33.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	16	9.52	76.19	13.98	38.36	19.31	53.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	18	9.52	85.71	14.82	53.18	20.47	73.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	4.76	90.48	1.32	54.50	1.82	75.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	21	9.52	100.00	17.86	72.36	24.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	72.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	72.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	72.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	72.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					72.36					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29373 SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	143	143	4.56	4.56	283.70	283.70	2.21	2.21	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	177	1.08	5.64	6.94	290.64	0.05	2.27	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	82	259	2.61	8.26	55.07	345.71	0.43	2.70	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	78	337	2.49	10.74	64.86	410.57	0.51	3.20	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	185	522	5.90	16.64	130.43	541.01	1.02	4.22	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	190	712	6.06	22.70	154.87	695.88	1.21	5.43	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	273	985	8.70	31.40	341.85	1,037.73	2.67	8.10	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	307	1,292	9.79	41.19	519.99	1,557.72	4.06	12.16	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	301	1,593	9.60	50.78	717.01	2,274.73	5.60	17.75	3	3	33.33	33.33	1,249.03	1,249.03	13.64	13.64	174.20	54.91			
10	2,000	2,500	2,250	163	1,756	5.20	55.98	459.79	2,734.52	3.59	21.34	0	3	0.00	33.33	0.00	1,249.03	0.00	13.64	0.00	45.68			
11	2,500	3,000	2,750	157	1,913	5.00	60.98	516.07	3,250.59	4.03	25.37	1	4	11.11	44.44	55.00	1,304.03	0.60	14.24	10.66	40.12			
12	3,000	4,000	3,500	211	2,124	6.73	67.71	799.25	4,049.83	6.24	31.60	1	5	11.11	55.56	425.47	1,729.50	4.65	18.89	53.23	42.71			
13	4,000	5,000	4,500	182	2,306	5.80	73.51	902.55	4,952.38	7.04	38.65	0	5	0.00	55.56	0.00	1,729.50	0.00	18.89	0.00	34.92			
14	5,000	7,500	6,250	230	2,536	7.33	80.84	1,381.75	6,334.13	10.78	49.43	0	5	0.00	55.56	0.00	1,729.50	0.00	18.89	0.00	27.30			
15	7,500	10,000	8,750	157	2,693	5.00	85.85	1,359.21	7,693.33	10.61	60.04	0	5	0.00	55.56	0.00	1,729.50	0.00	18.89	0.00	22.48			
16	10,000	20,000	15,000	224	2,917	7.14	92.99	2,568.94	10,262.28	20.05	80.08	2	7	22.22	77.78	7,397.00	9,126.50	80.78	99.66	287.94	88.93			
17	20,000	50,000	35,000	157	3,074	5.00	97.99	1,754.88	12,017.15	13.69	93.78	1	8	11.11	88.89	8.71	9,135.21	0.10	99.76	0.50	76.02			
18	50,000	100,000	75,000	45	3,119	1.43	99.43	580.05	12,597.20	4.53	98.30	1	9	11.11	100.00	22.25	9,157.46	0.24	100.00	3.84	72.69			
19	100,000	500,000	300,000	16	3,135	0.51	99.94	194.66	12,791.86	1.52	99.82	0	9	0.00	100.00	0.00	9,157.46	0.00	100.00	0.00	71.59			
20	500,000	UP		2	3,137	0.06	100.00	22.66	12,814.53	0.18	100.00	0	9	0.00	100.00	0.00	9,157.46	0.00	100.00	0.00	71.46			
				3,137					12,814.53					9					9,157.46					71.46



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	52	35.14	35.14	2.06	2.06	0.90	0.90	1	1	100.00	100.00	1.38	1.38	100.00	100.00	66.86	66.86			
2	50	100	75	7	59	4.73	39.86	0.21	2.28	0.09	0.99	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	60.60			
3	100	200	150	13	72	8.78	48.65	0.57	2.85	0.25	1.24	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	48.48			
4	200	300	250	4	76	2.70	51.35	1.17	4.02	0.51	1.75	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	34.34			
5	300	500	400	6	82	4.05	55.41	4.13	8.15	1.79	3.54	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	16.94			
6	500	750	625	4	86	2.70	58.11	3.42	11.57	1.49	5.03	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	11.93			
7	750	1,000	875	4	90	2.70	60.81	6.84	18.42	2.97	8.01	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	7.50			
8	1,000	1,500	1,250	6	96	4.05	64.86	9.75	28.16	4.24	12.24	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	4.90			
9	1,500	2,000	1,750	5	101	3.38	68.24	13.00	41.16	5.65	17.89	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	3.35			
10	2,000	2,500	2,250	1	102	0.68	68.92	6.16	47.32	2.68	20.57	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	2.92			
11	2,500	3,000	2,750	6	108	4.05	72.97	14.36	61.68	6.24	26.81	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	2.24			
12	3,000	4,000	3,500	10	118	6.76	79.73	16.00	77.68	6.96	33.77	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	1.78			
13	4,000	5,000	4,500	7	125	4.73	84.46	24.53	102.21	10.66	44.43	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	1.35			
14	5,000	7,500	6,250	8	133	5.41	89.86	32.15	134.36	13.98	58.41	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	1.03			
15	7,500	10,000	8,750	6	139	4.05	93.92	22.08	156.44	9.60	68.01	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	0.88			
16	10,000	20,000	15,000	3	142	2.03	95.95	15.99	172.43	6.95	74.96	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	0.80			
17	20,000	50,000	35,000	6	148	4.05	100.00	57.59	230.02	25.04	100.00	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	0.60			
18	50,000	100,000	75,000	0	148	0.00	100.00	0.00	230.02	0.00	100.00	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	0.60			
19	100,000	500,000	300,000	0	148	0.00	100.00	0.00	230.02	0.00	100.00	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	0.60			
20	500,000	UP		0	148	0.00	100.00	0.00	230.02	0.00	100.00	0	1	0.00	100.00	0.00	1.38	0.00	100.00	0.00	0.60			
				148					230.02					1					1.38					0.60



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29374 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	17	17	2.68	2.68	1.36	1.36	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	25	42	3.94	6.61	5.83	7.20	0.28	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	35	77	5.51	12.13	14.57	21.76	0.70	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	39	116	6.14	18.27	22.81	44.58	1.10	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	56	172	8.82	27.09	46.10	90.67	2.22	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	46	218	7.24	34.33	45.61	136.29	2.20	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	53	271	8.35	42.68	49.29	185.58	2.38	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	61	332	9.61	52.28	92.91	278.49	4.48	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	54	386	8.50	60.79	98.17	376.66	4.74	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	26	412	4.09	64.88	79.27	455.93	3.82	22.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	32	444	5.04	69.92	88.82	544.74	4.29	26.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	33	477	5.20	75.12	127.89	672.63	6.17	32.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	25	502	3.94	79.06	137.47	810.10	6.63	39.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	33	535	5.20	84.25	205.29	1,015.39	9.91	49.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	24	559	3.78	88.03	257.41	1,272.80	12.42	61.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	34	593	5.35	93.39	463.17	1,735.97	22.35	83.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	28	621	4.41	97.80	264.97	2,000.95	12.79	96.55	1	1	100.00	100.00	118.74	118.74	100.00	100.00	44.81	5.93	
18	50,000	100,000	75,000	14	635	2.20	100.00	71.42	2,072.37	3.45	100.00	0	1	0.00	100.00	0.00	118.74	0.00	100.00	0.00	5.73	
19	100,000	500,000	300,000	0	635	0.00	100.00	0.00	2,072.37	0.00	100.00	0	1	0.00	100.00	0.00	118.74	0.00	100.00	0.00	5.73	
20	500,000	UP		0	635	0.00	100.00	0.00	2,072.37	0.00	100.00	0	1	0.00	100.00	0.00	118.74	0.00	100.00	0.00	5.73	
				635					2,072.37					1					118.74			5.73



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29375 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	3.51	3.51	2.13	2.13	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	38	70	4.17	7.68	8.88	11.01	0.24	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	34	104	3.73	11.42	9.92	20.93	0.27	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	135	3.40	14.82	12.13	33.06	0.32	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	83	218	9.11	23.93	55.49	88.55	1.49	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	69	287	7.57	31.50	62.77	151.32	1.68	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	90	377	9.88	41.38	108.08	259.40	2.89	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	81	458	8.89	50.27	119.31	378.72	3.20	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	65	523	7.14	57.41	154.53	533.25	4.14	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	52	575	5.71	63.12	139.68	672.93	3.74	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	37	612	4.06	67.18	122.12	795.05	3.27	21.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	59	671	6.48	73.66	236.29	1,031.34	6.33	27.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	35	706	3.84	77.50	169.70	1,201.04	4.55	32.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	46	752	5.05	82.55	356.42	1,557.46	9.55	41.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	48	800	5.27	87.82	493.57	2,051.03	13.22	54.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	60	860	6.59	94.40	810.00	2,861.03	21.70	76.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	901	4.50	98.90	725.05	3,586.09	19.42	96.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	911	1.10	100.00	147.29	3,733.38	3.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	911	0.00	100.00	0.00	3,733.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	911	0.00	100.00	0.00	3,733.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				911					3,733.38					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 29376 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12	12	2.37	2.37	9.01	9.01	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	9	21	1.78	4.14	0.71	9.72	0.06	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	14	35	2.76	6.90	3.57	13.29	0.31	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	25	60	4.93	11.83	8.03	21.32	0.70	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	33	93	6.51	18.34	16.98	38.30	1.48	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	56	149	11.05	29.39	22.60	60.90	1.97	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	40	189	7.89	37.28	31.13	92.03	2.72	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	36	225	7.10	44.38	44.52	136.55	3.88	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	63	288	12.43	56.80	88.82	225.37	7.75	19.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	31	319	6.11	62.92	43.01	268.38	3.75	23.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	26	345	5.13	68.05	45.02	313.40	3.93	27.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	33	378	6.51	74.56	102.17	415.57	8.91	36.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	19	397	3.75	78.30	49.83	465.40	4.35	40.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	40	437	7.89	86.19	178.03	643.43	15.53	56.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	32	469	6.31	92.50	128.34	771.77	11.19	67.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	19	488	3.75	96.25	176.58	948.34	15.40	82.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	500	2.37	98.62	141.59	1,089.94	12.35	95.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	505	0.99	99.61	56.73	1,146.67	4.95	100.00	1	1	100.00	100.00	33.54	33.54	100.00	100.00	59.12	2.92	
19	100,000	500,000	300,000	2	507	0.39	100.00	0.00	1,146.67	0.00	100.00	0	1	0.00	100.00	0.00	33.54	0.00	100.00	0.00	2.92	
20	500,000	UP		0	507	0.00	100.00	0.00	1,146.67	0.00	100.00	0	1	0.00	100.00	0.00	33.54	0.00	100.00	0.00	2.92	
				507					1,146.67					1					33.54			2.92



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	3.26	3.26	0.17	0.17	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	9	6.52	9.78	0.86	1.02	0.26	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	14	5.43	15.22	1.08	2.10	0.32	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	17	3.26	18.48	1.02	3.12	0.31	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	23	6.52	25.00	1.80	4.92	0.54	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	27	4.35	29.35	2.78	7.71	0.84	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	37	10.87	40.22	8.57	16.28	2.58	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	47	10.87	51.09	12.08	28.35	3.63	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	54	7.61	58.70	14.17	42.53	4.26	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	58	4.35	63.04	12.61	55.14	3.79	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	59	1.09	64.13	3.72	58.86	1.12	17.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	62	3.26	67.39	12.10	70.97	3.64	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	67	5.43	72.83	15.66	86.63	4.71	26.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	75	8.70	81.52	23.88	110.51	7.18	33.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	80	5.43	86.96	29.73	140.23	8.93	42.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	88	8.70	95.65	144.99	285.22	43.57	85.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	92	4.35	100.00	47.52	332.74	14.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	92	0.00	100.00	0.00	332.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	92	0.00	100.00	0.00	332.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	92	0.00	100.00	0.00	332.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				92					332.74					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29378 PUBLIC WAREHOUSE SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	629	629	15.55	15.55	2,155.70	2,155.70	12.15	12.15	2	2	20.00	20.00	603.44	603.44	16.87	16.87	27.99	27.99			
2	50	100	75	218	847	5.39	20.94	64.94	2,220.64	0.37	12.52	0	2	0.00	20.00	0.00	603.44	0.00	16.87	0.00	27.17			
3	100	200	150	307	1,154	7.59	28.53	150.84	2,371.48	0.85	13.37	0	2	0.00	20.00	0.00	603.44	0.00	16.87	0.00	25.45			
4	200	300	250	197	1,351	4.87	33.40	162.92	2,534.40	0.92	14.29	0	2	0.00	20.00	0.00	603.44	0.00	16.87	0.00	23.81			
5	300	500	400	294	1,645	7.27	40.67	308.50	2,842.90	1.74	16.03	0	2	0.00	20.00	1.74	603.44	0.00	16.87	0.00	21.23			
6	500	750	625	222	1,867	5.49	46.16	268.24	3,111.15	1.51	17.54	0	2	0.00	20.00	0.00	603.44	0.00	16.87	0.00	19.40			
7	750	1,000	875	247	2,114	6.11	52.26	410.68	3,521.83	2.32	19.85	0	2	0.00	20.00	0.00	603.44	0.00	16.87	0.00	17.13			
8	1,000	1,500	1,250	191	2,305	4.72	56.98	462.07	3,983.90	2.61	22.46	0	2	0.00	20.00	0.00	603.44	0.00	16.87	0.00	15.15			
9	1,500	2,000	1,750	181	2,486	4.47	61.46	505.78	4,489.68	2.85	25.31	0	2	0.00	20.00	0.00	603.44	0.00	16.87	0.00	13.44			
10	2,000	2,500	2,250	123	2,609	3.04	64.50	430.47	4,920.15	2.43	27.74	0	2	0.00	20.00	0.00	603.44	0.00	16.87	0.00	12.26			
11	2,500	3,000	2,750	127	2,736	3.14	67.64	409.61	5,329.76	2.31	30.05	1	3	10.00	30.00	170.39	773.83	4.76	21.63	41.60	14.52			
12	3,000	4,000	3,500	141	2,877	3.49	71.12	602.71	5,932.47	3.40	33.45	0	3	0.00	30.00	0.00	773.83	0.00	21.63	0.00	13.04			
13	4,000	5,000	4,500	115	2,992	2.84	73.97	629.35	6,561.82	3.55	36.99	0	3	0.00	30.00	3.55	773.83	0.00	21.63	0.00	11.79			
14	5,000	7,500	6,250	158	3,150	3.91	77.87	1,088.85	7,650.67	6.14	43.13	0	3	0.00	30.00	0.00	773.83	0.00	21.63	0.00	10.11			
15	7,500	10,000	8,750	119	3,269	2.94	80.82	1,241.45	8,892.12	7.00	50.13	0	3	0.00	30.00	0.00	773.83	0.00	21.63	0.00	8.70			
16	10,000	20,000	15,000	314	3,583	7.76	88.58	2,934.57	11,826.69	16.54	66.67	3	6	30.00	60.00	1,028.66	1,802.49	28.76	50.39	35.05	15.24			
17	20,000	50,000	35,000	294	3,877	7.27	95.85	3,492.72	15,319.41	19.69	86.37	2	8	20.00	80.00	942.20	2,744.69	26.34	76.73	26.98	17.92			
18	50,000	100,000	75,000	104	3,981	2.57	98.42	1,336.67	16,656.08	7.54	93.90	1	9	10.00	90.00	736.18	3,480.87	20.58	97.31	55.08	20.90			
19	100,000	500,000	300,000	53	4,034	1.31	99.73	890.42	17,546.50	5.02	98.92	1	10	10.00	100.00	96.36	3,577.23	2.69	100.00	10.82	20.39			
20	500,000	UP		11	4,045	0.27	100.00	191.46	17,737.96	1.08	100.00	0	10	0.00	100.00	0.00	3,577.23	0.00	100.00	0.00	20.17			
				4,045					17,737.96					10					3,577.23					20.17



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	3.26	3.26	6.37	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	0.02	3.28	0.03	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	4.64	7.91	9.05	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	7.11	15.03	13.89	29.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	0.17	15.20	0.33	29.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	5.02	20.21	9.79	39.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	3.63	23.84	7.09	46.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	0.24	24.08	0.46	47.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	4.17	28.25	8.14	55.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	12.33	40.58	24.06	79.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	10.66	51.23	20.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					51.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	125	125	10.19	10.19	75.30	75.30	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	151	2.12	12.31	6.16	81.46	0.12	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	56	207	4.56	16.87	15.18	96.64	0.29	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	238	2.53	19.40	13.49	110.13	0.26	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	49	287	3.99	23.39	33.51	143.64	0.64	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	54	341	4.40	27.79	67.89	211.53	1.29	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	73	414	5.95	33.74	116.65	328.18	2.22	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	109	523	8.88	42.62	233.08	561.26	4.44	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	128	651	10.43	53.06	407.16	968.42	7.76	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	81	732	6.60	59.66	271.19	1,239.61	5.17	23.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	83	815	6.76	66.42	388.84	1,628.45	7.41	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	97	912	7.91	74.33	573.75	2,202.20	10.93	41.97	2	2	33.33	33.33	10.00	10.00	6.21	6.21	1.74	0.45			
13	4,000	5,000	4,500	86	998	7.01	81.34	598.95	2,801.16	11.42	53.39	2	4	33.33	66.67	11.42	154.97	90.07	96.28	24.20	5.53			
14	5,000	7,500	6,250	74	1,072	6.03	87.37	597.94	3,399.09	11.40	64.78	0	4	0.00	66.67	0.00	154.97	0.00	96.28	0.00	4.56			
15	7,500	10,000	8,750	81	1,153	6.60	93.97	742.41	4,141.50	14.15	78.93	0	4	0.00	66.67	0.00	154.97	0.00	96.28	0.00	3.74			
16	10,000	20,000	15,000	48	1,201	3.91	97.88	649.95	4,791.45	12.39	91.32	2	6	33.33	100.00	5.99	160.96	3.72	100.00	0.92	3.36			
17	20,000	50,000	35,000	16	1,217	1.30	99.19	379.10	5,170.55	7.23	98.54	0	6	0.00	100.00	0.00	160.96	0.00	100.00	0.00	3.11			
18	50,000	100,000	75,000	5	1,222	0.41	99.59	69.30	5,239.85	1.32	99.86	0	6	0.00	100.00	0.00	160.96	0.00	100.00	0.00	3.07			
19	100,000	500,000	300,000	3	1,225	0.24	99.84	7.14	5,246.98	0.14	100.00	0	6	0.00	100.00	0.00	160.96	0.00	100.00	0.00	3.07			
20	500,000	UP		2	1,227	0.16	100.00	0.00	5,246.98	0.00	100.00	0	6	0.00	100.00	0.00	160.96	0.00	100.00	0.00	3.07			
				1,227					5,246.98					6					160.96					3.07



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 29381 STORAGE TANKS :UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.49	1.49	4.62	4.62	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.49	2.99	2.54	7.16	0.67	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.49	4.48	0.00	7.16	0.00	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.49	5.97	0.00	7.16	0.00	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	8	5.97	11.94	0.54	7.70	0.14	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	15	10.45	22.39	7.71	15.41	2.04	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	16	1.49	23.88	0.40	15.81	0.11	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	22	8.96	32.84	11.90	27.70	3.14	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	29	10.45	43.28	18.23	45.94	4.81	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	30	1.49	44.78	3.10	49.03	0.82	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	32	2.99	47.76	11.74	60.78	3.10	16.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	35	4.48	52.24	16.99	77.77	4.49	20.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	41	8.96	61.19	18.77	96.54	4.96	25.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	56	22.39	83.58	117.71	214.25	31.08	56.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	61	7.46	91.04	27.54	241.80	7.27	63.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	62	1.49	92.54	8.86	250.66	2.34	66.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	63	1.49	94.03	23.36	274.01	6.17	72.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	64	1.49	95.52	11.42	285.43	3.01	75.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	65	1.49	97.01	30.09	315.52	7.94	83.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	67	2.99	100.00	63.20	378.72	16.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				67					378.72					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29382 STORAGE TANKS :SURFACE STORAGE TANKS(INCLUDING BARRELS)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.03	3.03	0.28	0.28	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.03	6.06	0.14	0.42	0.06	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	6.06	12.12	0.92	1.34	0.43	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	6.06	18.18	1.32	2.66	0.63	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	3.03	21.21	0.16	2.83	0.08	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	10	9.09	30.30	6.01	8.84	2.84	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	12	6.06	36.36	0.23	9.06	0.11	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	14	6.06	42.42	6.02	15.08	2.84	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	16	6.06	48.48	14.70	29.78	6.95	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	3.03	51.52	4.61	34.40	2.18	16.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	3.03	54.55	12.18	46.57	5.76	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	3.03	57.58	0.98	47.56	0.47	22.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	20	3.03	60.61	1.12	48.68	0.53	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	21	3.03	63.64	8.45	57.13	4.00	27.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	23	6.06	69.70	12.56	69.69	5.94	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	29	18.18	87.88	112.15	181.84	53.02	85.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	30	3.03	90.91	2.00	183.84	0.94	86.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	33	9.09	100.00	27.67	211.51	13.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	33	0.00	100.00	0.00	211.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				33					211.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,264	1,264	16.82	16.82	421.44	421.44	1.63	1.63	2	2	2.30	2.30	2.00	2.00	0.08	0.08	0.47	0.47			
2	50	100	75	328	1,592	4.36	21.18	33.32	454.75	0.13	1.75	0	2	0.00	2.30	0.00	2.00	0.00	0.08	0.00	0.44			
3	100	200	150	402	1,994	5.35	26.53	84.41	539.17	0.33	2.08	4	6	4.60	6.90	11.90	13.90	0.45	0.53	14.10	2.58			
4	200	300	250	195	2,189	2.59	29.13	74.24	613.40	0.29	2.37	0	6	0.00	6.90	0.00	13.90	0.00	0.53	0.00	2.27			
5	300	500	400	295	2,484	3.93	33.05	169.50	782.90	0.65	3.02	0	6	0.00	6.90	0.00	13.90	0.00	0.53	0.00	1.78			
6	500	750	625	268	2,752	3.57	36.62	253.03	1,035.93	0.98	4.00	3	9	3.45	10.34	1.28	15.18	0.05	0.58	0.51	1.47			
7	750	1,000	875	393	3,145	5.23	41.85	557.87	1,593.80	2.15	6.15	1	10	1.15	11.49	0.00	15.18	0.00	0.58	0.00	0.95			
8	1,000	1,500	1,250	676	3,821	9.00	50.84	1,164.88	2,758.68	4.50	10.65	14	24	16.09	27.59	547.24	562.42	20.92	21.50	46.98	20.39			
9	1,500	2,000	1,750	593	4,414	7.89	58.74	1,633.24	4,391.93	6.30	16.95	9	33	10.34	37.93	178.34	740.76	6.82	28.31	10.92	16.87			
10	2,000	2,500	2,250	414	4,828	5.51	64.24	1,407.85	5,799.78	5.43	22.38	2	35	2.30	40.23	76.73	817.49	2.93	31.24	5.45	14.10			
11	2,500	3,000	2,750	416	5,244	5.54	69.78	1,753.78	7,553.56	6.77	29.15	3	38	3.45	43.68	742.74	1,560.23	28.39	59.63	42.35	20.66			
12	3,000	4,000	3,500	643	5,887	8.56	78.34	3,467.64	11,021.20	13.38	42.53	13	51	14.94	58.62	448.82	2,009.05	17.15	76.78	12.94	18.23			
13	4,000	5,000	4,500	462	6,349	6.15	84.48	3,032.20	14,053.39	11.70	54.23	17	68	19.54	78.16	221.05	2,230.11	8.45	85.23	7.29	15.87			
14	5,000	7,500	6,250	550	6,899	7.32	91.80	4,548.78	18,602.17	17.55	71.79	12	80	13.79	91.95	223.43	2,453.54	8.54	93.77	4.91	13.19			
15	7,500	10,000	8,750	224	7,123	2.98	94.78	2,389.42	20,991.59	9.22	81.01	4	84	4.60	96.55	27.99	2,481.53	1.07	94.84	1.17	11.82			
16	10,000	20,000	15,000	183	7,306	2.44	97.22	2,462.91	23,454.50	9.50	90.51	2	86	2.30	98.85	54.67	2,536.21	2.09	96.93	2.22	10.81			
17	20,000	50,000	35,000	72	7,378	0.96	98.18	175.37	23,279.13	0.68	89.84	1	87	1.15	100.00	80.26	2,616.47	3.07	100.00	45.77	11.24			
18	50,000	100,000	75,000	35	7,413	0.47	98.64	414.19	23,693.32	1.60	91.43	0	87	0.00	100.00	0.00	2,616.47	0.00	100.00	0.00	11.04			
19	100,000	500,000	300,000	69	7,482	0.92	99.56	967.13	24,660.45	3.73	95.17	0	87	0.00	100.00	0.00	2,616.47	0.00	100.00	0.00	10.61			
20	500,000	UP		33	7,515	0.44	100.00	1,252.60	25,913.06	4.83	100.00	0	87	0.00	100.00	0.00	2,616.47	0.00	100.00	0.00	10.10			
				7,515					25,913.06					87					2,616.47					10.10



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	12.04	12.04	60.91	60.91	3.11	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	29	1.39	13.43	0.27	61.17	0.01	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	32	1.39	14.81	0.87	62.04	0.04	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	34	0.93	15.74	1.53	63.58	0.08	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	35	0.46	16.20	0.57	64.14	0.03	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	41	2.78	18.98	6.38	70.52	0.33	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	45	1.85	20.83	6.32	76.84	0.32	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	55	4.63	25.46	23.94	100.78	1.22	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	60	2.31	27.78	13.50	114.28	0.69	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	64	1.85	29.63	16.10	130.38	0.82	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	70	2.78	32.41	43.84	174.21	2.24	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	83	6.02	38.43	91.72	265.93	4.69	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	99	7.41	45.83	123.78	389.71	6.33	19.92	1	1	100.00	100.00	12.10	12.10	100.00	100.00	9.78	3.10			
14	5,000	7,500	6,250	55	154	25.46	71.30	497.60	887.31	25.43	45.35	0	1	0.00	100.00	0.00	12.10	0.00	100.00	0.00	1.36			
15	7,500	10,000	8,750	34	188	15.74	87.04	462.74	1,350.05	23.65	69.00	0	1	0.00	100.00	0.00	12.10	0.00	100.00	0.00	0.90			
16	10,000	20,000	15,000	24	212	11.11	98.15	528.27	1,878.32	27.00	96.00	0	1	0.00	100.00	0.00	12.10	0.00	100.00	0.00	0.64			
17	20,000	50,000	35,000	2	214	0.93	99.07	75.20	1,953.52	3.84	99.85	0	1	0.00	100.00	0.00	12.10	0.00	100.00	0.00	0.62			
18	50,000	100,000	75,000	1	215	0.46	99.54	1.62	1,955.13	0.08	99.93	0	1	0.00	100.00	0.00	12.10	0.00	100.00	0.00	0.62			
19	100,000	500,000	300,000	1	216	0.46	100.00	1.37	1,956.50	0.07	100.00	0	1	0.00	100.00	0.00	12.10	0.00	100.00	0.00	0.62			
20	500,000	UP		0	216	0.00	100.00	0.00	1,956.50	0.00	100.00	0	1	0.00	100.00	0.00	12.10	0.00	100.00	0.00	0.62			
				216					1,956.50					1					12.10					0.62



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29385 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	6.07	6.07	57.44	57.44	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	32	2.37	8.44	3.31	60.75	0.11	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	41	2.37	10.82	4.66	65.41	0.15	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	47	1.58	12.40	9.52	74.93	0.31	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	74	7.12	19.53	16.11	91.04	0.52	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	82	2.11	21.64	6.37	97.41	0.21	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	88	1.58	23.22	16.78	114.18	0.54	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	100	3.17	26.39	22.04	136.22	0.71	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	110	2.64	29.02	26.94	163.16	0.87	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	120	2.64	31.66	29.49	192.65	0.95	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	132	3.17	34.83	44.61	237.26	1.44	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	153	5.54	40.37	67.43	304.69	2.18	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	171	4.75	45.12	117.12	421.81	3.78	13.61	1	1	14.29	14.29	8.94	8.94	1.39	1.39	7.63	2.12			
14	5,000	7,500	6,250	51	222	13.46	58.58	313.70	735.50	10.12	23.73	2	3	28.57	42.86	448.09	457.02	69.81	71.21	142.84	62.14			
15	7,500	10,000	8,750	26	248	6.86	65.44	209.41	944.91	6.76	30.49	1	4	14.29	57.14	136.76	593.79	21.31	92.51	65.31	62.84			
16	10,000	20,000	15,000	53	301	13.98	79.42	1,115.73	2,060.64	36.00	66.48	0	4	0.00	57.14	0.00	593.79	0.00	92.51	0.00	28.82			
17	20,000	50,000	35,000	55	356	14.51	93.93	720.93	2,781.56	23.26	89.74	3	7	42.86	100.00	48.05	641.84	7.49	100.00	6.67	23.07			
18	50,000	100,000	75,000	15	371	3.96	97.89	195.83	2,977.39	6.32	96.06	0	7	0.00	100.00	0.00	641.84	0.00	100.00	0.00	21.56			
19	100,000	500,000	300,000	8	379	2.11	100.00	122.10	3,099.49	3.94	100.00	0	7	0.00	100.00	0.00	641.84	0.00	100.00	0.00	20.71			
20	500,000	UP		0	379	0.00	100.00	0.00	3,099.49	0.00	100.00	0	7	0.00	100.00	0.00	641.84	0.00	100.00	0.00	20.71			
				379					3,099.49					7					641.84					20.71



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	149	149	12.93	12.93	216.57	216.57	4.76	4.76	1	1	7.14	7.14	48.55	48.55	1.63	1.63	22.42	22.42			
2	50	100	75	61	210	5.30	18.23	12.12	228.69	0.27	5.02	0	1	0.00	7.14	0.00	48.55	0.00	1.63	0.00	21.23			
3	100	200	150	92	302	7.99	26.22	36.66	265.35	0.81	5.83	0	1	0.00	7.14	0.00	48.55	0.00	1.63	0.00	18.29			
4	200	300	250	60	362	5.21	31.42	37.51	302.87	0.82	6.65	0	1	0.00	7.14	0.00	48.55	0.00	1.63	0.00	16.03			
5	300	500	400	95	457	8.25	39.67	95.13	398.00	2.09	8.74	0	1	0.00	7.14	0.00	48.55	0.00	1.63	0.00	12.20			
6	500	750	625	82	539	7.12	46.79	102.36	500.36	2.25	10.99	0	1	0.00	7.14	0.00	48.55	0.00	1.63	0.00	9.70			
7	750	1,000	875	58	597	5.03	51.82	95.30	595.66	2.09	13.08	0	1	0.00	7.14	0.00	48.55	0.00	1.63	0.00	8.15			
8	1,000	1,500	1,250	77	674	6.68	58.51	167.94	763.60	3.69	16.77	0	1	0.00	7.14	0.00	48.55	0.00	1.63	0.00	6.36			
9	1,500	2,000	1,750	59	733	5.12	63.63	171.16	934.76	3.76	20.53	0	1	0.00	7.14	0.00	48.55	0.00	1.63	0.00	5.19			
10	2,000	2,500	2,250	52	785	4.51	68.14	217.31	1,152.07	4.77	25.30	0	1	0.00	7.14	0.00	48.55	0.00	1.63	0.00	4.21			
11	2,500	3,000	2,750	39	824	3.39	71.53	185.10	1,337.17	4.06	29.36	0	1	0.00	7.14	0.00	48.55	0.00	1.63	0.00	3.63			
12	3,000	4,000	3,500	60	884	5.21	76.74	318.97	1,656.14	7.00	36.37	0	1	0.00	7.14	0.00	48.55	0.00	1.63	0.00	2.93			
13	4,000	5,000	4,500	35	919	3.04	79.77	214.26	1,870.41	4.70	41.07	0	1	0.00	7.14	0.00	48.55	0.00	1.63	0.00	2.60			
14	5,000	7,500	6,250	63	982	5.47	85.24	500.15	2,370.56	10.98	52.05	1	2	7.14	14.29	2.56	51.10	0.09	1.71	0.51	2.16			
15	7,500	10,000	8,750	50	1,032	4.34	89.58	499.08	2,869.64	10.96	63.01	3	5	21.43	35.71	2,868.94	2,920.04	96.18	97.90	574.84	101.76			
16	10,000	20,000	15,000	56	1,088	4.86	94.44	893.69	3,763.33	19.62	82.64	2	7	14.29	50.00	17.53	2,937.58	0.59	98.48	1.96	78.06			
17	20,000	50,000	35,000	31	1,119	2.69	97.14	535.90	4,299.23	11.77	94.40	0	7	0.00	50.00	0.00	2,937.58	0.00	98.48	0.00	68.33			
18	50,000	100,000	75,000	12	1,131	1.04	98.18	138.84	4,438.07	3.05	97.45	0	7	0.00	50.00	0.00	2,937.58	0.00	98.48	0.00	66.19			
19	100,000	500,000	300,000	9	1,140	0.78	98.96	68.51	4,506.58	1.50	98.96	1	8	7.14	57.14	2.88	2,940.45	0.10	98.58	4.20	65.25			
20	500,000	UP		12	1,152	1.04	100.00	47.55	4,554.13	1.04	100.00	6	14	42.86	100.00	42.34	2,982.79	1.42	100.00	89.04	65.50			
				1,152					4,554.13					14					2,982.79					65.50



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29391 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.26	10.53	2.02	2.02	4.34	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.26	15.79	0.57	2.59	1.22	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.26	21.05	0.52	3.11	1.11	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	7	15.79	36.84	1.76	4.87	3.77	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	10	15.79	52.63	3.15	8.02	6.76	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	13	15.79	68.42	5.08	13.11	10.88	28.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	5.26	73.68	1.70	14.81	3.65	31.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	5.26	78.95	2.91	17.72	6.24	37.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	5.26	84.21	4.30	22.02	9.21	47.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	5.26	89.47	2.44	24.46	5.22	52.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	5.26	94.74	20.48	44.94	43.88	96.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	5.26	100.00	1.74	46.68	3.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	46.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	46.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	46.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	46.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	46.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	46.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	46.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					46.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29392 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY B

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	6.05	6.05	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				6.05						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29393

STORAGE OF GOODS IN THE OPENPRIVATE OR PUBLIC TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	30.00	30.00	3.72	3.72	28.08	28.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	20.00	50.00	0.68	4.40	5.15	33.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	10.00	60.00	0.00	4.40	0.00	33.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	10.00	70.00	1.84	6.24	13.88	47.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	10.00	80.00	2.97	9.20	22.41	69.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	10.00	90.00	4.04	13.24	30.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	10.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					13.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	94	94	16.29	16.29	103.94	103.94	5.05	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	25	119	4.33	20.62	5.76	109.69	0.28	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	27	146	4.68	25.30	13.88	123.57	0.67	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	161	2.60	27.90	29.62	153.19	1.44	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	35	196	6.07	33.97	9.06	162.25	0.44	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	212	2.77	36.74	10.96	173.21	0.53	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	222	1.73	38.47	19.87	193.09	0.97	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	258	6.24	44.71	54.68	247.77	2.66	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	28	286	4.85	49.57	38.10	285.87	1.85	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	303	2.95	52.51	25.37	311.23	1.23	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	29	332	5.03	57.54	47.02	358.25	2.28	17.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	23	355	3.99	61.53	66.34	424.59	3.22	20.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	45	400	7.80	69.32	73.12	497.71	3.55	24.18	1	1	12.50	12.50	50.00	50.00	4.71	4.71	68.38	10.05			
14	5,000	7,500	6,250	27	427	4.68	74.00	130.70	628.41	6.35	30.53	0	1	0.00	12.50	0.00	50.00	0.00	4.71	0.00	7.96			
15	7,500	10,000	8,750	17	444	2.95	76.95	84.14	712.55	4.09	34.62	0	1	0.00	12.50	0.00	50.00	0.00	4.71	0.00	7.02			
16	10,000	20,000	15,000	67	511	11.61	88.56	569.76	1,282.31	27.68	62.30	2	3	25.00	37.50	22.95	72.95	2.16	6.87	4.03	5.69			
17	20,000	50,000	35,000	55	566	9.53	98.09	456.34	1,738.65	22.17	84.47	5	8	62.50	100.00	989.14	1,062.09	93.13	100.00	216.76	61.09			
18	50,000	100,000	75,000	10	576	1.73	99.83	319.71	2,058.36	15.53	100.00	0	8	0.00	100.00	0.00	1,062.09	0.00	100.00	0.00	51.60			
19	100,000	500,000	300,000	1	577	0.17	100.00	0.00	2,058.36	0.00	100.00	0	8	0.00	100.00	0.00	1,062.09	0.00	100.00	0.00	51.60			
20	500,000	UP		0	577	0.00	100.00	0.00	2,058.36	0.00	100.00	0	8	0.00	100.00	0.00	1,062.09	0.00	100.00	0.00	51.60			
				577					2,058.36					8					1,062.09					51.60



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 293941 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	50.00	50.00	0.04	0.04	6.57	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	50.00	100.00	0.57	0.61	93.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.61					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,269	1,269	9.74	9.74	1,017.07	1,017.07	2.29	2.29	1	1	1.72	1.72	7.65	7.65	0.05	0.05	0.75	0.75	
2	50	100	75	573	1,842	4.40	14.14	84.22	1,101.29	0.19	2.48	1	2	1.72	3.45	22.53	30.18	0.15	0.20	26.76	2.74	
3	100	200	150	921	2,763	7.07	21.21	221.80	1,323.09	0.50	2.98	1	3	1.72	5.17	27.71	57.89	0.19	0.39	12.49	4.38	
4	200	300	250	619	3,382	4.75	25.96	297.72	1,620.81	0.67	3.65	0	3	0.00	5.17	0.00	57.89	0.00	0.39	0.00	3.57	
5	300	500	400	1,073	4,455	8.24	34.20	817.59	2,438.41	1.84	5.49	2	5	3.45	8.62	508.32	566.21	3.43	3.83	62.17	23.22	
6	500	750	625	996	5,451	7.65	41.85	1,135.41	3,573.82	2.56	8.05	1	6	1.72	10.34	4.50	570.71	0.03	3.86	0.40	15.97	
7	750	1,000	875	1,087	6,538	8.34	50.19	1,602.68	5,176.50	3.61	11.66	1	7	1.72	12.07	10.00	580.71	0.07	3.92	0.62	11.22	
8	1,000	1,500	1,250	1,272	7,810	9.77	59.96	2,619.75	7,796.25	5.90	17.56	6	13	10.34	22.41	247.52	828.22	1.67	5.60	9.45	10.62	
9	1,500	2,000	1,750	937	8,747	7.19	67.15	2,763.07	10,559.32	6.22	23.78	4	17	6.90	29.31	3,191.05	4,019.27	21.56	27.16	115.49	38.06	
10	2,000	2,500	2,250	665	9,412	5.11	72.26	2,271.11	12,830.43	5.12	28.90	1	18	1.72	31.03	46.11	4,065.39	0.31	27.47	2.03	31.69	
11	2,500	3,000	2,750	529	9,941	4.06	76.32	2,188.85	15,019.28	4.93	33.83	4	22	6.90	37.93	340.79	4,406.18	2.30	29.77	15.57	29.34	
12	3,000	4,000	3,500	676	10,617	5.19	81.51	3,386.29	18,405.56	7.63	41.45	2	24	3.45	41.38	65.87	4,472.04	0.45	30.22	1.95	24.30	
13	4,000	5,000	4,500	489	11,106	3.75	85.26	3,040.05	21,445.61	6.85	48.30	2	26	3.45	44.83	7.63	4,479.67	0.05	30.27	0.25	20.89	
14	5,000	7,500	6,250	583	11,689	4.48	89.74	4,611.08	26,056.69	10.39	58.69	4	30	6.90	51.72	876.78	5,356.46	5.92	36.19	19.01	20.56	
15	7,500	10,000	8,750	394	12,083	3.02	92.76	3,767.66	29,824.35	8.49	67.17	6	36	10.34	62.07	325.95	5,682.40	2.20	38.40	8.65	19.05	
16	10,000	20,000	15,000	496	12,579	3.81	96.57	6,868.92	36,693.27	15.47	82.64	7	43	12.07	74.14	126.78	5,809.19	0.86	39.25	1.85	15.83	
17	20,000	50,000	35,000	339	12,918	2.60	99.17	6,169.86	42,863.13	13.90	96.54	11	54	18.97	93.10	158.07	5,967.26	1.07	40.32	2.56	13.92	
18	50,000	100,000	75,000	62	12,980	0.48	99.65	1,270.44	44,133.57	2.86	99.40	4	58	6.90	100.00	8,832.08	14,799.34	59.68	100.00	695.20	33.53	
19	100,000	500,000	300,000	27	13,007	0.21	99.85	166.24	44,299.82	0.37	99.78	0	58	0.00	100.00	0.00	14,799.34	0.00	100.00	0.00	33.41	
20	500,000	UP		19	13,026	0.15	100.00	99.16	44,398.98	0.22	100.00	0	58	0.00	100.00	0.00	14,799.34	0.00	100.00	0.00	33.33	
				13,026					44,398.98					58					14,799.34			33.33



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 293951 SHOW ROOMS(PERMANENT SHOW ROOMI THOUT REPAIR) FOR NEW MOTOR

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	53	53	7.57	7.57	63.49	63.49	3.17	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	64	117	9.14	16.71	14.86	78.35	0.74	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	65	182	9.29	26.00	32.23	110.58	1.61	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	53	235	7.57	33.57	31.72	142.29	1.58	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	88	323	12.57	46.14	125.48	267.77	6.26	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	65	388	9.29	55.43	117.77	385.55	5.88	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	57	445	8.14	63.57	107.23	492.78	5.35	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	53	498	7.57	71.14	112.22	605.00	5.60	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	54	552	7.71	78.86	136.15	741.15	6.80	37.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	35	587	5.00	83.86	81.86	823.01	4.09	41.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	17	604	2.43	86.29	65.35	888.36	3.26	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	16	620	2.29	88.57	72.03	960.39	3.60	47.94	1	1	100.00	100.00	58.93	58.93	100.00	100.00	81.81	6.14	
13	4,000	5,000	4,500	10	630	1.43	90.00	57.72	1,018.12	2.88	50.82	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	5.79	
14	5,000	7,500	6,250	26	656	3.71	93.71	199.40	1,217.51	9.95	60.77	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	4.84	
15	7,500	10,000	8,750	9	665	1.29	95.00	119.96	1,337.48	5.99	66.76	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	4.41	
16	10,000	20,000	15,000	22	687	3.14	98.14	392.49	1,729.97	19.59	86.35	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	3.41	
17	20,000	50,000	35,000	12	699	1.71	99.86	269.33	1,999.30	13.44	99.80	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	2.95	
18	50,000	100,000	75,000	1	700	0.14	100.00	4.05	2,003.35	0.20	100.00	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	2.94	
19	100,000	500,000	300,000	0	700	0.00	100.00	0.00	2,003.35	0.00	100.00	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	2.94	
20	500,000	UP		0	700	0.00	100.00	0.00	2,003.35	0.00	100.00	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	2.94	
				700					2,003.35					1					58.93			2.94



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 293952 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) GUARANTEED

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	12.82	12.82	3.40	3.40	2.67	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	2.56	15.38	0.30	3.71	0.24	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	2.56	17.95	0.46	4.16	0.36	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.56	20.51	0.47	4.63	0.36	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	11	7.69	28.21	2.19	6.82	1.72	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	19	20.51	48.72	8.31	15.13	6.51	11.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	24	12.82	61.54	5.60	20.73	4.39	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	25	2.56	64.10	3.30	24.03	2.59	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	27	5.13	69.23	6.68	30.71	5.24	24.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	28	2.56	71.79	3.22	33.93	2.52	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	30	5.13	76.92	10.02	43.95	7.85	34.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	31	2.56	79.49	8.60	52.55	6.74	41.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	33	5.13	84.62	8.25	60.79	6.46	47.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	37	10.26	94.87	33.30	94.10	26.09	73.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	38	2.56	97.44	3.44	97.54	2.70	76.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	39	2.56	100.00	30.10	127.63	23.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	39	0.00	100.00	0.00	127.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	127.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	127.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	39	0.00	100.00	0.00	127.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				127.63				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 293953 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) USED CARS

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	4.55	4.55	8.26	8.26	1.94	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	11	2.60	7.14	1.69	9.94	0.40	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	21	6.49	13.64	2.77	12.71	0.65	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	28	4.55	18.18	3.16	15.87	0.74	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	55	17.53	35.71	16.35	32.22	3.84	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	66	7.14	42.86	12.07	44.29	2.84	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	87	13.64	56.49	28.88	73.17	6.79	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	101	9.09	65.58	41.75	114.92	9.82	27.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	115	9.09	74.68	42.69	157.61	10.04	37.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	125	6.49	81.17	32.61	190.22	7.67	44.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	132	4.55	85.71	23.69	213.91	5.57	50.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	136	2.60	88.31	26.68	240.59	6.28	56.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	138	1.30	89.61	9.90	250.49	2.33	58.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	147	5.84	95.45	100.85	351.35	23.72	82.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	148	0.65	96.10	2.28	353.63	0.54	83.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	153	3.25	99.35	35.75	389.38	8.41	91.58	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	154	0.65	100.00	35.81	425.18	8.42	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	154	0.00	100.00	0.00	425.18	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	154	0.00	100.00	0.00	425.18	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	154	0.00	100.00	0.00	425.18	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				154					425.18					1					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 294

HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	20	20	2.74	2.74	65.43	65.43	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	21	0.14	2.87	0.00	65.43	0.00	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	26	0.68	3.56	0.14	65.28	0.00	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	30	0.55	4.10	1.20	66.48	0.03	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	18	48	2.46	6.57	11.74	78.22	0.26	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	25	73	3.42	9.99	21.18	99.40	0.47	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	31	104	4.24	14.23	29.83	129.23	0.66	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	27	131	3.69	17.92	43.77	172.99	0.97	3.84	2	2	13.33	13.33	7.83	7.83	0.57	0.57	17.89	4.53	
9	1,500	2,000	1,750	51	182	6.98	24.90	94.17	267.17	2.09	5.93	0	2	0.00	13.33	0.00	7.83	0.00	0.57	0.00	2.93	
10	2,000	2,500	2,250	54	236	7.39	32.28	132.26	399.43	2.94	8.87	1	3	6.67	20.00	12.48	20.31	0.90	1.47	9.44	5.09	
11	2,500	3,000	2,750	86	322	11.76	44.05	302.44	701.87	6.71	15.58	2	5	13.33	33.33	6.12	26.43	0.44	1.91	2.02	3.77	
12	3,000	4,000	3,500	92	414	12.59	56.63	387.45	1,089.33	8.60	24.18	3	8	20.00	53.33	364.14	390.56	26.30	28.21	93.98	35.85	
13	4,000	5,000	4,500	48	462	6.57	63.20	259.62	1,348.95	5.76	29.94	0	8	0.00	53.33	0.00	390.56	0.00	28.21	0.00	28.95	
14	5,000	7,500	6,250	51	513	6.98	70.18	342.07	1,691.02	7.59	37.54	0	8	0.00	53.33	0.00	390.56	0.00	28.21	0.00	23.10	
15	7,500	10,000	8,750	49	562	6.70	76.88	546.07	2,237.10	12.12	49.66	0	8	0.00	53.33	0.00	390.56	0.00	28.21	0.00	17.46	
16	10,000	20,000	15,000	92	654	12.59	89.47	1,256.43	3,493.52	27.89	77.55	1	9	6.67	60.00	21.31	411.87	1.54	29.75	1.70	11.79	
17	20,000	50,000	35,000	47	701	6.43	95.90	781.77	4,275.29	17.35	94.90	2	11	13.33	73.33	8.43	420.30	0.61	30.36	1.08	9.83	
18	50,000	100,000	75,000	21	722	2.87	98.77	202.53	4,477.82	4.50	99.40	4	15	26.67	100.00	964.08	1,384.38	69.64	100.00	476.03	30.92	
19	100,000	500,000	300,000	8	730	1.09	99.86	23.48	4,501.29	0.52	99.92	0	15	0.00	100.00	0.00	1,384.38	0.00	100.00	0.00	30.76	
20	500,000	UP		1	731	0.14	100.00	3.58	4,504.87	0.08	100.00	0	15	0.00	100.00	0.00	1,384.38	0.00	100.00	0.00	30.73	
				731					4,504.87					15					1,384.38			30.73



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	81	81	8.17	8.17	52.91	52.91	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	115	3.43	11.60	3.90	56.81	0.12	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	94	209	9.49	21.09	19.53	76.34	0.58	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	112	321	11.30	32.39	35.68	112.01	1.06	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	127	448	12.82	45.21	80.42	192.43	2.40	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	53	501	5.35	50.55	47.32	239.75	1.41	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	59	560	5.95	56.51	94.80	334.55	2.83	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	41	601	4.14	60.65	85.74	420.29	2.56	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	46	647	4.64	65.29	106.35	526.64	3.17	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	28	675	2.83	68.11	55.67	582.31	1.66	17.36	1	1	6.67	6.67	109.46	109.46	8.93	8.93	196.61	18.80			
11	2,500	3,000	2,750	23	698	2.32	70.43	94.89	677.20	2.83	20.19	0	1	0.00	6.67	0.00	109.46	0.00	8.93	0.00	16.16			
12	3,000	4,000	3,500	35	733	3.53	73.97	171.94	849.14	5.13	25.32	0	1	0.00	6.67	0.00	109.46	0.00	8.93	0.00	12.89			
13	4,000	5,000	4,500	20	753	2.02	75.98	102.11	951.24	3.04	28.36	0	1	0.00	6.67	0.00	109.46	0.00	8.93	0.00	11.51			
14	5,000	7,500	6,250	24	777	2.42	78.41	176.89	1,128.14	5.27	33.63	0	1	0.00	6.67	0.00	109.46	0.00	8.93	0.00	9.70			
15	7,500	10,000	8,750	23	800	2.32	80.73	233.95	1,362.09	6.97	40.61	0	1	0.00	6.67	0.00	109.46	0.00	8.93	0.00	8.04			
16	10,000	20,000	15,000	31	831	3.13	83.85	431.32	1,793.41	12.86	53.47	0	1	0.00	6.67	0.00	109.46	0.00	8.93	0.00	6.10			
17	20,000	50,000	35,000	42	873	4.24	88.09	500.62	2,294.03	14.93	68.39	4	5	26.67	33.33	403.89	513.35	32.93	41.86	80.68	22.38			
18	50,000	100,000	75,000	52	925	5.25	93.34	609.20	2,903.22	18.16	86.56	7	12	46.67	80.00	707.21	1,220.56	57.67	99.53	116.09	42.04			
19	100,000	500,000	300,000	33	958	3.33	96.67	259.45	3,162.67	7.74	94.29	3	15	20.00	100.00	5.81	1,226.36	0.47	100.00	2.24	38.78			
20	500,000	UP		33	991	3.33	100.00	191.49	3,354.17	5.71	100.00	0	15	0.00	100.00	0.00	1,226.36	0.00	100.00	0.00	36.56			
				991					3,354.17					15					1,226.36					36.56



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 29411 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED BELOW 3 STARTS

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,287	1,287	9.41	9.41	1,755.83	1,755.83	3.05	3.05	1	1	0.54	0.54	11.42	11.42	0.01	0.01	0.65	0.65	
2	50	100	75	314	1,601	2.30	11.71	87.74	1,843.58	0.15	3.21	1	2	0.54	1.09	7.00	18.42	0.01	0.02	7.98	1.00	
3	100	200	150	736	2,337	5.38	17.09	204.39	2,047.97	0.36	3.56	0	2	0.00	1.09	0.00	18.42	0.00	0.02	0.00	0.90	
4	200	300	250	535	2,872	3.91	21.00	259.61	2,307.58	0.45	4.01	1	3	0.54	1.63	2.14	20.56	0.00	0.03	0.82	0.89	
5	300	500	400	1,010	3,882	7.39	28.39	687.97	2,995.55	1.20	5.21	4	7	2.17	3.80	822.63	843.19	1.01	1.03	119.57	28.15	
6	500	750	625	868	4,750	6.35	34.73	838.06	3,833.61	1.46	6.67	15	22	8.15	11.96	3,046.03	3,889.22	3.74	4.77	363.46	101.45	
7	750	1,000	875	1,064	5,814	7.78	42.51	1,418.75	5,252.36	2.47	9.13	15	37	8.15	20.11	1,418.68	5,307.90	1.74	6.51	100.00	101.06	
8	1,000	1,500	1,250	1,261	7,075	9.22	51.73	2,493.41	7,745.77	4.34	13.47	9	46	4.89	25.00	1,872.83	7,180.74	2.30	8.81	75.11	92.71	
9	1,500	2,000	1,750	1,141	8,216	8.34	60.08	3,025.85	10,771.62	5.26	18.73	21	67	11.41	36.41	3,183.70	10,364.43	3.90	12.71	105.22	96.22	
10	2,000	2,500	2,250	737	8,953	5.39	65.47	2,472.49	13,244.11	4.30	23.03	13	80	7.07	43.48	2,481.51	12,845.94	3.04	15.75	100.36	96.99	
11	2,500	3,000	2,750	680	9,633	4.97	70.44	2,517.71	15,761.82	4.38	27.41	17	97	9.24	52.72	1,331.31	14,177.25	1.63	17.39	52.88	89.95	
12	3,000	4,000	3,500	827	10,460	6.05	76.48	4,155.55	19,917.37	7.23	34.63	7	104	3.80	56.52	1,359.86	15,537.11	1.67	19.05	32.72	78.01	
13	4,000	5,000	4,500	591	11,051	4.32	80.81	3,910.88	23,828.25	6.80	41.43	14	118	7.61	64.13	999.71	16,536.82	1.23	20.28	25.56	69.40	
14	5,000	7,500	6,250	818	11,869	5.98	86.79	6,593.87	30,422.12	11.47	52.90	17	135	9.24	73.37	7,249.60	23,786.43	8.89	29.17	109.94	78.19	
15	7,500	10,000	8,750	549	12,418	4.01	90.80	5,764.89	36,187.01	10.02	62.92	13	148	7.07	80.43	3,631.95	27,418.38	4.45	33.62	63.00	75.77	
16	10,000	20,000	15,000	696	13,114	5.09	95.89	10,813.95	47,000.96	18.80	81.73	9	157	4.89	85.33	13,978.45	41,396.83	17.14	50.77	129.26	88.08	
17	20,000	50,000	35,000	426	13,540	3.11	99.01	8,996.41	55,997.37	15.64	97.37	19	176	10.33	95.65	30,777.88	72,174.71	37.74	88.51	342.11	128.89	
18	50,000	100,000	75,000	91	13,631	0.67	99.67	1,226.12	57,223.50	2.13	99.50	6	182	3.26	98.91	9,275.95	81,450.66	11.38	99.89	756.53	142.34	
19	100,000	500,000	300,000	28	13,659	0.20	99.88	221.21	57,444.71	0.38	99.89	2	184	1.09	100.00	91.16	81,541.83	0.11	100.00	41.21	141.95	
20	500,000	UP		17	13,676	0.12	100.00	65.70	57,510.41	0.11	100.00	0	184	0.00	100.00	0.00	81,541.83	0.00	100.00	0.00	141.79	
				13,676					57,510.41					184					81,541.83			141.79



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29412 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	453	453	6.42	6.42	1,828.09	1,828.09	3.12	3.12	10	10	3.00	3.00	459.05	459.05	0.25	0.25	25.11	25.11			
2	50	100	75	34	487	0.48	6.90	1.54	1,829.63	0.00	3.12	0	10	0.00	3.00	0.00	459.05	0.00	0.25	0.00	25.09			
3	100	200	150	139	626	1.97	8.88	10.65	1,840.28	0.02	3.14	0	10	0.00	3.00	0.00	459.05	0.00	0.25	0.00	24.94			
4	200	300	250	166	792	2.35	11.23	11.20	1,851.48	0.02	3.16	0	10	0.00	3.00	0.00	459.05	0.00	0.25	0.00	24.79			
5	300	500	400	183	975	2.59	13.82	16.23	1,867.71	0.03	3.19	0	10	0.00	3.00	0.00	459.05	0.00	0.25	0.00	24.58			
6	500	750	625	102	1,077	1.45	15.27	39.14	1,906.85	0.07	3.25	1	11	0.30	3.30	0.04	459.08	0.00	0.25	0.10	24.08			
7	750	1,000	875	78	1,155	1.11	16.38	81.67	1,988.52	0.14	3.39	0	11	0.00	3.30	0.00	459.08	0.00	0.25	0.00	23.09			
8	1,000	1,500	1,250	102	1,257	1.45	17.82	87.89	2,076.41	0.15	3.54	0	11	0.00	3.30	0.00	459.08	0.00	0.25	0.00	22.11			
9	1,500	2,000	1,750	139	1,396	1.97	19.79	390.00	2,466.41	0.67	4.21	4	15	1.20	4.50	19.90	478.98	0.01	0.26	5.10	19.42			
10	2,000	2,500	2,250	127	1,523	1.80	21.59	249.00	2,715.40	0.42	4.63	1	16	0.30	4.80	13.09	492.07	0.01	0.27	5.26	18.12			
11	2,500	3,000	2,750	111	1,634	1.57	23.17	315.76	3,031.17	0.54	5.17	0	16	0.00	4.80	0.00	492.07	0.00	0.27	0.00	16.23			
12	3,000	4,000	3,500	173	1,807	2.45	25.62	556.25	3,587.42	0.95	6.12	1	17	0.30	5.11	414.99	907.06	0.22	0.49	74.60	25.28			
13	4,000	5,000	4,500	193	2,000	2.74	28.36	692.62	4,280.04	1.18	7.30	3	20	0.90	6.01	925.49	1,832.56	0.50	0.99	133.62	42.82			
14	5,000	7,500	6,250	263	2,263	3.73	32.09	1,218.32	5,498.37	2.08	9.38	6	26	1.80	7.81	361.91	2,194.46	0.20	1.18	29.71	39.91			
15	7,500	10,000	8,750	281	2,544	3.98	36.07	1,841.14	7,339.51	3.14	12.52	6	32	1.80	9.61	6,292.56	8,487.02	3.40	4.58	341.77	115.63			
16	10,000	20,000	15,000	712	3,256	10.09	46.16	7,879.79	15,219.30	13.44	25.96	30	62	9.01	18.62	16,615.61	25,102.64	8.97	13.55	210.86	164.94			
17	20,000	50,000	35,000	1,197	4,453	16.97	63.14	15,957.02	31,176.32	27.22	53.18	44	106	13.21	31.83	75,035.89	100,138.53	40.51	54.06	470.24	321.20			
18	50,000	100,000	75,000	1,016	5,469	14.41	77.54	12,552.31	43,728.63	21.41	74.60	62	168	18.62	50.45	43,308.64	143,447.16	23.38	77.44	345.03	328.04			
19	100,000	500,000	300,000	1,239	6,708	17.57	95.11	13,206.71	56,935.33	22.53	97.13	138	306	41.44	91.89	36,247.08	179,694.25	19.57	97.01	274.46	315.61			
20	500,000	UP		345	7,053	4.89	100.00	1,683.72	58,619.05	2.87	100.00	27	333	8.11	100.00	5,546.47	185,240.71	2.99	100.00	329.42	316.01			
				7,053					58,619.05					333					185,240.71					316.01



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	107	107	7.37	7.37	617.64	617.64	2.25	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	124	1.17	8.55	7.05	624.68	0.03	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	148	1.65	10.20	47.69	672.38	0.17	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	26	174	1.79	11.99	114.40	786.77	0.42	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	45	219	3.10	15.09	169.58	956.35	0.62	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	79	298	5.44	20.54	553.37	1,509.72	2.01	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	138	436	9.51	30.05	1,062.87	2,572.58	3.87	9.36	1	1	8.33	8.33	14.00	14.00	0.53	0.53	1.32	0.54			
8	1,000	1,500	1,250	147	583	10.13	40.18	1,704.47	4,277.05	6.20	15.56	1	2	8.33	16.67	11.90	25.90	0.45	0.98	0.70	0.61			
9	1,500	2,000	1,750	119	702	8.20	48.38	1,457.35	5,734.41	5.30	20.86	1	3	8.33	25.00	1,617.42	1,643.32	61.07	62.05	110.98	28.66			
10	2,000	2,500	2,250	93	795	6.41	54.79	1,425.93	7,160.34	5.19	26.05	0	3	0.00	25.00	0.00	1,643.32	0.00	62.05	0.00	22.95			
11	2,500	3,000	2,750	120	915	8.27	63.06	2,047.31	9,207.65	7.45	33.50	1	4	8.33	33.33	20.99	1,664.30	0.79	62.84	1.03	18.08			
12	3,000	4,000	3,500	148	1,063	10.20	73.26	2,966.87	12,174.51	10.79	44.29	1	5	8.33	41.67	9.79	1,674.09	0.37	63.21	0.33	13.75			
13	4,000	5,000	4,500	97	1,160	6.69	79.94	2,508.71	14,683.22	9.13	53.42	3	8	25.00	66.67	567.48	2,241.57	21.43	84.64	22.62	15.27			
14	5,000	7,500	6,250	135	1,295	9.30	89.25	4,919.08	19,602.30	17.90	71.31	3	11	25.00	91.67	402.27	2,643.84	15.19	99.83	8.18	13.49			
15	7,500	10,000	8,750	59	1,354	4.07	93.31	2,304.05	21,906.35	8.38	79.69	0	11	0.00	91.67	0.00	2,643.84	0.00	99.83	0.00	12.07			
16	10,000	20,000	15,000	66	1,420	4.55	97.86	4,071.00	25,977.35	14.81	94.50	1	12	8.33	100.00	4.60	2,648.44	0.17	100.00	0.11	10.20			
17	20,000	50,000	35,000	21	1,441	1.45	99.31	1,279.70	27,257.05	4.66	99.16	0	12	0.00	100.00	0.00	2,648.44	0.00	100.00	0.00	9.72			
18	50,000	100,000	75,000	6	1,447	0.41	99.72	164.70	27,421.76	0.60	99.76	0	12	0.00	100.00	0.00	2,648.44	0.00	100.00	0.00	9.66			
19	100,000	500,000	300,000	3	1,450	0.21	99.93	22.10	27,443.86	0.08	99.84	0	12	0.00	100.00	0.00	2,648.44	0.00	100.00	0.00	9.65			
20	500,000	UP		1	1,451	0.07	100.00	44.49	27,488.35	0.16	100.00	0	12	0.00	100.00	0.00	2,648.44	0.00	100.00	0.00	9.63			
				1,451					27,488.35					12					2,648.44					9.63



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2943 SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	159	159	8.72	8.72	19.13	19.13	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	189	1.65	10.37	2.72	21.85	0.05	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	60	249	3.29	13.66	21.27	43.12	0.37	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	67	316	3.68	17.33	47.49	90.60	0.82	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	119	435	6.53	23.86	51.61	142.22	0.89	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	133	568	7.30	31.16	103.70	245.91	1.79	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	129	697	7.08	38.23	100.51	346.43	1.73	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	159	856	8.72	46.96	222.85	569.27	3.84	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	112	968	6.14	53.10	144.51	713.79	2.49	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	76	1,044	4.17	57.27	131.23	845.02	2.26	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	88	1,132	4.83	62.10	286.07	1,131.08	4.94	19.52	1	1	11.11	11.11	8.70	8.70	1.48	1.48	3.04	0.77
12	3,000	4,000	3,500	76	1,208	4.17	66.26	218.95	1,350.03	3.78	23.29	0	1	0.00	11.11	0.00	8.70	0.00	1.48	0.00	0.64
13	4,000	5,000	4,500	95	1,303	5.21	71.48	280.14	1,630.17	4.83	28.13	0	1	0.00	11.11	0.00	8.70	0.00	1.48	0.00	0.53
14	5,000	7,500	6,250	85	1,388	4.66	76.14	416.60	2,046.77	7.19	35.31	0	1	0.00	11.11	0.00	8.70	0.00	1.48	0.00	0.43
15	7,500	10,000	8,750	89	1,477	4.88	81.02	468.37	2,515.14	8.08	43.40	2	3	22.22	33.33	2.76	11.46	0.47	1.94	0.59	0.46
16	10,000	20,000	15,000	113	1,590	6.20	87.22	866.28	3,381.42	14.95	58.34	2	5	22.22	55.56	1.97	13.44	0.33	2.28	0.23	0.40
17	20,000	50,000	35,000	137	1,727	7.52	94.73	1,164.13	4,545.55	20.09	78.43	3	8	33.33	88.89	200.09	213.53	33.93	36.21	17.19	4.70
18	50,000	100,000	75,000	40	1,767	2.19	96.93	591.99	5,137.54	10.21	88.64	1	9	11.11	100.00	376.18	589.70	63.79	100.00	63.54	11.48
19	100,000	500,000	300,000	49	1,816	2.69	99.62	583.98	5,721.52	10.08	98.72	0	9	0.00	100.00	0.00	589.70	0.00	100.00	0.00	10.31
20	500,000	UP		7	1,823	0.38	100.00	74.37	5,795.90	1.28	100.00	0	9	0.00	100.00	0.00	589.70	0.00	100.00	0.00	10.17
				1,823				5,795.90				9				589.70				10.17	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29431 SWIMMING POOLS OR COMPLEX OF SWIMMING POOLS NOT FORMING

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	9.79	9.79	1.70	1.70	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	0.70	10.49	0.21	1.50	0.05	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	20	3.50	13.99	1.01	0.48	0.23	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	24	2.80	16.78	1.94	1.45	0.44	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	33	6.29	23.08	4.81	6.26	1.10	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	40	4.90	27.97	4.16	10.43	0.95	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	49	6.29	34.27	11.92	22.35	2.72	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	58	6.29	40.56	12.29	34.64	2.80	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	61	2.10	42.66	7.63	42.27	1.74	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	65	2.80	45.45	6.36	48.63	1.45	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	69	2.80	48.25	12.29	60.92	2.80	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	72	2.10	50.35	10.49	71.41	2.39	16.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	79	4.90	55.24	54.92	126.33	12.52	28.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	96	11.89	67.13	90.94	217.27	20.74	49.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	112	11.19	78.32	52.70	269.97	12.01	61.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	125	9.09	87.41	27.73	297.70	6.32	67.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	134	6.29	93.71	83.06	380.76	18.94	86.81	1	1	100.00	100.00	50.00	50.00	100.00	100.00	60.20	13.13			
18	50,000	100,000	75,000	7	141	4.90	98.60	53.70	434.46	12.24	99.06	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	11.51			
19	100,000	500,000	300,000	2	143	1.40	100.00	4.13	438.59	0.94	100.00	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	11.40			
20	500,000	UP		0	143	0.00	100.00	0.00	438.59	0.00	100.00	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	11.40			
				143					438.59					1					50.00					11.40



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	7.35	7.35	56.46	56.46	4.07	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	56	2.94	10.29	4.08	60.54	0.29	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	91	6.43	16.73	13.37	73.91	0.96	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	111	3.68	20.40	7.71	81.62	0.56	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	60	171	11.03	31.43	37.38	118.99	2.69	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	62	233	11.40	42.83	61.72	180.72	4.45	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	54	287	9.93	52.76	93.99	274.70	6.77	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	53	340	9.74	62.50	72.31	347.01	5.21	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	41	381	7.54	70.04	98.58	445.59	7.10	32.11	1	1	20.00	20.00	55.19	55.19	36.54	36.54	55.98	12.38			
10	2,000	2,500	2,250	35	416	6.43	76.47	140.31	585.90	10.11	42.21	0	1	0.00	20.00	0.00	55.19	0.00	36.54	0.00	9.42			
11	2,500	3,000	2,750	18	434	3.31	79.78	40.80	626.70	2.94	45.15	0	1	0.00	20.00	0.00	55.19	0.00	36.54	0.00	8.81			
12	3,000	4,000	3,500	27	461	4.96	84.74	100.05	726.75	7.21	52.36	0	1	0.00	20.00	0.00	55.19	0.00	36.54	0.00	7.59			
13	4,000	5,000	4,500	20	481	3.68	88.42	109.19	835.94	7.87	60.23	2	3	40.00	60.00	76.90	132.09	50.91	87.45	70.43	15.80			
14	5,000	7,500	6,250	16	497	2.94	91.36	93.63	929.57	6.75	66.98	0	3	0.00	60.00	0.00	132.09	0.00	87.45	0.00	14.21			
15	7,500	10,000	8,750	8	505	1.47	92.83	77.19	1,006.76	5.56	72.54	0	3	0.00	60.00	0.00	132.09	0.00	87.45	0.00	13.12			
16	10,000	20,000	15,000	16	521	2.94	95.77	134.31	1,141.07	9.68	82.21	1	4	20.00	80.00	5.00	137.09	3.31	90.76	3.72	12.01			
17	20,000	50,000	35,000	18	539	3.31	99.08	216.21	1,357.28	15.58	97.79	1	5	20.00	100.00	13.96	151.05	9.24	100.00	6.46	11.13			
18	50,000	100,000	75,000	3	542	0.55	99.63	29.55	1,386.83	2.13	99.92	0	5	0.00	100.00	0.00	151.05	0.00	100.00	0.00	10.89			
19	100,000	500,000	300,000	2	544	0.37	100.00	1.09	1,387.92	0.08	100.00	0	5	0.00	100.00	0.00	151.05	0.00	100.00	0.00	10.88			
20	500,000	UP		0	544	0.00	100.00	0.00	1,387.92	0.00	100.00	0	5	0.00	100.00	0.00	151.05	0.00	100.00	0.00	10.88			
				544					1,387.92					5					151.05					10.88



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29433 PRIVATE(MEMBERS ONLY) CLUB HOUSES AND GOLF CLUB HOUSES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	15.63	15.63	0.03	0.03	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	1.04	16.67	0.53	0.56	0.32	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	17	1.04	17.71	0.30	0.86	0.18	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	19	2.08	19.79	0.89	1.75	0.54	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	20	1.04	20.83	0.50	2.24	0.30	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	21	1.04	21.88	0.01	2.25	0.00	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	1.04	22.92	0.93	3.18	0.56	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	25	3.13	26.04	1.01	4.19	0.61	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	28	3.13	29.17	8.59	12.78	5.16	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	35	7.29	36.46	0.36	13.14	0.22	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	43	8.33	44.79	9.92	23.06	5.96	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	49	6.25	51.04	10.36	33.42	6.22	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	60	11.46	62.50	29.37	62.79	17.64	37.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	72	12.50	75.00	20.85	83.64	12.53	50.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	73	1.04	76.04	5.53	89.17	3.32	53.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	81	8.33	84.38	10.64	99.81	6.39	59.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	90	9.38	93.75	50.60	150.40	30.40	90.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	94	4.17	97.92	14.69	165.10	8.83	99.18	1	1	100.00	100.00	20.00	20.00	100.00	100.00	136.13	12.11			
19	100,000	500,000	300,000	2	96	2.08	100.00	1.36	166.46	0.82	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	12.02			
20	500,000	UP		0	96	0.00	100.00	0.00	166.46	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	12.02			
				96					166.46					1					20.00					12.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2944 OTHERS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	22.44	22.44	15.47	15.47	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	41	3.85	26.28	0.50	15.97	0.10	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	50	5.77	32.05	2.62	18.59	0.55	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	59	5.77	37.82	7.43	26.02	1.56	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	74	9.62	47.44	30.93	56.95	6.51	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	84	6.41	53.85	14.31	71.26	3.01	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	96	7.69	61.54	44.16	115.42	9.29	24.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	107	7.05	68.59	28.62	144.04	6.02	30.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	116	5.77	74.36	38.68	182.73	8.14	38.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	135	12.18	86.54	14.18	196.91	2.98	41.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	139	2.56	89.10	19.63	216.54	4.13	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	141	1.28	90.38	24.23	240.76	5.10	50.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	142	0.64	91.03	34.50	275.26	7.26	57.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	148	3.85	94.87	44.07	319.33	9.27	67.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	150	1.28	96.15	20.58	339.91	4.33	71.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	154	2.56	98.72	100.33	440.24	21.10	92.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	155	0.64	99.36	23.73	463.97	4.99	97.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	156	0.64	100.00	11.50	475.47	2.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	156	0.00	100.00	0.00	475.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	156	0.00	100.00	0.00	475.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				156					475.47					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2945 RESTORANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,450	1,450	6.84	6.84	1,329.50	1,329.50	2.33	2.33	2	2	2.56	2.56	19.42	19.42	0.33	0.33	1.46	1.46			
2	50	100	75	365	1,815	1.72	8.56	121.59	1,451.09	0.21	2.54	3	5	3.85	6.41	28.07	47.50	0.48	0.81	23.09	3.27			
3	100	200	150	1,058	2,873	4.99	13.55	381.54	1,832.63	0.67	3.21	2	7	2.56	8.97	218.63	266.13	3.75	4.56	57.30	14.52			
4	200	300	250	694	3,567	3.27	16.82	430.27	2,262.90	0.75	3.96	0	7	0.00	8.97	0.00	266.13	0.00	4.56	0.00	11.76			
5	300	500	400	1,821	5,388	8.59	25.41	1,363.54	3,626.43	2.39	6.35	5	12	6.41	15.38	403.38	669.51	6.91	11.48	29.58	18.46			
6	500	750	625	1,807	7,195	8.52	33.93	1,882.02	5,508.45	3.29	9.64	2	14	2.56	17.95	2.67	672.18	0.05	11.52	0.14	12.20			
7	750	1,000	875	1,920	9,115	9.05	42.99	2,839.87	8,348.32	4.97	14.61	8	22	10.26	28.21	167.41	839.59	2.87	14.39	5.89	10.06			
8	1,000	1,500	1,250	1,925	11,040	9.08	52.06	3,867.18	12,215.49	6.77	21.37	7	29	8.97	37.18	314.60	1,154.18	5.39	19.78	8.14	9.45			
9	1,500	2,000	1,750	1,477	12,517	6.97	59.03	3,700.90	15,916.40	6.48	27.85	6	35	7.69	44.87	1,032.58	2,186.76	17.70	37.48	27.90	13.74			
10	2,000	2,500	2,250	1,285	13,802	6.06	65.09	3,729.53	19,645.93	6.53	34.38	0	35	0.00	44.87	0.00	2,186.76	0.00	37.48	0.00	11.13			
11	2,500	3,000	2,750	1,151	14,953	5.43	70.52	3,982.70	23,628.63	6.97	41.34	8	43	10.26	55.13	704.06	2,890.82	12.07	49.55	17.68	12.23			
12	3,000	4,000	3,500	1,949	16,902	9.19	79.71	4,695.16	28,323.79	8.22	49.56	11	54	14.10	69.23	632.34	3,523.16	10.84	60.39	13.47	12.44			
13	4,000	5,000	4,500	839	17,741	3.96	83.66	4,291.54	32,615.32	7.51	57.07	3	57	3.85	73.08	1,026.74	4,549.90	17.60	77.99	23.92	13.95			
14	5,000	7,500	6,250	1,268	19,009	5.98	89.64	6,045.27	38,660.59	10.58	67.65	8	65	10.26	83.33	892.00	5,441.90	15.29	93.28	14.76	14.08			
15	7,500	10,000	8,750	831	19,840	3.92	93.56	4,491.04	43,151.63	7.86	75.51	4	69	5.13	88.46	265.69	5,707.59	4.55	97.84	5.92	13.23			
16	10,000	20,000	15,000	1,065	20,905	5.02	98.59	9,249.33	52,400.96	16.18	91.69	5	74	6.41	94.87	96.22	5,803.81	1.65	99.48	1.04	11.08			
17	20,000	50,000	35,000	191	21,096	0.90	99.49	3,684.84	56,085.80	6.45	98.14	3	77	3.85	98.72	26.99	5,830.81	0.46	99.95	0.73	10.40			
18	50,000	100,000	75,000	32	21,128	0.15	99.64	608.69	56,694.49	1.07	99.20	0	77	0.00	98.72	0.00	5,830.81	0.00	99.95	0.00	10.28			
19	100,000	500,000	300,000	39	21,167	0.18	99.82	219.98	56,914.47	0.38	99.59	0	77	0.00	98.72	0.00	5,830.81	0.00	99.95	0.00	10.24			
20	500,000	UP		38	21,205	0.18	100.00	236.02	57,150.50	0.41	100.00	1	78	1.28	100.00	3.06	5,833.87	0.05	100.00	1.30	10.21			
				21,205					57,150.50					78					5,833.87					10.21



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,203	2,203	24.44	24.44	670.51	670.51	5.77	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,035	3,238	11.48	35.92	497.67	1,168.19	4.28	10.05	1	1	9.09	9.09	0.81	0.81	0.05	0.05	0.16	0.07			
3	100	200	150	1,693	4,931	18.78	54.70	1,350.19	2,518.37	11.61	21.66	4	5	36.36	45.45	1,370.05	1,370.86	83.15	83.20	101.47	54.43			
4	200	300	250	1,123	6,054	12.46	67.16	1,237.21	3,755.58	10.64	32.30	1	6	9.09	54.55	0.30	1,371.16	0.02	83.21	0.02	36.51			
5	300	500	400	1,197	7,251	13.28	80.44	1,816.38	5,571.96	15.62	47.93	2	8	18.18	72.73	187.82	1,558.98	11.40	94.61	10.34	27.98			
6	500	750	625	645	7,896	7.16	87.60	1,329.71	6,901.67	11.44	59.37	2	10	18.18	90.91	49.74	1,608.71	3.02	97.63	3.74	23.31			
7	750	1,000	875	430	8,326	4.77	92.37	1,132.10	8,033.76	9.74	69.10	1	11	9.09	100.00	39.05	1,647.77	2.37	100.00	3.45	20.51			
8	1,000	1,500	1,250	312	8,638	3.46	95.83	1,079.61	9,113.38	9.29	78.39	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	18.08			
9	1,500	2,000	1,750	126	8,764	1.40	97.23	734.89	9,848.27	6.32	84.71	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	16.73			
10	2,000	2,500	2,250	65	8,829	0.72	97.95	403.05	10,251.32	3.47	88.18	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	16.07			
11	2,500	3,000	2,750	67	8,896	0.74	98.69	402.60	10,653.91	3.46	91.64	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	15.47			
12	3,000	4,000	3,500	53	8,949	0.59	99.28	448.30	11,102.21	3.86	95.50	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	14.84			
13	4,000	5,000	4,500	21	8,970	0.23	99.51	188.21	11,290.42	1.62	97.12	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	14.59			
14	5,000	7,500	6,250	18	8,988	0.20	99.71	212.47	11,502.89	1.83	98.94	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	14.32			
15	7,500	10,000	8,750	2	8,990	0.02	99.73	21.69	11,524.58	0.19	99.13	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	14.30			
16	10,000	20,000	15,000	7	8,997	0.08	99.81	82.26	11,606.84	0.71	99.84	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	14.20			
17	20,000	50,000	35,000	1	8,998	0.01	99.82	3.21	11,610.06	0.03	99.86	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	14.19			
18	50,000	100,000	75,000	3	9,001	0.03	99.86	0.62	11,610.68	0.01	99.87	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	14.19			
19	100,000	500,000	300,000	9	9,010	0.10	99.96	10.49	11,621.17	0.09	99.96	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	14.18			
20	500,000	UP		4	9,014	0.04	100.00	4.61	11,625.78	0.04	100.00	0	11	0.00	100.00	0.00	1,647.77	0.00	100.00	0.00	14.17			
				9,014					11,625.78					11					1,647.77					14.17



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2947

BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	256	256	9.41	9.41	149.64	149.64	4.20	4.20	2	2	22.22	22.22	20.12	20.12	8.49	8.49	13.45	13.45			
2	50	100	75	107	363	3.93	13.35	22.52	172.15	0.63	4.83	0	2	0.00	22.22	0.00	20.12	0.00	8.49	0.00	11.69			
3	100	200	150	276	639	10.15	23.49	79.82	251.97	2.24	7.07	1	3	11.11	33.33	1.53	21.65	0.65	9.14	1.92	8.59			
4	200	300	250	212	851	7.79	31.29	85.11	337.09	2.39	9.46	0	3	0.00	33.33	0.00	21.65	0.00	9.14	0.00	6.42			
5	300	500	400	471	1,322	17.32	48.60	272.59	609.68	7.65	17.11	1	4	11.11	44.44	1.37	23.02	0.58	9.72	0.50	3.78			
6	500	750	625	320	1,642	11.76	60.37	256.59	866.28	7.20	24.31	0	4	0.00	44.44	0.00	23.02	0.00	9.72	0.00	2.66			
7	750	1,000	875	293	1,935	10.77	71.14	306.70	1,172.98	8.61	32.92	0	4	0.00	44.44	0.00	23.02	0.00	9.72	0.00	1.96			
8	1,000	1,500	1,250	261	2,196	9.60	80.74	460.49	1,633.47	12.92	45.84	2	6	22.22	66.67	14.72	37.74	6.21	15.93	3.20	2.31			
9	1,500	2,000	1,750	138	2,334	5.07	85.81	286.66	1,920.12	8.04	53.88	1	7	11.11	77.78	21.50	59.23	9.07	25.00	7.50	3.08			
10	2,000	2,500	2,250	103	2,437	3.79	89.60	280.72	2,200.85	7.88	61.76	1	8	11.11	88.89	56.46	115.70	23.83	48.83	20.11	5.26			
11	2,500	3,000	2,750	77	2,514	2.83	92.43	220.54	2,421.39	6.19	67.95	0	8	0.00	88.89	0.00	115.70	0.00	48.83	0.00	4.78			
12	3,000	4,000	3,500	75	2,589	2.76	95.18	309.88	2,731.27	8.70	76.64	1	9	11.11	100.00	121.26	236.96	51.17	100.00	39.13	8.68			
13	4,000	5,000	4,500	35	2,624	1.29	96.47	176.40	2,907.67	4.95	81.59	0	9	0.00	100.00	0.00	236.96	0.00	100.00	0.00	8.15			
14	5,000	7,500	6,250	58	2,682	2.13	98.60	348.84	3,256.51	9.79	91.38	0	9	0.00	100.00	0.00	236.96	0.00	100.00	0.00	7.28			
15	7,500	10,000	8,750	19	2,701	0.70	99.30	100.11	3,356.62	2.81	94.19	0	9	0.00	100.00	0.00	236.96	0.00	100.00	0.00	7.06			
16	10,000	20,000	15,000	8	2,709	0.29	99.60	103.02	3,459.64	2.89	97.08	0	9	0.00	100.00	0.00	236.96	0.00	100.00	0.00	6.85			
17	20,000	50,000	35,000	4	2,713	0.15	99.74	92.59	3,552.22	2.60	99.68	0	9	0.00	100.00	0.00	236.96	0.00	100.00	0.00	6.67			
18	50,000	100,000	75,000	1	2,714	0.04	99.78	0.25	3,552.47	0.01	99.69	0	9	0.00	100.00	0.00	236.96	0.00	100.00	0.00	6.67			
19	100,000	500,000	300,000	2	2,716	0.07	99.85	0.76	3,553.24	0.02	99.71	0	9	0.00	100.00	0.00	236.96	0.00	100.00	0.00	6.67			
20	500,000	UP		4	2,720	0.15	100.00	10.32	3,563.56	0.29	100.00	0	9	0.00	100.00	0.00	236.96	0.00	100.00	0.00	6.65			
				2,720					3,563.56					9					236.96					6.65



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2949

RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	71	71	13.79	13.79	305.33	305.33	8.25	8.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	88	3.30	17.09	2.99	308.32	0.08	8.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	43	131	8.35	25.44	19.26	327.58	0.52	8.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	136	0.97	26.41	2.97	330.55	0.08	8.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	33	169	6.41	32.82	37.31	367.86	1.01	9.93	1	1	12.50	12.50	1.02	1.02	0.08	0.08	2.72	0.28			
6	500	750	625	14	183	2.72	35.53	22.86	390.72	0.62	10.55	0	1	0.00	12.50	0.00	1.02	0.00	0.08	0.00	0.26			
7	750	1,000	875	23	206	4.47	40.00	43.64	434.36	1.18	11.73	0	1	0.00	12.50	0.00	1.02	0.00	0.08	0.00	0.23			
8	1,000	1,500	1,250	31	237	6.02	46.02	84.08	518.44	2.27	14.00	1	2	12.50	25.00	340.95	341.96	27.79	27.87	405.50	65.96			
9	1,500	2,000	1,750	18	255	3.50	49.51	79.69	598.13	2.15	16.15	0	2	0.00	25.00	0.00	341.96	0.00	27.87	0.00	57.17			
10	2,000	2,500	2,250	21	276	4.08	53.59	69.69	667.82	1.88	18.03	2	4	25.00	50.00	55.26	397.22	4.50	32.38	79.29	59.48			
11	2,500	3,000	2,750	12	288	2.33	55.92	68.30	736.12	1.84	19.88	0	4	0.00	50.00	0.00	397.22	0.00	32.38	0.00	53.96			
12	3,000	4,000	3,500	29	317	5.63	61.55	137.14	873.26	3.70	23.58	0	4	0.00	50.00	0.00	397.22	0.00	32.38	0.00	45.49			
13	4,000	5,000	4,500	15	332	2.91	64.47	119.39	992.65	3.22	26.81	2	6	25.00	75.00	50.89	448.11	4.15	36.53	42.62	45.14			
14	5,000	7,500	6,250	20	352	3.88	68.35	200.09	1,192.74	5.40	32.21	0	6	0.00	75.00	0.00	448.11	0.00	36.53	0.00	37.57			
15	7,500	10,000	8,750	21	373	4.08	72.43	203.53	1,396.26	5.50	37.70	0	6	0.00	75.00	0.00	448.11	0.00	36.53	0.00	32.09			
16	10,000	20,000	15,000	42	415	8.16	80.58	611.20	2,007.46	16.50	54.21	1	7	12.50	87.50	770.19	1,218.29	62.78	99.30	126.01	60.69			
17	20,000	50,000	35,000	45	460	8.74	89.32	994.98	3,002.45	26.87	81.08	0	7	0.00	87.50	0.00	1,218.29	0.00	99.30	0.00	40.58			
18	50,000	100,000	75,000	19	479	3.69	93.01	223.63	3,226.07	6.04	87.12	0	7	0.00	87.50	0.00	1,218.29	0.00	99.30	0.00	37.76			
19	100,000	500,000	300,000	35	514	6.80	99.81	474.90	3,700.97	12.82	99.94	1	8	12.50	100.00	8.55	1,226.84	0.70	100.00	1.80	33.15			
20	500,000	UP		1	515	0.19	100.00	2.18	3,703.15	0.06	100.00	0	8	0.00	100.00	0.00	1,226.84	0.00	100.00	0.00	33.13			
				515					3,703.15					8					1,226.84					33.13



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	2.50	2.50	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	2.50	5.00	0.85	0.86	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.25	6.25	0.43	1.29	0.12	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	8	3.75	10.00	3.40	4.69	0.99	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	1.25	11.25	1.77	6.45	0.51	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	1.25	12.50	0.04	6.50	0.01	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	1.25	13.75	0.07	6.56	0.02	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	1.25	15.00	0.09	6.65	0.03	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	15	3.75	18.75	0.39	7.05	0.11	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	17	2.50	21.25	23.73	30.77	6.91	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	19	2.50	23.75	0.39	31.17	0.11	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	21	2.50	26.25	18.64	49.81	5.43	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	22	1.25	27.50	8.00	57.81	2.33	16.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	25	3.75	31.25	25.96	83.77	7.56	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	16	41	20.00	51.25	179.19	262.96	52.20	76.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	49	10.00	61.25	8.71	271.68	2.54	79.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	63	17.50	78.75	42.35	314.03	12.34	91.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	17	80	21.25	100.00	29.23	343.26	8.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	80	0.00	100.00	0.00	343.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				80					343.26					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29493 CULTURAL CENTRES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	78.21	78.21	67.79	67.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	37.16	115.36	32.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					115.36					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.50	0.50	3.12	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.65	1.15	4.01	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	0.69	1.84	4.26	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	0.48	2.32	3.00	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	0.76	3.08	4.68	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	2.86	5.94	17.70	36.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	1.94	7.88	12.01	48.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	0.27	8.15	1.69	50.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	4.89	13.04	30.25	80.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	3.11	16.15	19.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					16.15					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,091	1,091	10.45	10.45	979.88	979.88	5.77	5.77	2	2	9.52	9.52	22.52	22.52	0.99	0.99	2.30	2.30			
2	50	100	75	347	1,438	3.33	13.78	28.51	951.37	0.17	5.60	0	2	0.00	9.52	0.00	22.52	0.00	0.99	0.00	2.37			
3	100	200	150	646	2,084	6.19	19.97	80.73	870.65	0.48	5.13	1	3	4.76	14.29	0.00	22.52	0.00	0.99	0.00	2.59			
4	200	300	250	665	2,749	6.37	26.34	125.14	745.51	0.74	4.39	0	3	0.00	14.29	0.00	22.52	0.00	0.99	0.00	3.02			
5	300	500	400	1,108	3,857	10.62	36.96	313.48	432.04	1.85	2.54	0	3	0.00	14.29	0.00	22.52	0.00	0.99	0.00	5.21			
6	500	750	625	952	4,809	9.12	46.08	451.49	19.46	2.66	0.11	2	5	9.52	23.81	38.53	61.04	1.69	2.68	8.53	313.76			
7	750	1,000	875	805	5,614	7.71	53.79	551.21	570.66	3.25	3.36	0	5	0.00	23.81	0.00	61.04	0.00	2.68	0.00	10.70			
8	1,000	1,500	1,250	853	6,467	8.17	61.97	779.13	1,349.79	4.59	7.95	1	6	4.76	28.57	29.24	90.28	1.28	3.96	3.75	6.69			
9	1,500	2,000	1,750	531	6,998	5.09	67.06	690.73	2,040.52	4.07	12.02	0	6	0.00	28.57	0.00	90.28	0.00	3.96	0.00	4.42			
10	2,000	2,500	2,250	339	7,337	3.25	70.30	495.79	2,536.31	2.92	14.94	1	7	4.76	33.33	47.09	137.37	2.06	6.02	9.50	5.42			
11	2,500	3,000	2,750	247	7,584	2.37	72.67	378.79	2,915.11	2.23	17.17	0	7	0.00	33.33	0.00	137.37	0.00	6.02	0.00	4.71			
12	3,000	4,000	3,500	393	7,977	3.77	76.44	959.76	3,874.86	5.65	22.82	0	7	0.00	33.33	0.00	137.37	0.00	6.02	0.00	3.55			
13	4,000	5,000	4,500	252	8,229	2.41	78.85	595.86	4,470.72	3.51	26.33	0	7	0.00	33.33	0.00	137.37	0.00	6.02	0.00	3.07			
14	5,000	7,500	6,250	472	8,701	4.52	83.37	1,158.00	5,628.72	6.82	33.15	0	7	0.00	33.33	0.00	137.37	0.00	6.02	0.00	2.44			
15	7,500	10,000	8,750	173	8,874	1.66	85.03	938.79	6,567.51	5.53	38.68	1	8	4.76	38.10	12.13	149.50	0.53	6.56	1.29	2.28			
16	10,000	20,000	15,000	525	9,399	5.03	90.06	2,574.52	9,142.03	15.16	53.85	3	11	14.29	52.38	601.78	751.28	26.39	32.94	23.37	8.22			
17	20,000	50,000	35,000	453	9,852	4.34	94.40	3,476.26	12,618.29	20.48	74.32	3	14	14.29	66.67	209.51	960.79	9.19	42.13	6.03	7.61			
18	50,000	100,000	75,000	233	10,085	2.23	96.64	2,160.92	14,779.21	12.73	87.05	2	16	9.52	76.19	317.56	1,278.35	13.92	56.05	14.70	8.65			
19	100,000	500,000	300,000	274	10,359	2.63	99.26	1,885.73	16,664.94	11.11	98.16	3	19	14.29	90.48	933.16	2,211.51	40.92	96.97	49.49	13.27			
20	500,000	UP		77	10,436	0.74	100.00	312.95	16,977.90	1.84	100.00	2	21	9.52	100.00	69.08	2,280.59	3.03	100.00	22.07	13.43			
				10,436					16,977.90					21					2,280.59					13.43



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2952

REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLSCHURCHES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	181	181	5.66	5.66	67.20	67.20	0.98	0.98	1	1	4.35	4.35	3.07	3.07	0.65	0.65	4.57	4.57			
2	50	100	75	131	312	4.10	9.75	5.69	72.89	0.08	1.06	0	1	0.00	4.35	0.00	3.07	0.00	0.65	0.00	4.21	4.21		
3	100	200	150	322	634	10.07	19.82	40.34	113.23	0.59	1.65	0	1	0.00	4.35	0.00	3.07	0.00	0.65	0.00	2.71	2.71		
4	200	300	250	158	792	4.94	24.76	29.66	142.89	0.43	2.09	0	1	0.00	4.35	0.00	3.07	0.00	0.65	0.00	2.15	2.15		
5	300	500	400	313	1,105	9.78	34.54	71.52	214.41	1.04	3.13	0	1	0.00	4.35	0.00	3.07	0.00	0.65	0.00	1.43	1.43		
6	500	750	625	244	1,349	7.63	42.17	84.77	299.18	1.24	4.37	0	1	0.00	4.35	0.00	3.07	0.00	0.65	0.00	1.03	1.03		
7	750	1,000	875	238	1,587	7.44	49.61	112.90	412.08	1.65	6.02	0	1	0.00	4.35	0.00	3.07	0.00	0.65	0.00	0.75	0.75		
8	1,000	1,500	1,250	243	1,830	7.60	57.21	192.05	604.13	2.80	8.82	2	3	8.70	13.04	25.22	28.29	5.38	6.03	13.13	4.68	4.68		
9	1,500	2,000	1,750	196	2,026	6.13	63.33	247.88	852.02	3.62	12.44	1	4	4.35	17.39	16.41	44.71	3.50	9.53	6.62	5.25	5.25		
10	2,000	2,500	2,250	109	2,135	3.41	66.74	178.94	1,030.96	2.61	15.06	0	4	0.00	17.39	0.00	44.71	0.00	9.53	0.00	4.34	4.34		
11	2,500	3,000	2,750	128	2,263	4.00	70.74	277.79	1,308.75	4.06	19.11	1	5	4.35	21.74	22.39	67.10	4.77	14.30	8.06	5.13	5.13		
12	3,000	4,000	3,500	189	2,452	5.91	76.65	408.03	1,716.77	5.96	25.07	3	8	13.04	34.78	92.88	159.98	19.80	34.09	22.76	9.32	9.32		
13	4,000	5,000	4,500	127	2,579	3.97	80.62	427.24	2,144.01	6.24	31.31	0	8	0.00	34.78	0.00	159.98	0.00	34.09	0.00	7.46	7.46		
14	5,000	7,500	6,250	170	2,749	5.31	85.93	809.32	2,953.33	11.82	43.13	1	9	4.35	39.13	9.62	169.60	2.05	36.14	1.19	5.74	5.74		
15	7,500	10,000	8,750	121	2,870	3.78	89.72	845.24	3,798.58	12.34	55.48	6	15	26.09	65.22	47.83	217.43	10.19	46.34	5.66	5.72	5.72		
16	10,000	20,000	15,000	160	3,030	5.00	94.72	1,441.61	5,240.19	21.05	76.53	1	16	4.35	69.57	100.00	317.43	21.31	67.65	6.94	6.06	6.06		
17	20,000	50,000	35,000	120	3,150	3.75	98.47	1,169.05	6,409.23	17.07	93.61	1	17	4.35	73.91	17.36	334.79	3.70	71.35	1.48	5.22	5.22		
18	50,000	100,000	75,000	24	3,174	0.75	99.22	253.50	6,662.74	3.70	97.31	1	18	4.35	78.26	18.13	352.91	3.86	75.21	7.15	5.30	5.30		
19	100,000	500,000	300,000	17	3,191	0.53	99.75	172.04	6,834.78	2.51	99.82	5	23	21.74	100.00	116.30	469.21	24.79	100.00	67.60	6.87	6.87		
20	500,000	UP		8	3,199	0.25	100.00	12.29	6,847.07	0.18	100.00	0	23	0.00	100.00	0.00	469.21	0.00	100.00	0.00	6.85	6.85		
				3,199					6,847.07					23					469.21					6.85



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,156	1,156	9.89	9.89	942.54	942.54	3.81	3.81	11	11	12.50	12.50	133.61	133.61	7.99	7.99	14.18	14.18			
2	50	100	75	260	1,416	2.22	12.11	24.90	967.45	0.10	3.91	0	11	0.00	12.50	0.00	133.61	0.00	7.99	0.00	13.81			
3	100	200	150	453	1,869	3.87	15.98	52.42	1,019.87	0.21	4.13	0	11	0.00	12.50	0.00	133.61	0.00	7.99	0.00	13.10			
4	200	300	250	457	2,326	3.91	19.89	96.49	1,116.35	0.39	4.52	1	12	1.14	13.64	4.03	137.64	0.24	8.23	4.17	12.33			
5	300	500	400	637	2,963	5.45	25.34	222.94	1,339.29	0.90	5.42	0	12	0.00	13.64	0.00	137.64	0.00	8.23	0.00	10.28			
6	500	750	625	608	3,571	5.20	30.54	256.97	1,596.26	1.04	6.46	0	12	0.00	13.64	0.00	137.64	0.00	8.23	0.00	8.62			
7	750	1,000	875	554	4,125	4.74	35.28	330.14	1,926.40	1.34	7.79	0	12	0.00	13.64	0.00	137.64	0.00	8.23	0.00	7.14			
8	1,000	1,500	1,250	671	4,796	5.74	41.02	562.41	2,488.82	2.28	10.07	2	14	2.27	15.91	15.77	153.40	0.94	9.17	2.80	6.16			
9	1,500	2,000	1,750	511	5,307	4.37	45.39	677.81	3,166.63	2.74	12.81	0	14	0.00	15.91	0.00	153.40	0.00	9.17	0.00	4.84			
10	2,000	2,500	2,250	278	5,585	2.38	47.76	430.86	3,597.49	1.74	14.55	0	14	0.00	15.91	0.00	153.40	0.00	9.17	0.00	4.26			
11	2,500	3,000	2,750	286	5,871	2.45	50.21	523.75	4,121.24	2.12	16.67	3	17	3.41	19.32	32.93	186.34	1.97	11.14	6.29	4.52			
12	3,000	4,000	3,500	378	6,249	3.23	53.44	797.78	4,919.02	3.23	19.90	1	18	1.14	20.45	5.94	192.27	0.35	11.49	0.74	3.91			
13	4,000	5,000	4,500	738	6,987	6.31	59.75	1,479.17	6,398.19	5.98	25.89	5	23	5.68	26.14	111.27	303.55	6.65	18.15	7.52	4.74			
14	5,000	7,500	6,250	2,974	9,961	25.43	85.19	2,929.73	9,327.92	11.85	37.74	46	69	52.27	78.41	650.07	953.61	38.86	57.01	22.19	10.22			
15	7,500	10,000	8,750	352	10,313	3.01	88.20	2,048.76	11,376.69	8.29	46.03	7	76	7.95	86.36	97.54	1,051.15	5.83	62.84	4.76	9.24			
16	10,000	20,000	15,000	558	10,871	4.77	92.97	4,499.63	15,876.32	18.20	64.23	1	77	1.14	87.50	2.32	1,053.47	0.14	62.98	0.05	6.64			
17	20,000	50,000	35,000	478	11,349	4.09	97.06	5,381.25	21,257.56	21.77	86.00	2	79	2.27	89.77	480.62	1,534.09	28.73	91.71	8.93	7.22			
18	50,000	100,000	75,000	182	11,531	1.56	98.61	1,990.97	23,248.54	8.05	94.06	1	80	1.14	90.91	15.35	1,549.44	0.92	92.63	0.77	6.66			
19	100,000	500,000	300,000	149	11,680	1.27	99.89	1,409.94	24,658.48	5.70	99.76	8	88	9.09	100.00	123.25	1,672.69	7.37	100.00	8.74	6.78			
20	500,000	UP		13	11,693	0.11	100.00	58.94	24,717.41	0.24	100.00	0	88	0.00	100.00	0.00	1,672.69	0.00	100.00	0.00	6.77			
				11,693					24,717.41					88					1,672.69					6.77



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2954 MUSEUMS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	7.79	7.79	43.39	43.39	9.40	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	17	3.25	11.04	0.04	43.35	0.01	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	42	16.23	27.27	0.44	42.91	0.10	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	53	7.14	34.42	0.35	42.56	0.08	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	66	8.44	42.86	2.84	39.72	0.62	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	77	7.14	50.00	0.66	39.06	0.14	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	82	3.25	53.25	5.99	33.07	1.30	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	89	4.55	57.79	1.46	31.60	0.32	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	91	1.30	59.09	2.21	29.40	0.48	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	92	0.65	59.74	2.72	26.68	0.59	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	93	0.65	60.39	3.08	23.60	0.67	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	101	5.19	65.58	7.67	15.93	1.66	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	106	3.25	68.83	17.04	1.11	3.69	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	113	4.55	73.38	9.22	10.33	2.00	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	117	2.60	75.97	39.29	49.62	8.51	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	132	9.74	85.71	48.60	98.22	10.53	21.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	143	7.14	92.86	153.54	251.77	33.27	54.56	1	1	100.00	100.00	5.02	5.02	100.00	100.00	3.27	1.99			
18	50,000	100,000	75,000	5	148	3.25	96.10	7.40	259.16	1.60	56.16	0	1	0.00	100.00	0.00	5.02	0.00	100.00	0.00	1.94			
19	100,000	500,000	300,000	6	154	3.90	100.00	202.29	461.46	43.84	100.00	0	1	0.00	100.00	0.00	5.02	0.00	100.00	0.00	1.09			
20	500,000	UP		0	154	0.00	100.00	0.00	461.46	0.00	100.00	0	1	0.00	100.00	0.00	5.02	0.00	100.00	0.00	1.09			
				154					461.46					1					5.02					1.09



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	54	60	17.65	17.65	6.17	6.17	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	66	1.96	19.61	0.76	6.93	0.12	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	21	87	6.86	26.47	5.97	12.90	0.94	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	21	108	6.86	33.33	7.31	20.22	1.15	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	39	147	12.75	46.08	27.42	47.64	4.30	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	31	178	10.13	56.21	32.40	80.04	5.08	12.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	31	209	10.13	66.34	41.78	121.82	6.56	19.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	33	242	10.78	77.12	80.91	202.73	12.70	31.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	17	259	5.56	82.68	40.74	243.47	6.39	38.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	270	3.59	86.27	45.07	288.53	7.07	45.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	279	2.94	89.22	33.56	322.09	5.27	50.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	287	2.61	91.83	29.31	351.40	4.60	55.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	294	2.29	94.12	57.04	408.44	8.95	64.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	302	2.61	96.73	61.72	470.16	9.69	73.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	306	1.31	98.04	60.95	531.11	9.56	83.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	308	0.65	98.69	13.93	545.04	2.19	85.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	312	1.31	100.00	92.19	637.23	14.47	100.00	1	1	100.00	100.00	94.79	94.79	100.00	100.00	102.82	14.88	
18	50,000	100,000	75,000	0	312	0.00	100.00	0.00	637.23	0.00	100.00	0	1	0.00	100.00	0.00	94.79	0.00	100.00	0.00	14.88	
19	100,000	500,000	300,000	0	312	0.00	100.00	0.00	637.23	0.00	100.00	0	1	0.00	100.00	0.00	94.79	0.00	100.00	0.00	14.88	
20	500,000	UP		0	312	0.00	100.00	0.00	637.23	0.00	100.00	0	1	0.00	100.00	0.00	94.79	0.00	100.00	0.00	14.88	
				306					637.23					1					94.79			14.88



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	2.63	2.63	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	1.75	4.39	0.22	0.30	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	1.75	6.14	1.56	1.86	0.30	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	12	4.39	10.53	2.57	4.43	0.49	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	19	6.14	16.67	3.07	7.49	0.58	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	24	4.39	21.05	4.40	11.89	0.84	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	32	7.02	28.07	12.03	23.92	2.29	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	39	6.14	34.21	10.78	34.71	2.05	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	47	7.02	41.23	16.32	51.03	3.10	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	48	0.88	42.11	0.03	51.05	0.01	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	53	4.39	46.49	29.77	80.82	5.66	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	60	6.14	52.63	28.67	109.49	5.45	20.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	62	1.75	54.39	14.09	123.57	2.68	23.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	73	9.65	64.04	67.10	190.67	12.76	36.27	1	1	100.00	100.00	32.87	32.87	100.00	100.00	48.99	17.24	
15	7,500	10,000	8,750	7	80	6.14	70.18	36.12	226.80	6.87	43.14	0	1	0.00	100.00	0.00	32.87	0.00	100.00	0.00	14.49	
16	10,000	20,000	15,000	15	95	13.16	83.33	102.39	329.19	19.47	62.61	0	1	0.00	100.00	0.00	32.87	0.00	100.00	0.00	9.99	
17	20,000	50,000	35,000	17	112	14.91	98.25	164.02	493.21	31.20	93.81	0	1	0.00	100.00	0.00	32.87	0.00	100.00	0.00	6.66	
18	50,000	100,000	75,000	2	114	1.75	100.00	32.56	525.77	6.19	100.00	0	1	0.00	100.00	0.00	32.87	0.00	100.00	0.00	6.25	
19	100,000	500,000	300,000	0	114	0.00	100.00	0.00	525.77	0.00	100.00	0	1	0.00	100.00	0.00	32.87	0.00	100.00	0.00	6.25	
20	500,000	UP		0	114	0.00	100.00	0.00	525.77	0.00	100.00	0	1	0.00	100.00	0.00	32.87	0.00	100.00	0.00	6.25	
				114					525.77					1					32.87			6.25



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,009	1,009	11.71	11.71	475.92	475.92	1.98	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	590	1,599	6.84	18.55	88.89	564.81	0.37	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	753	2,352	8.74	27.29	267.30	832.12	1.11	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	631	2,983	7.32	34.61	303.42	1,135.53	1.26	4.72	1	1	2.04	2.04	20.00	20.00	0.36	0.36	6.59	1.76	
5	300	500	400	881	3,864	10.22	44.83	606.39	1,741.92	2.52	7.24	1	2	2.04	4.08	2.51	22.51	0.04	0.40	0.41	1.29	
6	500	750	625	555	4,419	6.44	51.26	580.64	2,322.56	2.41	9.66	1	3	2.04	6.12	21.48	43.99	0.38	0.78	3.70	1.89	
7	750	1,000	875	581	5,000	6.74	58.00	776.70	3,099.25	3.23	12.89	4	7	8.16	14.29	52.67	96.65	0.94	1.72	6.78	3.12	
8	1,000	1,500	1,250	607	5,607	7.04	65.05	1,062.24	4,161.49	4.42	17.30	2	9	4.08	18.37	2.47	99.13	0.04	1.77	0.23	2.38	
9	1,500	2,000	1,750	434	6,041	5.03	70.08	1,093.12	5,254.61	4.54	21.85	4	13	8.16	26.53	55.45	154.58	0.99	2.76	5.07	2.94	
10	2,000	2,500	2,250	315	6,356	3.65	73.74	982.68	6,237.29	4.09	25.93	3	16	6.12	32.65	1,911.40	2,065.98	34.10	36.86	194.51	33.12	
11	2,500	3,000	2,750	284	6,640	3.29	77.03	1,033.32	7,270.61	4.30	30.23	1	17	2.04	34.69	119.27	2,185.25	2.13	38.99	11.54	30.06	
12	3,000	4,000	3,500	354	6,994	4.11	81.14	1,496.11	8,766.72	6.22	36.45	3	20	6.12	40.82	593.17	2,778.43	10.58	49.57	39.65	31.69	
13	4,000	5,000	4,500	219	7,213	2.54	83.68	1,196.19	9,962.91	4.97	41.42	1	21	2.04	42.86	9.00	2,787.43	0.16	49.73	0.75	27.98	
14	5,000	7,500	6,250	342	7,555	3.97	87.65	2,134.87	12,097.78	8.88	50.30	7	28	14.29	57.14	983.08	3,770.51	17.54	67.27	46.05	31.17	
15	7,500	10,000	8,750	229	7,784	2.66	90.30	1,865.50	13,963.28	7.76	58.05	5	33	10.20	67.35	1,642.73	5,413.24	29.31	96.58	88.06	38.77	
16	10,000	20,000	15,000	416	8,200	4.83	95.13	4,632.17	18,595.45	19.26	77.31	6	39	12.24	79.59	80.34	5,493.58	1.43	98.02	1.73	29.54	
17	20,000	50,000	35,000	276	8,476	3.20	98.33	4,242.69	22,838.14	17.64	94.95	10	49	20.41	100.00	111.22	5,604.80	1.98	100.00	2.62	24.54	
18	50,000	100,000	75,000	89	8,565	1.03	99.36	846.23	23,684.36	3.52	98.47	0	49	0.00	100.00	0.00	5,604.80	0.00	100.00	0.00	23.66	
19	100,000	500,000	300,000	44	8,609	0.51	99.87	283.52	23,967.89	1.18	99.65	0	49	0.00	100.00	0.00	5,604.80	0.00	100.00	0.00	23.38	
20	500,000	UP		11	8,620	0.13	100.00	84.52	24,052.40	0.35	100.00	0	49	0.00	100.00	0.00	5,604.80	0.00	100.00	0.00	23.30	
				8,620					24,052.40					49					5,604.80			23.30



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	22.67	22.67	2.09	2.09	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	52	7.56	30.23	3.41	5.50	0.57	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	68	9.30	39.53	8.10	13.60	1.36	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	83	8.72	48.26	12.84	26.45	2.15	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	94	6.40	54.65	9.71	36.16	1.63	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	100	3.49	58.14	6.49	42.64	1.09	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	110	5.81	63.95	19.20	61.84	3.22	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	125	8.72	72.67	30.78	92.63	5.16	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	131	3.49	76.16	34.15	126.78	5.72	21.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	138	4.07	80.23	68.08	194.86	11.41	32.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	142	2.33	82.56	25.67	220.53	4.30	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	153	6.40	88.95	81.07	301.60	13.58	50.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	160	4.07	93.02	74.63	376.23	12.50	63.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	167	4.07	97.09	82.91	459.13	13.89	76.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	169	1.16	98.26	49.85	508.99	8.35	85.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	172	1.74	100.00	87.81	596.80	14.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	172	0.00	100.00	0.00	596.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	172	0.00	100.00	0.00	596.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	172	0.00	100.00	0.00	596.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	172	0.00	100.00	0.00	596.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				172					596.80					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	167	167	9.18	9.18	117.51	117.51	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	136	303	7.48	16.66	19.46	136.98	0.25	1.78	1	1	11.11	11.11	18.86	18.86	7.11	7.11	96.87	13.77			
3	100	200	150	162	465	8.91	25.56	37.75	174.73	0.49	2.27	0	1	0.00	11.11	0.00	18.86	0.00	7.11	0.00	10.79			
4	200	300	250	147	612	8.08	33.64	56.74	231.47	0.74	3.01	0	1	0.00	11.11	0.00	18.86	0.00	7.11	0.00	8.15			
5	300	500	400	198	810	10.89	44.53	116.17	347.64	1.51	4.52	0	1	0.00	11.11	0.00	18.86	0.00	7.11	0.00	5.42			
6	500	750	625	138	948	7.59	52.12	120.33	467.97	1.56	6.09	0	1	0.00	11.11	0.00	18.86	0.00	7.11	0.00	4.03			
7	750	1,000	875	150	1,098	8.25	60.36	178.46	646.43	2.32	8.41	2	3	22.22	33.33	120.60	139.46	45.44	52.55	67.58	21.57			
8	1,000	1,500	1,250	151	1,249	8.30	68.66	279.42	925.85	3.63	12.04	1	4	11.11	44.44	0.00	139.46	0.00	52.55	0.00	15.06			
9	1,500	2,000	1,750	111	1,360	6.10	74.77	250.33	1,176.18	3.26	15.29	0	4	0.00	44.44	0.00	139.46	0.00	52.55	0.00	11.86			
10	2,000	2,500	2,250	83	1,443	4.56	79.33	222.70	1,398.89	2.90	18.19	2	6	22.22	66.67	32.81	172.27	12.36	64.91	14.73	12.31			
11	2,500	3,000	2,750	39	1,482	2.14	81.47	151.15	1,550.04	1.97	20.16	0	6	0.00	66.67	0.00	172.27	0.00	64.91	0.00	11.11			
12	3,000	4,000	3,500	57	1,539	3.13	84.61	207.03	1,757.07	2.69	22.85	1	7	11.11	77.78	8.84	181.11	3.33	68.24	4.27	10.31			
13	4,000	5,000	4,500	51	1,590	2.80	87.41	202.65	1,959.72	2.64	25.48	0	7	0.00	77.78	0.00	181.11	0.00	68.24	0.00	9.24			
14	5,000	7,500	6,250	53	1,643	2.91	90.32	352.64	2,312.36	4.59	30.07	1	8	11.11	88.89	34.28	215.39	12.92	81.16	9.72	9.31			
15	7,500	10,000	8,750	49	1,692	2.69	93.02	282.66	2,595.01	3.68	33.75	0	8	0.00	88.89	0.00	215.39	0.00	81.16	0.00	8.30			
16	10,000	20,000	15,000	66	1,758	3.63	96.65	1,601.21	4,196.22	20.82	54.57	0	8	0.00	88.89	0.00	215.39	0.00	81.16	0.00	5.13			
17	20,000	50,000	35,000	41	1,799	2.25	98.90	556.18	4,752.40	7.23	61.80	0	8	0.00	88.89	0.00	215.39	0.00	81.16	0.00	4.53			
18	50,000	100,000	75,000	9	1,808	0.49	99.40	2,848.56	7,600.96	37.04	98.84	1	9	11.11	100.00	50.00	265.39	18.84	100.00	1.76	3.49			
19	100,000	500,000	300,000	7	1,815	0.38	99.78	74.99	7,675.95	0.98	99.82	0	9	0.00	100.00	0.00	265.39	0.00	100.00	0.00	3.46			
20	500,000	UP		4	1,819	0.22	100.00	14.09	7,690.04	0.18	100.00	0	9	0.00	100.00	0.00	265.39	0.00	100.00	0.00	3.45			
				1,819					7,690.04					9					265.39					3.45



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	958	958	17.76	17.76	258.73	258.73	5.60	5.60	1	1	7.14	7.14	3.90	3.90	1.00	1.00	1.51	1.51			
2	50	100	75	957	1,915	17.75	35.51	32.66	291.39	0.71	6.31	3	4	21.43	28.57	21.27	25.17	5.48	6.48	65.12	8.64			
3	100	200	150	863	2,778	16.00	51.51	62.30	353.69	1.35	7.65	1	5	7.14	35.71	3.90	29.06	1.00	7.49	6.26	8.22			
4	200	300	250	437	3,215	8.10	59.61	54.59	408.28	1.18	8.83	0	5	0.00	35.71	0.00	29.06	0.00	7.49	0.00	7.12			
5	300	500	400	522	3,737	9.68	69.29	134.13	542.41	2.90	11.74	0	5	0.00	35.71	0.00	29.06	0.00	7.49	0.00	5.36			
6	500	750	625	280	4,017	5.19	74.49	131.06	673.47	2.84	14.57	0	5	0.00	35.71	0.00	29.06	0.00	7.49	0.00	4.32			
7	750	1,000	875	275	4,292	5.10	79.58	236.82	910.29	5.12	19.70	2	7	14.29	50.00	80.54	109.61	20.75	28.24	34.01	12.04			
8	1,000	1,500	1,250	269	4,561	4.99	84.57	229.36	1,139.66	4.96	24.66	1	8	7.14	57.14	140.42	250.02	36.17	64.41	61.22	21.94			
9	1,500	2,000	1,750	206	4,767	3.82	88.39	214.28	1,353.94	4.64	29.30	2	10	14.29	71.43	84.53	334.55	21.78	86.19	39.45	24.71			
10	2,000	2,500	2,250	133	4,900	2.47	90.86	161.87	1,515.81	3.50	32.80	0	10	0.00	71.43	0.00	334.55	0.00	86.19	0.00	22.07			
11	2,500	3,000	2,750	86	4,986	1.59	92.45	157.77	1,673.58	3.41	36.21	0	10	0.00	71.43	0.00	334.55	0.00	86.19	0.00	19.99			
12	3,000	4,000	3,500	73	5,059	1.35	93.81	254.96	1,928.54	5.52	41.73	0	10	0.00	71.43	0.00	334.55	0.00	86.19	0.00	17.35			
13	4,000	5,000	4,500	67	5,126	1.24	95.05	251.93	2,180.47	5.45	47.18	0	10	0.00	71.43	0.00	334.55	0.00	86.19	0.00	15.34			
14	5,000	7,500	6,250	69	5,195	1.28	96.33	421.41	2,601.87	9.12	56.30	0	10	0.00	71.43	0.00	334.55	0.00	86.19	0.00	12.86			
15	7,500	10,000	8,750	41	5,236	0.76	97.09	261.43	2,863.30	5.66	61.96	0	10	0.00	71.43	0.00	334.55	0.00	86.19	0.00	11.68			
16	10,000	20,000	15,000	56	5,292	1.04	98.13	582.57	3,445.88	12.61	74.56	2	12	14.29	85.71	38.70	373.25	9.97	96.16	6.64	10.83			
17	20,000	50,000	35,000	60	5,352	1.11	99.24	569.15	4,015.03	12.32	86.88	0	12	0.00	85.71	0.00	373.25	0.00	96.16	0.00	9.30			
18	50,000	100,000	75,000	26	5,378	0.48	99.72	351.97	4,367.00	7.62	94.49	1	13	7.14	92.86	11.00	384.25	2.83	98.99	3.13	8.80			
19	100,000	500,000	300,000	11	5,389	0.20	99.93	230.17	4,597.17	4.98	99.47	1	14	7.14	100.00	3.91	388.16	1.01	100.00	1.70	8.44			
20	500,000	UP		4	5,393	0.07	100.00	24.36	4,621.53	0.53	100.00	0	14	0.00	100.00	0.00	388.16	0.00	100.00	0.00	8.40			
				5,393					4,621.53					14					388.16					8.40



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	212	212	7.66	7.66	28.20	28.20	0.25	0.25	1	1	4.17	4.17	4.78	4.78	0.30	0.30	16.94	16.94	
2	50	100	75	70	282	2.53	10.19	8.36	36.57	0.07	0.32	0	1	0.00	4.17	0.00	4.78	0.00	0.30	0.00	13.07	
3	100	200	150	130	412	4.70	14.88	32.36	68.93	0.29	0.61	0	1	0.00	4.17	0.00	4.78	0.00	0.30	0.00	6.93	
4	200	300	250	107	519	3.87	18.75	48.85	117.78	0.43	1.05	0	1	0.00	4.17	0.00	4.78	0.00	0.30	0.00	4.06	
5	300	500	400	126	645	4.55	23.30	66.67	184.45	0.59	1.64	1	2	4.17	8.33	5.48	10.26	0.35	0.65	8.22	5.56	
6	500	750	625	146	791	5.27	28.58	159.53	343.98	1.42	3.05	3	5	12.50	20.83	115.53	125.79	7.35	8.01	72.42	36.57	
7	750	1,000	875	149	940	5.38	33.96	148.89	492.88	1.32	4.38	0	5	0.00	20.83	0.00	125.79	0.00	8.01	0.00	25.52	
8	1,000	1,500	1,250	233	1,173	8.42	42.38	320.85	813.73	2.85	7.22	1	6	4.17	25.00	14.09	139.87	0.90	8.90	4.39	17.19	
9	1,500	2,000	1,750	170	1,343	6.14	48.52	317.27	1,131.00	2.82	10.04	1	7	4.17	29.17	40.48	180.35	2.58	11.48	12.76	15.95	
10	2,000	2,500	2,250	138	1,481	4.99	53.50	338.65	1,469.65	3.01	13.05	0	7	0.00	29.17	0.00	180.35	0.00	11.48	0.00	12.27	
11	2,500	3,000	2,750	167	1,648	6.03	59.54	466.23	1,935.88	4.14	17.18	1	8	4.17	33.33	11.25	191.60	0.72	12.20	2.41	9.90	
12	3,000	4,000	3,500	187	1,835	6.76	66.29	684.21	2,620.09	6.07	23.26	1	9	4.17	37.50	111.98	303.58	7.13	19.33	16.37	11.59	
13	4,000	5,000	4,500	112	1,947	4.05	70.34	465.26	3,085.35	4.13	27.39	0	9	0.00	37.50	0.00	303.58	0.00	19.33	0.00	9.84	
14	5,000	7,500	6,250	204	2,151	7.37	77.71	1,147.35	4,232.70	10.18	37.57	3	12	12.50	50.00	508.80	812.38	32.39	51.72	44.35	19.19	
15	7,500	10,000	8,750	136	2,287	4.91	82.62	1,085.01	5,317.71	9.63	47.20	1	13	4.17	54.17	495.00	1,307.38	31.51	83.23	45.62	24.59	
16	10,000	20,000	15,000	173	2,460	6.25	88.87	1,974.87	7,292.58	17.53	64.73	5	18	20.83	75.00	44.58	1,351.96	2.84	86.06	2.26	18.54	
17	20,000	50,000	35,000	252	2,712	9.10	97.98	3,518.20	10,810.78	31.23	95.96	6	24	25.00	100.00	218.92	1,570.88	13.94	100.00	6.22	14.53	
18	50,000	100,000	75,000	39	2,751	1.41	99.39	380.47	11,191.25	3.38	99.34	0	24	0.00	100.00	0.00	1,570.88	0.00	100.00	0.00	14.04	
19	100,000	500,000	300,000	11	2,762	0.40	99.78	49.14	11,240.39	0.44	99.77	0	24	0.00	100.00	0.00	1,570.88	0.00	100.00	0.00	13.98	
20	500,000	UP		6	2,768	0.22	100.00	25.38	11,265.77	0.23	100.00	0	24	0.00	100.00	0.00	1,570.88	0.00	100.00	0.00	13.94	
				2,768					11,265.77					24					1,570.88			13.94



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2966

MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	426	426	37.97	37.97	74.66	74.66	2.07	2.07	2	2	18.18	18.18	110.00	110.00	23.49	23.49	147.34	147.34			
2	50	100	75	24	450	2.14	40.11	2.68	77.33	0.07	2.14	0	2	0.00	18.18	0.00	110.00	0.00	23.49	0.00	142.25	142.25		
3	100	200	150	38	488	3.39	43.49	11.39	88.72	0.32	2.46	0	2	0.00	18.18	0.00	110.00	0.00	23.49	0.00	123.98	123.98		
4	200	300	250	41	529	3.65	47.15	16.20	104.92	0.45	2.91	0	2	0.00	18.18	0.00	110.00	0.00	23.49	0.00	104.84	104.84		
5	300	500	400	48	577	4.28	51.43	53.73	158.65	1.49	4.40	0	2	0.00	18.18	0.00	110.00	0.00	23.49	0.00	69.33	69.33		
6	500	750	625	46	623	4.10	55.53	50.54	209.20	1.40	5.80	1	3	9.09	27.27	0.78	110.78	0.17	23.65	1.54	52.95	52.95		
7	750	1,000	875	56	679	4.99	60.52	66.04	275.24	1.83	7.63	0	3	0.00	27.27	0.00	110.78	0.00	23.65	0.00	40.25	40.25		
8	1,000	1,500	1,250	40	719	3.57	64.08	79.13	354.36	2.19	9.83	0	3	0.00	27.27	0.00	110.78	0.00	23.65	0.00	31.26	31.26		
9	1,500	2,000	1,750	43	762	3.83	67.91	136.21	490.57	3.78	13.61	0	3	0.00	27.27	0.00	110.78	0.00	23.65	0.00	22.58	22.58		
10	2,000	2,500	2,250	35	797	3.12	71.03	123.95	614.52	3.44	17.04	1	4	9.09	36.36	30.00	140.78	6.41	30.06	24.20	22.91	22.91		
11	2,500	3,000	2,750	36	833	3.21	74.24	145.48	760.01	4.03	21.08	0	4	0.00	36.36	0.00	140.78	0.00	30.06	0.00	18.52	18.52		
12	3,000	4,000	3,500	39	872	3.48	77.72	189.14	949.15	5.25	26.32	1	5	9.09	45.45	15.75	156.53	3.36	33.42	8.33	16.49	16.49		
13	4,000	5,000	4,500	24	896	2.14	79.86	154.15	1,103.30	4.28	30.60	0	5	0.00	45.45	0.00	156.53	0.00	33.42	0.00	14.19	14.19		
14	5,000	7,500	6,250	42	938	3.74	83.60	365.62	1,468.92	10.14	40.74	0	5	0.00	45.45	0.00	156.53	0.00	33.42	0.00	10.66	10.66		
15	7,500	10,000	8,750	23	961	2.05	85.65	190.76	1,659.68	5.29	46.03	2	7	18.18	63.64	81.96	238.49	17.50	50.92	42.97	14.37	14.37		
16	10,000	20,000	15,000	77	1,038	6.86	92.51	982.21	2,641.89	27.24	73.27	4	11	36.36	100.00	229.87	468.36	49.08	100.00	23.40	17.73	17.73		
17	20,000	50,000	35,000	66	1,104	5.88	98.40	741.02	3,382.91	20.55	93.82	0	11	0.00	100.00	0.00	468.36	0.00	100.00	0.00	13.84	13.84		
18	50,000	100,000	75,000	18	1,122	1.60	100.00	222.87	3,605.78	6.18	100.00	0	11	0.00	100.00	0.00	468.36	0.00	100.00	0.00	12.99	12.99		
19	100,000	500,000	300,000	0	1,122	0.00	100.00	0.00	3,605.78	0.00	100.00	0	11	0.00	100.00	0.00	468.36	0.00	100.00	0.00	12.99	12.99		
20	500,000	UP		0	1,122	0.00	100.00	0.00	3,605.78	0.00	100.00	0	11	0.00	100.00	0.00	468.36	0.00	100.00	0.00	12.99	12.99		
				1,122					3,605.78					11					468.36					12.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	7.89	7.89	1.12	1.12	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	15	5.26	13.16	0.47	0.65	0.12	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	22	6.14	19.30	2.79	2.13	0.73	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	23	0.88	20.18	0.16	2.29	0.04	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	39	14.04	34.21	13.72	16.02	3.58	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	56	14.91	49.12	33.69	49.71	8.78	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	65	7.89	57.02	23.93	73.64	6.24	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	72	6.14	63.16	26.89	100.52	7.01	26.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	74	1.75	64.91	7.72	108.24	2.01	28.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	92	15.79	80.70	58.22	166.46	15.17	43.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	96	3.51	84.21	26.72	193.19	6.96	50.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	102	5.26	89.47	38.00	231.19	9.90	60.24	1	1	50.00	50.00	21.15	21.15	27.74	27.74	55.67	9.15			
13	4,000	5,000	4,500	3	105	2.63	92.11	30.89	262.07	8.05	68.29	1	2	50.00	100.00	55.12	76.27	72.26	100.00	178.44	29.10			
14	5,000	7,500	6,250	2	107	1.75	93.86	34.52	296.59	8.99	77.28	0	2	0.00	100.00	0.00	76.27	0.00	100.00	0.00	25.72			
15	7,500	10,000	8,750	1	108	0.88	94.74	1.72	298.31	0.45	77.73	0	2	0.00	100.00	0.00	76.27	0.00	100.00	0.00	25.57			
16	10,000	20,000	15,000	1	109	0.88	95.61	11.18	309.50	2.91	80.65	0	2	0.00	100.00	0.00	76.27	0.00	100.00	0.00	24.64			
17	20,000	50,000	35,000	1	110	0.88	96.49	23.99	333.49	6.25	86.90	0	2	0.00	100.00	0.00	76.27	0.00	100.00	0.00	22.87			
18	50,000	100,000	75,000	1	111	0.88	97.37	22.26	355.75	5.80	92.70	0	2	0.00	100.00	0.00	76.27	0.00	100.00	0.00	21.44			
19	100,000	500,000	300,000	3	114	2.63	100.00	28.02	383.76	7.30	100.00	0	2	0.00	100.00	0.00	76.27	0.00	100.00	0.00	19.87			
20	500,000	UP		0	114	0.00	100.00	0.00	383.76	0.00	100.00	0	2	0.00	100.00	0.00	76.27	0.00	100.00	0.00	19.87			
				114					383.76					2					76.27					19.87



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	40	40	21.51	21.51	10.85	10.85	2.14	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	48	4.30	25.81	2.09	12.94	0.41	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	64	8.60	34.41	8.57	21.51	1.69	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	75	5.91	40.32	3.86	25.37	0.76	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	89	7.53	47.85	11.38	36.75	2.24	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	101	6.45	54.30	11.78	48.53	2.32	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	120	10.22	64.52	38.54	87.07	7.59	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	128	4.30	68.82	27.44	114.51	5.40	22.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	134	3.23	72.04	8.80	123.30	1.73	24.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	143	4.84	76.88	17.46	140.77	3.44	27.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	147	2.15	79.03	14.74	155.50	2.90	30.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	154	3.76	82.80	47.52	203.02	9.36	39.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	160	3.23	86.02	35.74	238.76	7.04	47.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	165	2.69	88.71	41.34	280.10	8.14	55.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	166	0.54	89.25	0.00	280.10	0.00	55.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	173	3.76	93.01	33.95	314.05	6.68	61.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	181	4.30	97.31	93.06	407.11	18.32	80.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	182	0.54	97.85	20.95	428.06	4.12	84.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	186	2.15	100.00	79.85	507.90	15.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	186	0.00	100.00	0.00	507.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				186					507.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2969

RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.88	4.88	0.46	0.46	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	9	2.44	7.32	0.19	0.65	0.05	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	15	4.88	12.20	1.23	1.88	0.34	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	19	3.25	15.45	0.61	2.49	0.17	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	26	5.69	21.14	5.69	8.18	1.58	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	29	2.44	23.58	2.67	10.85	0.74	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	49	16.26	39.84	23.33	34.18	6.47	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	57	6.50	46.34	11.15	45.33	3.09	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	62	4.07	50.41	9.68	55.02	2.69	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	63	0.81	51.22	1.65	56.67	0.46	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	67	3.25	54.47	6.91	63.58	1.92	17.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	80	10.57	65.04	18.55	82.13	5.15	22.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	90	8.13	73.17	32.54	114.67	9.03	31.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	106	13.01	86.18	62.15	176.82	17.24	49.05	1	1	100.00	100.00	87.09	87.09	100.00	100.00	140.13	49.25			
15	7,500	10,000	8,750	4	110	3.25	89.43	57.41	234.24	15.93	64.98	0	1	0.00	100.00	0.00	87.09	0.00	100.00	0.00	37.18			
16	10,000	20,000	15,000	8	118	6.50	95.93	35.43	269.67	9.83	74.81	0	1	0.00	100.00	0.00	87.09	0.00	100.00	0.00	32.30			
17	20,000	50,000	35,000	4	122	3.25	99.19	75.11	344.78	20.84	95.64	0	1	0.00	100.00	0.00	87.09	0.00	100.00	0.00	25.26			
18	50,000	100,000	75,000	1	123	0.81	100.00	15.70	360.48	4.36	100.00	0	1	0.00	100.00	0.00	87.09	0.00	100.00	0.00	24.16			
19	100,000	500,000	300,000	0	123	0.00	100.00	0.00	360.48	0.00	100.00	0	1	0.00	100.00	0.00	87.09	0.00	100.00	0.00	24.16			
20	500,000	UP		0	123	0.00	100.00	0.00	360.48	0.00	100.00	0	1	0.00	100.00	0.00	87.09	0.00	100.00	0.00	24.16			
				123					360.48					1					87.09					24.16



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.19	2.19	0.33	0.33	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	14	8.03	10.22	1.20	1.52	0.46	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	25	8.03	18.25	2.36	3.89	0.90	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	39	10.22	28.47	4.38	8.27	1.67	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	56	12.41	40.88	8.11	16.38	3.09	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	68	8.76	49.64	6.00	22.38	2.29	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	84	11.68	61.31	13.14	35.52	5.01	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	98	10.22	71.53	24.52	60.04	9.34	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	104	4.38	75.91	13.30	73.33	5.07	27.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	106	1.46	77.37	4.96	78.29	1.89	29.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	112	4.38	81.75	8.05	86.34	3.07	32.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	121	6.57	88.32	28.37	114.71	10.81	43.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	122	0.73	89.05	0.00	114.71	0.00	43.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	123	0.73	89.78	2.56	117.27	0.98	44.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	124	0.73	90.51	0.00	117.27	0.00	44.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	130	4.38	94.89	32.88	150.15	12.53	57.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	133	2.19	97.08	63.52	213.67	24.21	81.43	1	1	100.00	100.00	2.82	2.82	100.00	100.00	4.43	1.32
18	50,000	100,000	75,000	1	134	0.73	97.81	17.93	231.60	6.83	88.26	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0.00	1.22
19	100,000	500,000	300,000	2	136	1.46	99.27	8.31	239.92	3.17	91.43	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0.00	1.17
20	500,000	UP		1	137	0.73	100.00	22.49	262.40	8.57	100.00	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0.00	1.07
				137				262.40				1				2.82				1.07	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2971 APPARTEMENTS/CONDOMINIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35,428	35,428	22.57	22.57	3,880.33	3,880.33	2.09	2.09	5	5	1.17	1.17	793.97	793.97	2.24	2.24	20.46	20.46
2	50	100	75	11,860	47,288	7.56	30.13	1,182.75	5,063.08	0.64	2.73	10	15	2.34	3.50	51.97	845.94	0.15	2.39	4.39	16.71
3	100	200	150	11,893	59,181	7.58	37.71	1,826.90	6,889.98	0.98	3.71	33	48	7.71	11.21	108.31	954.26	0.31	2.69	5.93	13.85
4	200	300	250	9,237	68,418	5.89	43.59	2,082.76	8,972.74	1.12	4.83	8	56	1.87	13.08	151.70	1,105.95	0.43	3.12	7.28	12.33
5	300	500	400	14,726	83,144	9.38	52.98	5,322.01	14,294.75	2.87	7.70	27	83	6.31	19.39	709.64	1,815.59	2.00	5.12	13.33	12.70
6	500	750	625	12,603	95,747	8.03	61.01	6,208.62	20,503.37	3.34	11.04	22	105	5.14	24.53	717.58	2,533.18	2.02	7.15	11.56	12.35
7	750	1,000	875	10,392	106,139	6.62	67.63	6,915.33	27,418.70	3.72	14.76	23	128	5.37	29.91	697.42	3,230.59	1.97	9.11	10.09	11.78
8	1,000	1,500	1,250	11,207	117,346	7.14	74.77	9,631.20	37,049.89	5.19	19.95	33	161	7.71	37.62	2,737.83	5,968.43	7.72	16.84	28.43	16.11
9	1,500	2,000	1,750	6,596	123,942	4.20	78.97	9,006.58	46,056.47	4.85	24.80	25	186	5.84	43.46	1,513.62	7,482.05	4.27	21.11	16.81	16.25
10	2,000	2,500	2,250	4,520	128,462	2.88	81.85	6,162.82	52,219.30	3.32	28.12	8	194	1.87	45.33	179.55	7,661.60	0.51	21.61	2.91	14.67
11	2,500	3,000	2,750	3,459	131,921	2.20	84.06	6,317.42	58,536.72	3.40	31.52	12	206	2.80	48.13	5,116.91	12,778.52	14.43	36.05	81.00	21.83
12	3,000	4,000	3,500	4,672	136,593	2.98	87.03	10,899.41	69,436.13	5.87	37.39	11	217	2.57	50.70	306.69	13,085.21	0.87	36.91	2.81	18.84
13	4,000	5,000	4,500	3,781	140,374	2.41	89.44	10,138.49	79,574.62	5.46	42.85	13	230	3.04	53.74	153.86	13,239.07	0.43	37.34	1.52	16.64
14	5,000	7,500	6,250	4,704	145,078	3.00	92.44	16,943.01	96,517.64	9.12	51.97	17	247	3.97	57.71	2,160.26	15,399.33	6.09	43.44	12.75	15.95
15	7,500	10,000	8,750	2,620	147,698	1.67	94.11	12,885.12	109,402.75	6.94	58.91	10	257	2.34	60.05	425.86	15,825.19	1.20	44.64	3.31	14.47
16	10,000	20,000	15,000	3,797	151,495	2.42	96.53	25,617.52	135,020.28	13.79	72.71	13	270	3.04	63.08	4,625.85	20,451.04	13.05	57.69	18.06	15.15
17	20,000	50,000	35,000	2,455	153,950	1.56	98.09	22,361.21	157,381.48	12.04	84.75	31	301	7.24	70.33	5,585.68	26,036.72	15.76	73.44	24.98	16.54
18	50,000	100,000	75,000	1,082	155,032	0.69	98.78	8,678.31	166,059.79	4.67	89.42	13	314	3.04	73.36	4,131.35	30,168.07	11.65	85.10	47.61	18.17
19	100,000	500,000	300,000	1,273	156,305	0.81	99.59	7,961.62	174,021.42	4.29	93.71	56	370	13.08	86.45	2,194.99	32,363.06	6.19	91.29	27.57	18.60
20	500,000	UP		637	156,942	0.41	100.00	11,685.79	185,707.20	6.29	100.00	58	428	13.55	100.00	3,088.09	35,451.15	8.71	100.00	26.43	19.09
				156,942				185,707.20				428			35,451.15					19.09	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2972

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20,139	20,139	77.07	77.07	1,144.32	1,144.32	5.52	5.52	3	3	2.88	2.88	86.83	86.83	8.65	8.65	7.59	7.59			
2	50	100	75	318	20,457	1.22	78.29	19.83	1,164.15	0.10	5.62	1	4	0.96	3.85	13.50	100.33	1.35	10.00	68.07	8.62			
3	100	200	150	526	20,983	2.01	80.30	70.89	1,235.04	0.34	5.96	0	4	0.00	3.85	0.00	100.33	0.00	10.00	0.00	8.12			
4	200	300	250	337	21,320	1.29	81.59	72.58	1,307.62	0.35	6.31	2	6	1.92	5.77	3.99	104.32	0.40	10.40	5.50	7.98			
5	300	500	400	608	21,928	2.33	83.92	204.94	1,512.57	0.99	7.30	0	6	0.00	5.77	0.00	104.32	0.00	10.40	0.00	6.90			
6	500	750	625	360	22,288	1.38	85.30	181.90	1,694.47	0.88	8.18	1	7	0.96	6.73	1.20	105.52	0.12	10.51	0.66	6.23			
7	750	1,000	875	301	22,589	1.15	86.45	162.97	1,857.44	0.79	8.96	0	7	0.00	6.73	0.00	105.52	0.00	10.51	0.00	5.68			
8	1,000	1,500	1,250	434	23,023	1.66	88.11	442.38	2,299.82	2.13	11.10	0	7	0.00	6.73	0.00	105.52	0.00	10.51	0.00	4.59			
9	1,500	2,000	1,750	227	23,250	0.87	88.98	224.00	2,523.82	1.08	12.18	1	8	0.96	7.69	21.52	127.04	2.14	12.66	9.61	5.03			
10	2,000	2,500	2,250	172	23,422	0.66	89.64	240.69	2,764.50	1.16	13.34	0	8	0.00	7.69	0.00	127.04	0.00	12.66	0.00	4.60			
11	2,500	3,000	2,750	146	23,568	0.56	90.20	217.07	2,981.57	1.05	14.39	0	8	0.00	7.69	0.00	127.04	0.00	12.66	0.00	4.26			
12	3,000	4,000	3,500	182	23,750	0.70	90.89	370.85	3,352.43	1.79	16.17	0	8	0.00	7.69	0.00	127.04	0.00	12.66	0.00	3.79			
13	4,000	5,000	4,500	110	23,860	0.42	91.31	491.10	3,843.53	2.37	18.54	1	9	0.96	8.65	3.50	130.54	0.35	13.01	0.71	3.40			
14	5,000	7,500	6,250	276	24,136	1.06	92.37	999.99	4,843.52	4.82	23.37	1	10	0.96	9.62	7.50	138.04	0.75	13.75	0.75	2.85			
15	7,500	10,000	8,750	191	24,327	0.73	93.10	810.71	5,654.22	3.91	27.28	5	15	4.81	14.42	95.68	233.72	9.53	23.29	11.80	4.13			
16	10,000	20,000	15,000	357	24,684	1.37	94.47	2,526.37	8,180.59	12.19	39.47	5	20	4.81	19.23	59.70	293.42	5.95	29.24	2.36	3.59			
17	20,000	50,000	35,000	450	25,134	1.72	96.19	4,309.57	12,490.16	20.79	60.26	8	28	7.69	26.92	175.90	469.32	17.53	46.77	4.08	3.76			
18	50,000	100,000	75,000	356	25,490	1.36	97.55	3,437.85	15,928.01	16.59	76.85	8	36	7.69	34.62	40.70	510.02	4.06	50.82	1.18	3.20			
19	100,000	500,000	300,000	545	26,035	2.09	99.64	4,331.09	20,259.10	20.90	97.74	24	60	23.08	57.69	381.72	891.75	38.04	88.86	8.81	4.40			
20	500,000	UP		95	26,130	0.36	100.00	467.75	20,726.84	2.26	100.00	44	104	42.31	100.00	111.83	1,003.57	11.14	100.00	23.91	4.84			
				26,130					20,726.84					104					1,003.57					4.84



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2973

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	800	800	16.60	16.60	288.11	288.11	2.74	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	225	1,025	4.67	21.27	24.85	312.96	0.24	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	322	1,347	6.68	27.96	56.67	369.63	0.54	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	264	1,611	5.48	33.44	57.49	427.12	0.55	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	403	2,014	8.36	41.80	146.21	573.33	1.39	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	265	2,279	5.50	47.30	142.63	715.97	1.36	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	185	2,464	3.84	51.14	141.24	857.20	1.34	8.16	1	1	1.67	1.67	8.44	8.44	0.70	0.70	5.98	0.98			
8	1,000	1,500	1,250	222	2,686	4.61	55.75	203.39	1,060.59	1.94	10.09	1	2	1.67	3.33	2.84	11.28	0.24	0.94	1.40	1.06			
9	1,500	2,000	1,750	241	2,927	5.00	60.75	286.10	1,346.69	2.72	12.81	0	2	0.00	3.33	0.00	11.28	0.00	0.94	0.00	0.84			
10	2,000	2,500	2,250	97	3,024	2.01	62.76	183.39	1,530.09	1.74	14.56	0	2	0.00	3.33	0.00	11.28	0.00	0.94	0.00	0.74			
11	2,500	3,000	2,750	118	3,142	2.45	65.21	196.63	1,726.71	1.87	16.43	0	2	0.00	3.33	0.00	11.28	0.00	0.94	0.00	0.65			
12	3,000	4,000	3,500	145	3,287	3.01	68.22	343.43	2,070.15	3.27	19.70	1	3	1.67	5.00	7.78	19.07	0.65	1.58	2.27	0.92			
13	4,000	5,000	4,500	90	3,377	1.87	70.09	179.48	2,249.63	1.71	21.40	0	3	0.00	5.00	0.00	19.07	0.00	1.58	0.00	0.85			
14	5,000	7,500	6,250	106	3,483	2.20	72.29	503.35	2,752.97	4.79	26.19	2	5	3.33	8.33	1.00	20.07	0.08	1.67	0.20	0.73			
15	7,500	10,000	8,750	90	3,573	1.87	74.16	296.15	3,049.12	2.82	29.01	0	5	0.00	8.33	0.00	20.07	0.00	1.67	0.00	0.66			
16	10,000	20,000	15,000	207	3,780	4.30	78.46	1,006.37	4,055.49	9.57	38.59	1	6	1.67	10.00	79.20	99.27	6.58	8.25	7.87	2.45			
17	20,000	50,000	35,000	213	3,993	4.42	82.88	1,200.63	5,256.12	11.42	50.01	1	7	1.67	11.67	1.00	100.27	0.08	8.33	0.08	1.91			
18	50,000	100,000	75,000	141	4,134	2.93	85.80	1,145.45	6,401.57	10.90	60.91	8	15	13.33	25.00	295.39	395.65	24.54	32.87	25.79	6.18			
19	100,000	500,000	300,000	529	4,663	10.98	96.78	3,613.30	10,014.87	34.38	95.29	26	41	43.33	68.33	672.72	1,068.38	55.89	88.76	18.62	10.67			
20	500,000	UP		155	4,818	3.22	100.00	495.54	10,510.41	4.71	100.00	19	60	31.67	100.00	135.26	1,203.64	11.24	100.00	27.30	11.45			
				4,818					10,510.41					60					1,203.64					11.45



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	860	860	38.60	38.60	72.79	72.79	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	887	1.21	39.81	1.34	74.13	0.03	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	121	1,008	5.43	45.24	8.10	82.24	0.21	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	101	1,109	4.53	49.78	15.22	97.46	0.39	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	126	1,235	5.66	55.43	53.88	151.35	1.37	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	88	1,323	3.95	59.38	53.84	205.19	1.37	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	90	1,413	4.04	63.42	58.45	263.64	1.48	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	147	1,560	6.60	70.02	228.55	492.19	5.81	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	77	1,637	3.46	73.47	120.15	612.34	3.05	15.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	61	1,698	2.74	76.21	77.32	689.66	1.96	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	47	1,745	2.11	78.32	80.84	770.50	2.05	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	89	1,834	3.99	82.32	282.53	1,053.04	7.18	26.75	1	1	20.00	20.00	1,975.76	1,975.76	91.78	91.78	699.30	187.63			
13	4,000	5,000	4,500	71	1,905	3.19	85.50	168.64	1,221.67	4.28	31.03	0	1	0.00	20.00	0.00	1,975.76	0.00	91.78	0.00	161.73			
14	5,000	7,500	6,250	45	1,950	2.02	87.52	133.94	1,355.61	3.40	34.44	0	1	0.00	20.00	0.00	1,975.76	0.00	91.78	0.00	145.75			
15	7,500	10,000	8,750	50	2,000	2.24	89.77	210.59	1,566.21	5.35	39.79	0	1	0.00	20.00	0.00	1,975.76	0.00	91.78	0.00	126.15			
16	10,000	20,000	15,000	93	2,093	4.17	93.94	847.88	2,414.09	21.54	61.33	2	3	40.00	60.00	173.16	2,148.92	8.04	99.83	20.42	89.02			
17	20,000	50,000	35,000	73	2,166	3.28	97.22	863.39	3,277.48	21.93	83.26	0	3	0.00	60.00	0.00	2,148.92	0.00	99.83	0.00	65.57			
18	50,000	100,000	75,000	23	2,189	1.03	98.25	401.82	3,679.30	10.21	93.47	2	5	40.00	100.00	3.75	2,152.67	0.17	100.00	0.93	58.51			
19	100,000	500,000	300,000	26	2,215	1.17	99.42	171.93	3,851.23	4.37	97.83	0	5	0.00	100.00	0.00	2,152.67	0.00	100.00	0.00	55.90			
20	500,000	UP		13	2,228	0.58	100.00	85.23	3,936.46	2.17	100.00	0	5	0.00	100.00	0.00	2,152.67	0.00	100.00	0.00	54.69			
				2,228					3,936.46					5					2,152.67					54.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	974	974	10.94	10.94	1,299.61	1,299.61	5.55	5.55	8	8	5.44	5.44	1,134.02	1,134.02	25.37	25.37	87.26	87.26			
2	50	100	75	468	1,442	5.26	16.19	37.84	1,337.45	0.16	5.71	0	8	0.00	5.44	0.00	1,134.02	0.00	25.37	0.00	84.79			
3	100	200	150	701	2,143	7.87	24.07	94.85	1,432.30	0.41	6.12	0	8	0.00	5.44	0.00	1,134.02	0.00	25.37	0.00	79.17			
4	200	300	250	666	2,809	7.48	31.54	185.97	1,618.27	0.79	6.91	0	8	0.00	5.44	0.00	1,134.02	0.00	25.37	0.00	70.08			
5	300	500	400	816	3,625	9.16	40.71	331.31	1,949.58	1.42	8.33	1	9	0.68	6.12	7.37	1,141.39	0.16	25.53	2.22	58.55			
6	500	750	625	628	4,253	7.05	47.76	374.94	2,324.52	1.60	9.93	0	9	0.00	6.12	0.00	1,141.39	0.00	25.53	0.00	49.10			
7	750	1,000	875	549	4,802	6.17	53.92	381.88	2,706.40	1.63	11.56	0	9	0.00	6.12	0.00	1,141.39	0.00	25.53	0.00	42.17			
8	1,000	1,500	1,250	531	5,333	5.96	59.89	662.36	3,368.76	2.83	14.39	1	10	0.68	6.80	5.00	1,146.39	0.11	25.65	0.75	34.03			
9	1,500	2,000	1,750	381	5,714	4.28	64.17	478.99	3,847.75	2.05	16.44	1	11	0.68	7.48	11.83	1,158.22	0.26	25.91	2.47	30.10			
10	2,000	2,500	2,250	265	5,979	2.98	67.14	417.71	4,265.46	1.78	18.22	1	12	0.68	8.16	653.61	1,811.83	14.62	40.53	156.48	42.48			
11	2,500	3,000	2,750	213	6,192	2.39	69.53	414.16	4,679.62	1.77	19.99	0	12	0.00	8.16	0.00	1,811.83	0.00	40.53	0.00	38.72			
12	3,000	4,000	3,500	270	6,462	3.03	72.57	702.10	5,381.72	3.00	22.99	0	12	0.00	8.16	0.00	1,811.83	0.00	40.53	0.00	33.67			
13	4,000	5,000	4,500	170	6,632	1.91	74.48	488.43	5,870.15	2.09	25.08	1	13	0.68	8.84	22.50	1,834.33	0.50	41.04	4.61	31.25			
14	5,000	7,500	6,250	285	6,917	3.20	77.68	1,136.90	7,007.04	4.86	29.93	0	13	0.00	8.84	0.00	1,834.33	0.00	41.04	0.00	26.18			
15	7,500	10,000	8,750	181	7,098	2.03	79.71	988.45	7,995.50	4.22	34.16	0	13	0.00	8.84	0.00	1,834.33	0.00	41.04	0.00	22.94			
16	10,000	20,000	15,000	341	7,439	3.83	83.54	2,454.46	10,449.96	10.49	44.64	0	13	0.00	8.84	0.00	1,834.33	0.00	41.04	0.00	17.55			
17	20,000	50,000	35,000	255	7,694	2.86	86.40	2,732.09	13,182.05	11.67	56.31	1	14	0.68	9.52	3.30	1,837.63	0.07	41.11	0.12	13.94			
18	50,000	100,000	75,000	127	7,821	1.43	87.83	1,441.52	14,623.57	6.16	62.47	3	17	2.04	11.56	106.69	1,944.32	2.39	43.50	7.40	13.30			
19	100,000	500,000	300,000	616	8,437	6.92	94.74	6,354.46	20,978.03	27.15	89.62	38	55	25.85	37.41	1,126.54	3,070.86	25.20	68.70	17.73	14.64			
20	500,000	UP		468	8,905	5.26	100.00	2,430.42	23,408.45	10.38	100.00	92	147	62.59	100.00	1,399.12	4,469.98	31.30	100.00	57.57	19.10			
				8,905					23,408.45					147					4,469.98					19.10



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2976

DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	106,858	106,858	12.97	12.97	11,411.75	11,411.75	3.47	3.47	33	33	5.25	5.25	1,484.63	1,484.63	4.34	4.34	13.01	13.01			
2	50	100	75	83,147	190,005	10.09	23.07	6,573.08	17,984.82	2.00	5.47	17	50	2.71	7.96	959.35	2,443.98	2.81	7.15	14.60	13.59			
3	100	200	150	167,257	357,262	20.31	43.37	28,382.71	46,367.53	8.63	14.10	43	93	6.85	14.81	1,186.29	3,630.27	3.47	10.62	4.18	7.83			
4	200	300	250	103,183	460,445	12.53	55.90	20,440.06	66,807.60	6.21	20.31	47	140	7.48	22.29	1,824.69	5,454.96	5.34	15.96	8.93	8.17			
5	300	500	400	122,790	583,235	14.91	70.81	33,901.25	100,708.84	10.31	30.62	72	212	11.46	33.76	6,593.28	12,048.23	19.29	35.26	19.45	11.96			
6	500	750	625	73,754	656,989	8.95	79.76	29,110.15	129,819.00	8.85	39.47	56	268	8.92	42.68	2,560.68	14,608.91	7.49	42.75	8.80	11.25			
7	750	1,000	875	52,377	709,366	6.36	86.12	28,080.34	157,899.34	8.54	48.01	39	307	6.21	48.89	2,855.73	17,464.64	8.36	51.11	10.17	11.06			
8	1,000	1,500	1,250	43,364	752,730	5.26	91.39	32,592.40	190,491.74	9.91	57.92	50	357	7.96	56.85	4,450.76	21,915.40	13.02	64.13	13.66	11.50			
9	1,500	2,000	1,750	22,461	775,191	2.73	94.11	23,244.69	213,736.43	7.07	64.98	34	391	5.41	62.26	2,096.11	24,011.51	6.13	70.27	9.02	11.23			
10	2,000	2,500	2,250	11,565	786,756	1.40	95.52	15,709.74	229,446.16	4.78	69.76	26	417	4.14	66.40	1,445.37	25,456.88	4.23	74.50	9.20	11.09			
11	2,500	3,000	2,750	8,232	794,988	1.00	96.52	13,193.72	242,639.88	4.01	73.77	17	434	2.71	69.11	162.25	25,619.13	0.47	74.97	1.23	10.56			
12	3,000	4,000	3,500	8,537	803,525	1.04	97.55	16,487.36	259,127.24	5.01	78.78	22	456	3.50	72.61	1,135.96	26,755.10	3.32	78.30	6.89	10.33			
13	4,000	5,000	4,500	4,652	808,177	0.56	98.12	11,862.45	270,989.68	3.61	82.39	15	471	2.39	75.00	460.46	27,215.56	1.35	79.64	3.88	10.04			
14	5,000	7,500	6,250	5,012	813,189	0.61	98.73	16,025.46	287,015.14	4.87	87.26	30	501	4.78	79.78	1,723.82	28,939.38	5.04	84.69	10.76	10.08			
15	7,500	10,000	8,750	2,648	815,837	0.32	99.05	12,793.69	299,808.83	3.89	91.15	6	507	0.96	80.73	489.51	29,428.89	1.43	86.12	3.83	9.82			
16	10,000	20,000	15,000	3,343	819,180	0.41	99.45	17,175.79	316,984.62	5.22	96.37	54	561	8.60	89.33	2,788.97	32,217.86	8.16	94.28	16.24	10.16			
17	20,000	50,000	35,000	2,036	821,216	0.25	99.70	8,560.95	325,545.56	2.60	98.98	45	606	7.17	96.50	876.24	33,094.10	2.56	96.85	10.24	10.17			
18	50,000	100,000	75,000	748	821,964	0.09	99.79	1,832.10	327,377.66	0.56	99.53	7	613	1.11	97.61	120.63	33,214.73	0.35	97.20	6.58	10.15			
19	100,000	500,000	300,000	1,019	822,983	0.12	99.91	765.97	328,143.63	0.23	99.77	10	623	1.59	99.20	135.21	33,349.94	0.40	97.60	17.65	10.16			
20	500,000	UP		702	823,685	0.09	100.00	771.61	328,915.24	0.23	100.00	5	628	0.80	100.00	821.73	34,171.67	2.40	100.00	106.50	10.39			
				823,685					328,915.24					628					34,171.67					10.39



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	268	268	11.16	11.16	179.76	179.76	11.29	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	92	360	3.83	14.99	10.75	190.51	0.68	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	239	599	9.95	24.95	48.14	238.65	3.02	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	222	821	9.25	34.19	61.58	300.23	3.87	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	423	1,244	17.62	51.81	146.62	446.84	9.21	28.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	313	1,557	13.04	64.85	132.02	578.87	8.29	36.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	184	1,741	7.66	72.51	138.35	717.22	8.69	45.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	192	1,933	8.00	80.51	151.53	868.75	9.52	54.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	95	2,028	3.96	84.46	104.17	972.92	6.54	61.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	57	2,085	2.37	86.84	72.86	1,045.77	4.58	65.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	52	2,137	2.17	89.00	87.14	1,132.91	5.47	71.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	61	2,198	2.54	91.55	96.58	1,229.49	6.07	77.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	31	2,229	1.29	92.84	8.63	1,220.87	0.54	76.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	84	2,313	3.50	96.33	123.33	1,344.19	7.75	84.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	51	2,364	2.12	98.46	112.47	1,456.67	7.06	91.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	2,381	0.71	99.17	47.08	1,503.75	2.96	94.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	2,394	0.54	99.71	75.90	1,579.65	4.77	99.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	2,401	0.29	100.00	12.37	1,592.02	0.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2,401	0.00	100.00	0.00	1,592.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2,401	0.00	100.00	0.00	1,592.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2,401					1,592.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2977

DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	152	152	35.10	35.10	40.84	40.84	16.23	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	62	214	14.32	49.42	26.76	67.59	10.64	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	74	288	17.09	66.51	46.06	113.65	18.31	45.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	30	318	6.93	73.44	22.55	136.20	8.96	54.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	354	8.31	81.76	39.73	175.93	15.79	69.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	24	378	5.54	87.30	38.95	214.88	15.49	85.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	403	5.77	93.07	5.71	220.59	2.27	87.69	1	1	50.00	50.00	9.90	9.90	5.25	5.25	173.44	4.49			
8	1,000	1,500	1,250	20	423	4.62	97.69	12.05	232.65	4.79	92.48	1	2	50.00	100.00	178.53	188.43	94.75	100.00	1481.07	80.99			
9	1,500	2,000	1,750	3	426	0.69	98.38	1.63	234.28	0.65	93.13	0	2	0.00	100.00	0.00	188.43	0.00	100.00	0.00	80.43			
10	2,000	2,500	2,250	2	428	0.46	98.85	3.83	238.11	1.52	94.66	0	2	0.00	100.00	0.00	188.43	0.00	100.00	0.00	79.14			
11	2,500	3,000	2,750	2	430	0.46	99.31	7.89	246.00	3.14	97.79	0	2	0.00	100.00	0.00	188.43	0.00	100.00	0.00	76.60			
12	3,000	4,000	3,500	1	431	0.23	99.54	2.79	248.79	1.11	98.90	0	2	0.00	100.00	0.00	188.43	0.00	100.00	0.00	75.74			
13	4,000	5,000	4,500	1	432	0.23	99.77	1.20	249.98	0.48	99.38	0	2	0.00	100.00	0.00	188.43	0.00	100.00	0.00	75.38			
14	5,000	7,500	6,250	1	433	0.23	100.00	1.57	251.55	0.62	100.00	0	2	0.00	100.00	0.00	188.43	0.00	100.00	0.00	74.91			
15	7,500	10,000	8,750	0	433	0.00	100.00	0.00	251.55	0.00	100.00	0	2	0.00	100.00	0.00	188.43	0.00	100.00	0.00	74.91			
16	10,000	20,000	15,000	0	433	0.00	100.00	0.00	251.55	0.00	100.00	0	2	0.00	100.00	0.00	188.43	0.00	100.00	0.00	74.91			
17	20,000	50,000	35,000	0	433	0.00	100.00	0.00	251.55	0.00	100.00	0	2	0.00	100.00	0.00	188.43	0.00	100.00	0.00	74.91			
18	50,000	100,000	75,000	0	433	0.00	100.00	0.00	251.55	0.00	100.00	0	2	0.00	100.00	0.00	188.43	0.00	100.00	0.00	74.91			
19	100,000	500,000	300,000	0	433	0.00	100.00	0.00	251.55	0.00	100.00	0	2	0.00	100.00	0.00	188.43	0.00	100.00	0.00	74.91			
20	500,000	UP		0	433	0.00	100.00	0.00	251.55	0.00	100.00	0	2	0.00	100.00	0.00	188.43	0.00	100.00	0.00	74.91			
				433					251.55					2					188.43					74.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	128	128	6.60	6.60	68.96	68.96	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	83	211	4.28	10.89	6.33	75.29	0.14	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	102	313	5.26	16.15	30.68	105.97	0.66	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	106	419	5.47	21.62	40.75	146.72	0.88	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	136	555	7.02	28.64	55.15	201.87	1.19	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	136	691	7.02	35.66	79.61	281.48	1.72	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	143	834	7.38	43.03	88.50	369.99	1.92	8.02	1	1	10.00	10.00	2.93	2.93	0.13	0.13	3.31	0.79			
8	1,000	1,500	1,250	155	989	8.00	51.03	176.04	546.03	3.81	11.83	1	2	10.00	20.00	7.55	10.47	0.32	0.45	4.29	1.92			
9	1,500	2,000	1,750	137	1,126	7.07	58.10	226.44	772.47	4.91	16.74	0	2	0.00	20.00	0.00	10.47	0.00	0.45	0.00	1.36			
10	2,000	2,500	2,250	101	1,227	5.21	63.31	371.27	1,143.74	8.04	24.78	2	4	20.00	40.00	520.43	530.90	22.39	22.84	140.18	46.42			
11	2,500	3,000	2,750	77	1,304	3.97	67.29	188.54	1,332.28	4.08	28.86	0	4	0.00	40.00	0.00	530.90	0.00	22.84	0.00	39.85			
12	3,000	4,000	3,500	91	1,395	4.70	71.98	231.77	1,564.05	5.02	33.88	1	5	10.00	50.00	50.00	580.90	2.15	24.99	21.57	37.14			
13	4,000	5,000	4,500	145	1,540	7.48	79.46	253.42	1,817.47	5.49	39.37	0	5	0.00	50.00	0.00	580.90	0.00	24.99	0.00	31.96			
14	5,000	7,500	6,250	121	1,661	6.24	85.71	351.02	2,168.49	7.60	46.98	0	5	0.00	50.00	0.00	580.90	0.00	24.99	0.00	26.79			
15	7,500	10,000	8,750	70	1,731	3.61	89.32	401.28	2,569.77	8.69	55.67	3	8	30.00	80.00	1,716.48	2,297.39	73.84	98.83	427.75	89.40			
16	10,000	20,000	15,000	84	1,815	4.33	93.65	797.60	3,367.38	17.28	72.95	0	8	0.00	80.00	0.00	2,297.39	0.00	98.83	0.00	68.22			
17	20,000	50,000	35,000	82	1,897	4.23	97.88	895.96	4,263.33	19.41	92.36	1	9	10.00	90.00	16.45	2,313.84	0.71	99.54	1.84	54.27			
18	50,000	100,000	75,000	30	1,927	1.55	99.43	217.42	4,480.75	4.71	97.07	0	9	0.00	90.00	0.00	2,313.84	0.00	99.54	0.00	51.64			
19	100,000	500,000	300,000	9	1,936	0.46	99.90	132.32	4,613.07	2.87	99.94	1	10	10.00	100.00	10.79	2,324.63	0.46	100.00	8.16	50.39			
20	500,000	UP		2	1,938	0.10	100.00	2.76	4,615.84	0.06	100.00	0	10	0.00	100.00	0.00	2,324.63	0.00	100.00	0.00	50.36			
				1,938					4,615.84					10					2,324.63					50.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	303	303	28.97	28.97	80.82	80.82	7.62	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	77	380	7.36	36.33	6.34	74.48	0.60	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	115	495	10.99	47.32	15.12	59.35	1.43	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	39	534	3.73	51.05	10.29	49.06	0.97	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	93	627	8.89	59.94	31.93	17.14	3.01	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	53	680	5.07	65.01	31.41	14.27	2.96	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	37	717	3.54	68.55	33.37	47.65	3.15	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	82	799	7.84	76.39	72.04	119.68	6.79	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	39	838	3.73	80.11	58.08	177.76	5.48	16.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	25	863	2.39	82.50	42.81	220.57	4.04	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	33	896	3.15	85.66	80.97	301.54	7.63	28.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	35	931	3.35	89.01	99.34	400.88	9.37	37.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	20	951	1.91	90.92	39.45	440.32	3.72	41.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	17	968	1.63	92.54	61.11	501.43	5.76	47.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	979	1.05	93.59	64.22	565.65	6.05	53.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	38	1,017	3.63	97.23	168.87	734.52	15.92	69.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	14	1,031	1.34	98.57	224.36	958.87	21.15	90.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	1,034	0.29	98.85	40.72	999.60	3.84	94.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	1,042	0.76	99.62	38.79	1,038.39	3.66	97.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	1,046	0.38	100.00	22.27	1,060.66	2.10	100.00	1	1	100.00	100.00	231.93	231.93	100.00	100.00	1041.32	21.87	
				1,046					1,060.66					1					231.93			21.87



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	11.61	11.61	0.23	0.23	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	136	162	60.71	72.32	8.87	9.10	16.73	17.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	47	209	20.98	93.30	11.48	20.58	21.66	38.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	210	0.45	93.75	0.36	20.94	0.67	39.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	212	0.89	94.64	1.38	22.32	2.61	42.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	213	0.45	95.09	0.48	21.84	0.91	41.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	214	0.45	95.54	0.14	21.70	0.26	40.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	215	0.45	95.98	0.06	21.76	0.11	41.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	216	0.45	96.43	0.00	21.76	0.00	41.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	217	0.45	96.88	0.85	22.61	1.60	42.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	218	0.45	97.32	12.30	34.91	23.21	65.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	219	0.45	97.77	1.46	36.37	2.76	68.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	220	0.45	98.21	2.22	38.59	4.18	72.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	222	0.89	99.11	4.55	43.14	8.59	81.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	223	0.45	99.55	4.38	47.52	8.27	89.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	224	0.45	100.00	5.48	53.00	10.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	224	0.00	100.00	0.00	53.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	224	0.00	100.00	0.00	53.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	224	0.00	100.00	0.00	53.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	224	0.00	100.00	0.00	53.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				224					53.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	28.57	28.57	2.32	2.32	6.10	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3	14.29	42.86	4.06	6.38	10.70	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	14.29	57.14	5.05	11.42	13.30	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	14.29	71.43	7.77	19.20	20.48	50.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	14.29	85.71	8.20	27.40	21.61	72.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	14.29	100.00	10.55	37.95	27.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					37.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2984 OTHERS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	8.00	8.00	59.82	59.82	15.76	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	2.67	10.67	0.32	59.51	0.08	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	16	10.67	21.33	5.57	53.94	1.47	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	20	5.33	26.67	5.14	48.79	1.35	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	25	6.67	33.33	5.50	43.29	1.45	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	29	5.33	38.67	7.39	35.91	1.95	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	36	9.33	48.00	14.05	21.85	3.70	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	42	8.00	56.00	31.00	9.14	8.16	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	46	5.33	61.33	15.73	24.88	4.14	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	47	1.33	62.67	9.38	34.25	2.47	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	50	4.00	66.67	12.19	46.44	3.21	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	51	1.33	68.00	3.56	50.00	0.94	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	58	9.33	77.33	98.74	148.74	26.01	39.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	63	6.67	84.00	47.24	195.98	12.44	51.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	64	1.33	85.33	1.12	197.10	0.30	51.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	66	2.67	88.00	7.02	204.13	1.85	53.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	70	5.33	93.33	163.19	367.32	42.98	96.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	71	1.33	94.67	6.48	373.80	1.71	98.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	73	2.67	97.33	4.85	378.65	1.28	99.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	75	2.67	100.00	1.01	379.66	0.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				75					379.66					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	110	110	14.99	14.99	137.81	137.81	6.62	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	125	2.04	17.03	5.27	143.08	0.25	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	153	3.81	20.84	8.72	151.81	0.42	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	90	243	12.26	33.11	15.30	167.10	0.74	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	88	331	11.99	45.10	27.45	194.55	1.32	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	40	371	5.45	50.54	41.25	235.80	1.98	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	30	401	4.09	54.63	22.32	258.13	1.07	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	428	3.68	58.31	37.90	296.02	1.82	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	26	454	3.54	61.85	44.56	340.58	2.14	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	22	476	3.00	64.85	27.84	368.42	1.34	17.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	487	1.50	66.35	23.21	391.64	1.12	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	509	3.00	69.35	37.91	429.54	1.82	20.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	515	0.82	70.16	14.53	444.08	0.70	21.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	536	2.86	73.02	60.68	504.76	2.92	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	557	2.86	75.89	96.72	601.48	4.65	28.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	38	595	5.18	81.06	292.96	894.43	14.08	42.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	62	657	8.45	89.51	567.29	1,461.72	27.27	70.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	36	693	4.90	94.41	262.42	1,724.14	12.61	82.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	38	731	5.18	99.59	329.44	2,053.58	15.84	98.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	734	0.41	100.00	26.87	2,080.45	1.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				734					2,080.45					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2992 RENTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	12.82	12.82	0.14	0.14	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	13	20.51	33.33	0.67	0.53	1.24	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	16	7.69	41.03	0.47	1.00	0.87	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	23	17.95	58.97	3.13	4.12	5.83	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	27	10.26	69.23	0.68	4.80	1.26	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	28	2.56	71.79	0.69	5.49	1.29	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	30	5.13	76.92	0.56	6.05	1.05	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	32	5.13	82.05	1.01	7.07	1.89	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	33	2.56	84.62	3.62	10.68	6.74	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	34	2.56	87.18	4.07	14.76	7.60	27.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	35	2.56	89.74	10.08	24.84	18.80	46.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	36	2.56	92.31	0.07	24.90	0.13	46.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	37	2.56	94.87	17.02	41.92	31.74	78.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	38	2.56	97.44	2.75	44.67	5.13	83.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	39	2.56	100.00	8.95	53.62	16.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	39	0.00	100.00	0.00	53.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	39	0.00	100.00	0.00	53.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	53.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	53.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	39	0.00	100.00	0.00	53.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				39					53.62					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.06	0.06	26.87	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.16	0.22	73.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.22					0					0.00			0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3000 KINA

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	0.14	0.14	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	6.11	6.25	5.80	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	0.36	6.61	0.34	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	1.21	7.82	1.15	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	1.21	9.02	1.15	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	0.36	9.38	0.34	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	96.00	105.38	91.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					105.38					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3010 COKLAT

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	11.76	11.76	0.17	0.17	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	10	47.06	58.82	2.32	2.49	15.29	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	14	23.53	82.35	1.82	4.32	12.02	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	5.88	88.24	0.44	4.76	2.90	31.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	5.88	94.12	0.71	5.46	4.66	36.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	5.88	100.00	9.71	15.17	63.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17					15.17					0					0.00			0.00	



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	21.05	21.05	0.29	0.29	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	9	2.63	23.68	0.22	0.51	0.43	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	10	2.63	26.32	0.64	1.15	1.22	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	15	13.16	39.47	2.04	3.19	3.92	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	18	7.89	47.37	1.44	4.63	2.76	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	29	28.95	76.32	7.65	12.28	14.69	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	32	7.89	84.21	3.93	16.21	7.55	31.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	35	7.89	92.11	4.47	20.68	8.58	39.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	36	2.63	94.74	2.10	22.78	4.03	43.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	37	2.63	97.37	9.07	31.84	17.41	61.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	38	2.63	100.00	20.25	52.09	38.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				38					52.09					0					0.00			0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3032 DENGAN RUMAH PENERINGAN

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.04	0.04	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	5	66.67	83.33	1.39	1.43	82.57	85.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	16.67	100.00	0.25	1.68	14.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					1.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3040 TEH

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	3.26	3.26	23.43	23.43	4.16	4.16	1	1	50.00	50.00	417.50	417.50	36.02	36.02	1781.79	1781.79			
2	50	100	75	1	8	0.47	3.72	0.15	23.58	0.03	4.19	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	1770.80			
3	100	200	150	1	9	0.47	4.19	0.01	23.58	0.00	4.19	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	1770.38			
4	200	300	250	9	18	4.19	8.37	0.85	24.43	0.15	4.34	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	1708.74			
5	300	500	400	6	24	2.79	11.16	1.29	25.73	0.23	4.57	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	1622.91			
6	500	750	625	9	33	4.19	15.35	2.74	28.47	0.49	5.06	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	1466.52			
7	750	1,000	875	2	35	0.93	16.28	1.55	30.01	0.27	5.33	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	1391.02			
8	1,000	1,500	1,250	4	39	1.86	18.14	2.99	33.01	0.53	5.87	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	1264.84			
9	1,500	2,000	1,750	10	49	4.65	22.79	7.54	40.55	1.34	7.21	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	1029.64			
10	2,000	2,500	2,250	5	54	2.33	25.12	6.38	46.93	1.13	8.34	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	889.66			
11	2,500	3,000	2,750	1	55	0.47	25.58	3.64	50.57	0.65	8.99	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	825.62			
12	3,000	4,000	3,500	2	57	0.93	26.51	7.52	58.09	1.34	10.32	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	718.77			
13	4,000	5,000	4,500	3	60	1.40	27.91	0.84	58.93	0.15	10.47	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	708.49			
14	5,000	7,500	6,250	43	103	20.00	47.91	75.28	134.21	13.38	23.85	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	311.07			
15	7,500	10,000	8,750	35	138	16.28	64.19	85.96	220.17	15.28	39.13	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	189.63			
16	10,000	20,000	15,000	46	184	21.40	85.58	205.57	425.73	36.53	75.66	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	98.07			
17	20,000	50,000	35,000	26	210	12.09	97.67	108.77	534.50	19.33	94.99	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	78.11			
18	50,000	100,000	75,000	2	212	0.93	98.60	2.99	537.50	0.53	95.52	0	1	0.00	50.00	0.00	417.50	0.00	36.02	0.00	77.67			
19	100,000	500,000	300,000	3	215	1.40	100.00	25.23	562.72	4.48	100.00	1	2	50.00	100.00	741.62	1,159.12	63.98	100.00	2939.99	205.99			
20	500,000	UP		0	215	0.00	100.00	0.00	562.72	0.00	100.00	0	2	0.00	100.00	0.00	1,159.12	0.00	100.00	0.00	205.99			
				215					562.72					2					1,159.12					205.99



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	3.34	3.34	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	6.82	10.17	4.73	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	11.44	21.61	7.93	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	3.55	25.15	2.46	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	4.53	29.69	3.14	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	16.38	46.06	11.35	31.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	17.26	63.32	11.96	43.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	4.71	68.03	3.26	47.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	27.38	95.41	18.97	66.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	6.73	102.14	4.67	70.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	42.16	144.31	29.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					144.31					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3060 KAPOK

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.68	0.68	18.41	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	3.00	3.68	81.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					3.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3070 KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	11.20	11.20	17.43	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	1.80	13.00	2.80	20.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	35.56	48.56	55.32	75.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	5.72	54.28	8.90	84.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	5.00	59.28	7.78	92.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	5.00	64.28	7.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					64.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3071

BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	16.67	16.67	20.90	20.90	6.09	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	2.78	19.44	0.25	21.15	0.07	6.16	1	1	100.00	100.00	27.85	27.85	100.00	100.00	11023.54	131.66			
3	100	200	150	4	11	11.11	30.56	0.72	21.87	0.21	6.37	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	127.34			
4	200	300	250	1	12	2.78	33.33	2.18	24.05	0.64	7.01	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	115.79			
5	300	500	400	1	13	2.78	36.11	2.91	26.96	0.85	7.85	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	103.29			
6	500	750	625	1	14	2.78	38.89	2.91	29.87	0.85	8.70	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	93.23			
7	750	1,000	875	1	15	2.78	41.67	7.46	37.33	2.17	10.87	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	74.59			
8	1,000	1,500	1,250	1	16	2.78	44.44	3.28	40.61	0.96	11.83	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	68.57			
9	1,500	2,000	1,750	1	17	2.78	47.22	39.80	80.41	11.59	23.42	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	34.63			
10	2,000	2,500	2,250	1	18	2.78	50.00	0.69	81.10	0.20	23.62	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	34.33			
11	2,500	3,000	2,750	1	19	2.78	52.78	50.07	131.17	14.58	38.21	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	21.23			
12	3,000	4,000	3,500	1	20	2.78	55.56	78.20	209.37	22.78	60.99	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	13.30			
13	4,000	5,000	4,500	1	21	2.78	58.33	0.66	210.03	0.19	61.18	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	13.26			
14	5,000	7,500	6,250	1	22	2.78	61.11	8.62	218.66	2.51	63.69	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	12.73			
15	7,500	10,000	8,750	1	23	2.78	63.89	2.79	221.44	0.81	64.50	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	12.57			
16	10,000	20,000	15,000	1	24	2.78	66.67	1.40	222.84	0.41	64.91	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	12.50			
17	20,000	50,000	35,000	1	25	2.78	69.44	3.58	226.42	1.04	65.95	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	12.30			
18	50,000	100,000	75,000	9	34	25.00	94.44	44.15	270.57	12.86	78.81	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	10.29			
19	100,000	500,000	300,000	1	35	2.78	97.22	37.78	308.35	11.01	89.82	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	9.03			
20	500,000	UP		1	36	2.78	100.00	34.95	343.30	10.18	100.00	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	8.11			
				36					343.30					1					27.85					8.11



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	50.00	50.00	0.17	0.17	2.98	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	25.00	75.00	0.00	0.17	0.00	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	25.00	100.00	5.46	5.63	97.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				4					5.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14	14	5.28	5.28	1.73	1.73	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	15	29	5.66	10.94	4.79	6.53	0.70	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	41	4.53	15.47	5.00	11.53	0.73	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	47	2.26	17.74	5.57	17.10	0.82	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	62	5.66	23.40	8.31	25.41	1.21	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	16	78	6.04	29.43	10.16	35.56	1.49	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	91	4.91	34.34	7.61	43.18	1.11	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	97	2.26	36.60	3.30	46.48	0.48	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	17	114	6.42	43.02	17.52	63.99	2.56	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	122	3.02	46.04	9.26	73.26	1.35	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	127	1.89	47.92	16.43	89.69	2.40	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	130	1.13	49.06	4.95	94.64	0.72	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	141	4.15	53.21	32.08	126.72	4.69	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	28	169	10.57	63.77	129.89	256.60	18.99	37.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	28	197	10.57	74.34	77.56	334.17	11.34	48.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	62	259	23.40	97.74	255.89	590.05	37.42	86.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	264	1.89	99.62	39.80	629.86	5.82	92.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	265	0.38	100.00	54.02	683.88	7.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	265	0.00	100.00	0.00	683.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	265	0.00	100.00	0.00	683.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				265					683.88					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	3.13	3.13	3.15	3.15	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	7	2.34	5.47	0.27	2.88	0.10	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	14	5.47	10.94	1.51	1.38	0.53	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	18	3.13	14.06	4.90	3.52	1.73	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	26	6.25	20.31	20.17	23.69	7.12	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	34	6.25	26.56	9.44	33.13	3.34	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	35	0.78	27.34	0.16	33.29	0.06	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	49	10.94	38.28	15.42	48.71	5.45	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	56	5.47	43.75	10.11	58.82	3.57	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	15	71	11.72	55.47	48.14	106.96	17.01	37.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	20	91	15.63	71.09	22.60	129.56	7.99	45.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	96	3.91	75.00	6.18	135.74	2.18	47.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	101	3.91	78.91	9.20	144.95	3.25	51.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	108	5.47	84.38	24.55	169.50	8.67	59.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	112	3.13	87.50	14.63	184.13	5.17	65.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	124	9.38	96.88	63.62	247.75	22.47	87.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	127	2.34	99.22	33.41	281.16	11.80	99.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	128	0.78	100.00	1.91	283.08	0.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	128	0.00	100.00	0.00	283.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	128	0.00	100.00	0.00	283.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				128					283.08					0					0.00			0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	20.00	30.00	1.75	1.75	23.68	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	6	30.00	60.00	1.07	2.82	14.56	38.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	10.00	70.00	0.00	2.82	0.00	38.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	10.00	80.00	4.56	7.38	61.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	10.00	90.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	10.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10				7.38						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	1.39	1.39	12.16	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	10.05	11.44	87.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					11.44					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 310

PERKEBUNAN SERAT,SERAT CAMPURAN DAN KAPOK YANG BELUM TERPROS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.55	4.55	0.00	0.00	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.55	9.09	0.00	0.00	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.55	13.64	0.01	0.01	0.11	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.55	18.18	0.01	0.01	0.11	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.55	22.73	0.01	0.02	0.22	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.55	27.27	0.01	0.03	0.22	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.55	31.82	0.37	0.41	7.35	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	9	9.09	40.91	0.39	0.79	7.66	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.55	45.45	0.03	0.82	0.55	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	16	27.27	72.73	3.91	4.73	77.16	93.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	18	9.09	81.82	0.08	4.81	1.53	94.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	21	13.64	95.45	0.16	4.97	3.12	98.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	4.55	100.00	0.10	5.07	1.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					5.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3100

PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	56.25	56.25	16.03	16.03	22.58	22.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	47	17.19	73.44	10.90	26.92	15.35	37.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	48	1.56	75.00	0.99	27.91	1.40	39.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	49	1.56	76.56	0.01	27.92	0.01	39.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	51	3.13	79.69	2.14	30.06	3.02	42.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	52	1.56	81.25	0.02	30.08	0.02	42.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	53	1.56	82.81	0.05	30.13	0.07	42.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	54	1.56	84.38	0.06	30.18	0.08	42.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	55	1.56	85.94	0.06	30.24	0.08	42.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	56	1.56	87.50	0.07	30.30	0.09	42.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	57	1.56	89.06	0.07	30.37	0.09	42.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	61	6.25	95.31	0.29	30.66	0.41	43.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	62	1.56	96.88	0.15	30.80	0.20	43.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	63	1.56	98.44	40.00	70.80	56.36	99.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	64	1.56	100.00	0.17	70.97	0.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	64	0.00	100.00	0.00	70.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	64	0.00	100.00	0.00	70.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	64	0.00	100.00	0.00	70.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	70.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	64	0.00	100.00	0.00	70.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				64					70.97					0					0.00					0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	89.75	89.75	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				89.75				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	9.92	9.92	8.60	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	13.82	23.74	11.97	20.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	27.30	51.04	23.64	44.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	64.42	115.46	55.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					115.46					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 312 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	1.05	1.05	4.82	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	20.73	21.78	95.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	21.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					21.78					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.86	2.86	0.38	0.38	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	4	8.57	11.43	2.25	2.63	0.20	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.86	14.29	0.79	3.42	0.07	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	2.86	17.14	2.00	5.42	0.18	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	2.86	20.00	15.53	20.95	1.36	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	2.86	22.86	15.69	36.64	1.38	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	2.86	25.71	16.52	53.16	1.45	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	2.86	28.57	17.98	71.14	1.58	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	2.86	31.43	18.24	89.38	1.60	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	2.86	34.29	20.00	109.38	1.75	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	2.86	37.14	20.99	130.37	1.84	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	2.86	40.00	6.80	137.16	0.60	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	2.86	42.86	6.80	143.96	0.60	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	2.86	45.71	9.06	153.02	0.79	13.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	2.86	48.57	61.84	214.85	5.42	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	27	28.57	77.14	354.10	568.95	31.06	49.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	33	17.14	94.29	419.93	988.88	36.84	86.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	34	2.86	97.14	60.40	1,049.28	5.30	92.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	35	2.86	100.00	90.60	1,139.88	7.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	35	0.00	100.00	0.00	1,139.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					1,139.88					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3130 PERKENEIRS DAN REMPAH REMPAH

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.62	0.62	85.42	85.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.11	0.73	14.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3140 PADI TANPA Pengerjaan termasuk padi di tempat terbuka

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1					0.00					0					0.00		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 315 HORTIKULTURA,SAYUR SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	22.22	22.22	0.21	0.21	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3	11.11	33.33	0.40	0.61	2.31	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	11.11	44.44	0.79	1.41	4.54	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	11.11	55.56	7.05	8.46	40.28	48.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	11.11	66.67	2.07	10.53	11.82	60.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	11.11	77.78	6.98	17.51	39.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	11.11	88.89	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	11.11	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	17.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					17.51					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	46.36	46.36	4.30	4.30	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	61	9.09	55.45	6.77	11.07	2.25	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	69	7.27	62.73	4.76	15.83	1.58	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	77	7.27	70.00	8.57	24.40	2.85	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	91	12.73	82.73	30.39	54.79	10.10	18.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	94	2.73	85.45	6.69	61.48	2.22	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	97	2.73	88.18	18.82	80.30	6.26	26.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	98	0.91	89.09	5.39	85.70	1.79	28.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	99	0.91	90.00	11.10	96.80	3.69	32.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	100	0.91	90.91	12.12	108.92	4.03	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	101	0.91	91.82	9.26	118.18	3.08	39.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	105	3.64	95.45	17.51	135.69	5.82	45.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	106	0.91	96.36	5.64	141.33	1.87	46.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	107	0.91	97.27	25.43	166.75	8.45	55.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	108	0.91	98.18	18.71	185.46	6.22	61.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	110	1.82	100.00	115.42	300.88	38.36	100.00	1	1	100.00	100.00	39.63	39.63	100.00	100.00	34.33	13.17			
17	20,000	50,000	35,000	0	110	0.00	100.00	0.00	300.88	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.17			
18	50,000	100,000	75,000	0	110	0.00	100.00	0.00	300.88	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.17			
19	100,000	500,000	300,000	0	110	0.00	100.00	0.00	300.88	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.17			
20	500,000	UP		0	110	0.00	100.00	0.00	300.88	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.17			
				110					300.88					1					39.63					13.17



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	154	154	11.21	11.21	316.56	316.56	13.65	13.65	1	1	50.00	50.00	131.87	131.87	81.47	81.47	41.66	41.66			
2	50	100	75	33	187	2.40	13.61	2.33	318.88	0.10	13.75	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	41.36	41.36		
3	100	200	150	34	221	2.47	16.08	2.93	321.82	0.13	13.88	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	40.98	40.98		
4	200	300	250	46	267	3.35	19.43	2.53	324.35	0.11	13.99	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	40.66	40.66		
5	300	500	400	65	332	4.73	24.16	48.80	373.15	2.10	16.09	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	35.34	35.34		
6	500	750	625	21	353	1.53	25.69	1.20	374.35	0.05	16.14	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	35.23	35.23		
7	750	1,000	875	27	380	1.97	27.66	1.96	376.31	0.08	16.23	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	35.04	35.04		
8	1,000	1,500	1,250	88	468	6.40	34.06	7.83	384.14	0.34	16.56	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	34.33	34.33		
9	1,500	2,000	1,750	98	566	7.13	41.19	14.44	398.59	0.62	17.19	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	33.09	33.09		
10	2,000	2,500	2,250	71	637	5.17	46.36	5.05	403.64	0.22	17.40	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	32.67	32.67		
11	2,500	3,000	2,750	37	674	2.69	49.05	10.55	414.19	0.45	17.86	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	31.84	31.84		
12	3,000	4,000	3,500	22	696	1.60	50.66	7.03	421.22	0.30	18.16	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	31.31	31.31		
13	4,000	5,000	4,500	8	704	0.58	51.24	6.63	427.84	0.29	18.45	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	30.82	30.82		
14	5,000	7,500	6,250	59	763	4.29	55.53	62.07	489.91	2.68	21.12	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	26.92	26.92		
15	7,500	10,000	8,750	33	796	2.40	57.93	30.20	520.11	1.30	22.43	0	1	0.00	50.00	0.00	131.87	0.00	81.47	0.00	25.36	25.36		
16	10,000	20,000	15,000	111	907	8.08	66.01	326.49	846.60	14.08	36.50	1	2	50.00	100.00	30.00	161.87	18.53	100.00	9.19	19.12	19.12		
17	20,000	50,000	35,000	235	1,142	17.10	83.11	421.64	1,268.24	18.18	54.69	0	2	0.00	100.00	0.00	161.87	0.00	100.00	0.00	12.76	12.76		
18	50,000	100,000	75,000	155	1,297	11.28	94.40	562.98	1,831.22	24.28	78.96	0	2	0.00	100.00	0.00	161.87	0.00	100.00	0.00	8.84	8.84		
19	100,000	500,000	300,000	70	1,367	5.09	99.49	374.72	2,205.94	16.16	95.12	0	2	0.00	100.00	0.00	161.87	0.00	100.00	0.00	7.34	7.34		
20	500,000	UP		7	1,374	0.51	100.00	113.22	2,319.15	4.88	100.00	0	2	0.00	100.00	0.00	161.87	0.00	100.00	0.00	6.98	6.98		
				1,374					2,319.15					2					161.87					6.98



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3160

MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM Pengerjaan

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	573	573	29.22	29.22	25.90	25.90	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	305	878	15.55	44.77	30.79	56.70	0.46	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	76	954	3.88	48.65	25.83	82.52	0.38	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	56	1,010	2.86	51.50	12.86	95.39	0.19	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	61	1,071	3.11	54.61	9.79	105.18	0.15	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	1,079	0.41	55.02	22.27	127.44	0.33	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	1,095	0.82	55.84	32.27	159.72	0.48	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	1,117	1.12	56.96	17.07	176.79	0.25	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	52	1,169	2.65	59.61	70.59	247.38	1.05	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	34	1,203	1.73	61.35	49.60	296.98	0.74	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	1,225	1.12	62.47	53.45	350.43	0.79	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	73	1,298	3.72	66.19	68.28	418.72	1.01	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	41	1,339	2.09	68.28	53.64	472.35	0.80	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	1,366	1.38	69.66	77.98	550.33	1.16	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	44	1,410	2.24	71.90	258.92	809.25	3.84	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	55	1,465	2.80	74.71	780.00	1,589.26	11.57	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	155	1,620	7.90	82.61	1,623.75	3,213.00	24.08	47.65	1	1	50.00	50.00	1,373.77	1,373.77	92.13	92.13	84.61	42.76			
18	50,000	100,000	75,000	174	1,794	8.87	91.48	1,588.78	4,801.78	23.56	71.22	0	1	0.00	50.00	0.00	1,373.77	0.00	92.13	0.00	28.61			
19	100,000	500,000	300,000	153	1,947	7.80	99.29	1,638.57	6,440.35	24.30	95.52	1	2	50.00	100.00	117.37	1,491.14	7.87	100.00	7.16	23.15			
20	500,000	UP		14	1,961	0.71	100.00	302.14	6,742.49	4.48	100.00	0	2	0.00	100.00	0.00	1,491.14	0.00	100.00	0.00	22.12			
				1,961					6,742.49					2					1,491.14					22.12



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 317 TEMBAKAU

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	30	30	100.00	100.00	11.56	11.56	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				30					11.56					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3170

TEBAKAU JIKA FERMENTASI TEBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	699	699	67.54	67.54	1,407.01	1,407.01	37.27	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	320	1,019	30.92	98.45	2,185.71	3,592.72	57.90	95.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	16	1,035	1.55	100.00	182.48	3,775.20	4.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1,035					3,775.20					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3180 GAMBIR BARANG BARANG DITEMPATTERBUKA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.00				0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3210 PERABOT RUMAH DALAM RUMAH TINGGAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	8.33	8.33	0.10	0.10	7.08	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	12	91.67	100.00	1.31	1.41	92.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					1.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 40 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	4.45	4.45	23.16	23.16	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	19	3.24	7.69	1.36	24.52	0.05	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	21	0.81	8.50	0.42	24.94	0.02	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	23	0.81	9.31	1.76	26.70	0.07	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	27	1.62	10.93	3.29	29.99	0.13	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	30	1.21	12.15	0.02	29.97	0.00	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	33	1.21	13.36	0.02	29.95	0.00	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	39	2.43	15.79	0.91	30.86	0.04	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	50	4.45	20.24	0.76	31.62	0.03	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	23	73	9.31	29.55	0.38	31.24	0.01	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	24	97	9.72	39.27	1.86	33.10	0.07	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	108	4.45	43.72	7.17	40.27	0.28	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	109	0.40	44.13	4.05	44.32	0.16	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	110	0.40	44.53	16.00	60.32	0.62	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	111	0.40	44.94	16.84	77.16	0.66	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	124	5.26	50.20	301.50	378.66	11.77	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	144	8.10	58.30	782.60	1,161.26	30.56	45.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	26	170	10.53	68.83	413.60	1,574.86	16.15	61.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	69	239	27.94	96.76	967.94	2,542.80	37.80	99.30	1	1	14.29	14.29	10.00	10.00	1.15	1.15	1.03	0.39			
20	500,000	UP		8	247	3.24	100.00	17.93	2,560.73	0.70	100.00	6	7	85.71	100.00	863.36	873.36	98.85	100.00	4815.35	34.11			
				247					2,560.73					7					873.36					34.11



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 4000

SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	9.09	9.09	0.67	0.67	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.27	11.36	0.41	1.09	0.19	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	4.55	15.91	0.00	1.09	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.27	18.18	0.00	1.09	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	4.55	22.73	0.01	1.11	0.01	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.27	25.00	0.01	1.11	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	4.55	29.55	0.02	1.14	0.01	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	2.27	31.82	0.02	1.16	0.01	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	16	4.55	36.36	0.04	1.20	0.02	0.56	2	2	100.00	100.00	36.21	36.21	100.00	100.00	90668.61	3029.20
10	2,000	2,500	2,250	1	17	2.27	38.64	0.04	1.23	0.02	0.58	0	2	0.00	100.00	0.00	36.21	0.00	100.00	0.00	2937.54
11	2,500	3,000	2,750	1	18	2.27	40.91	0.03	1.27	0.02	0.59	0	2	0.00	100.00	0.00	36.21	0.00	100.00	0.00	2858.02
12	3,000	4,000	3,500	1	19	2.27	43.18	0.06	1.32	0.03	0.62	0	2	0.00	100.00	0.00	36.21	0.00	100.00	0.00	2737.76
13	4,000	5,000	4,500	2	21	4.55	47.73	0.13	1.45	0.06	0.68	0	2	0.00	100.00	0.00	36.21	0.00	100.00	0.00	2489.05
14	5,000	7,500	6,250	3	24	6.82	54.55	0.26	1.72	0.12	0.80	0	2	0.00	100.00	0.00	36.21	0.00	100.00	0.00	2107.96
15	7,500	10,000	8,750	1	25	2.27	56.82	29.31	31.03	13.70	14.51	0	2	0.00	100.00	0.00	36.21	0.00	100.00	0.00	116.71
16	10,000	20,000	15,000	1	26	2.27	59.09	0.19	31.21	0.09	14.59	0	2	0.00	100.00	0.00	36.21	0.00	100.00	0.00	116.01
17	20,000	50,000	35,000	2	28	4.55	63.64	75.00	106.21	35.07	49.67	0	2	0.00	100.00	0.00	36.21	0.00	100.00	0.00	34.09
18	50,000	100,000	75,000	3	31	6.82	70.45	7.72	113.94	3.61	53.28	0	2	0.00	100.00	0.00	36.21	0.00	100.00	0.00	31.78
19	100,000	500,000	300,000	13	44	29.55	100.00	99.92	213.86	46.72	100.00	0	2	0.00	100.00	0.00	36.21	0.00	100.00	0.00	16.93
20	500,000	UP		0	44	0.00	100.00	0.00	213.86	0.00	100.00	0	2	0.00	100.00	0.00	36.21	0.00	100.00	0.00	16.93
				44				213.86		2						36.21					16.93



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 4005 COCONUT/KELAPA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.03	0.03	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.03				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 4008 FIBRE(JUTE & THE LIKE)/SERAT

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	66.67	66.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	11.11	77.78	1.17	1.17	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	11.11	88.89	24.99	26.16	39.26	41.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	11.11	100.00	37.48	63.64	58.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					63.64					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	669	669	50.19	50.19	115.12	115.12	5.13	5.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	252	921	18.90	69.09	93.70	208.82	4.17	9.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	145	1,066	10.88	79.97	85.25	294.06	3.80	13.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	1,090	1.80	81.77	18.42	312.48	0.82	13.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	1,109	1.43	83.20	26.93	339.41	1.20	15.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	1,115	0.45	83.65	8.26	347.67	0.37	15.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	1,118	0.23	83.87	5.09	352.76	0.23	15.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	1,123	0.38	84.25	2.38	355.14	0.11	15.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	1,131	0.60	84.85	7.79	362.93	0.35	16.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	1,137	0.45	85.30	11.21	374.14	0.50	16.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	1,141	0.30	85.60	8.58	382.71	0.38	17.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	1,142	0.08	85.67	0.00	382.71	0.00	17.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	1,143	0.08	85.75	5.02	387.73	0.22	17.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	1,148	0.38	86.12	36.52	424.25	1.63	18.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	1,157	0.68	86.80	73.86	498.12	3.29	22.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	1,175	1.35	88.15	206.15	704.27	9.18	31.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	1,216	3.08	91.22	521.26	1,225.53	23.22	54.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	40	1,256	3.00	94.22	298.02	1,523.55	13.28	67.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	72	1,328	5.40	99.62	670.60	2,194.15	29.87	97.74	1	1	100.00	100.00	803.05	803.05	100.00	100.00	119.75	36.60			
20	500,000	UP		5	1,333	0.38	100.00	50.76	2,244.91	2.26	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
				1,333					2,244.91					1					803.05					35.77



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	92	92	79.31	79.31	17.99	17.99	30.55	30.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	105	11.21	90.52	3.77	21.77	6.40	36.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	114	7.76	98.28	21.06	42.82	35.75	72.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	115	0.86	99.14	1.08	43.90	1.83	74.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	116	0.86	100.00	15.00	58.90	25.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				116					58.90					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	45.83	45.83	1.38	1.38	7.51	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	14	12.50	58.33	1.50	2.88	8.14	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	16	8.33	66.67	1.75	4.63	9.50	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	18	8.33	75.00	2.50	7.13	13.57	38.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	19	4.17	79.17	2.04	9.18	11.09	49.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	4.17	83.33	1.72	10.90	9.36	59.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	4.17	87.50	1.72	12.63	9.36	68.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	22	4.17	91.67	2.04	14.67	11.09	79.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	23	4.17	95.83	1.72	16.39	9.32	88.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	24	4.17	100.00	2.03	18.42	11.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					18.42					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	116	116	70.73	70.73	4.95	4.95	16.20	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	144	17.07	87.80	8.53	13.47	27.92	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	152	4.88	92.68	3.93	17.41	12.88	57.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	160	4.88	97.56	7.34	24.75	24.05	81.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	164	2.44	100.00	5.78	30.53	18.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				164					30.53					0					0.00					0.00
GRANT TOTAL				2,229,557					3,195,881.65					7,346					1,736,213.46					

4.5 GROUP BY PROVINCE CODE



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 01 NANGGROE ACEH DARUSSALAM
UNDERWRITING YEAR 2018
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,107	5,107	21.47	21.47	759.19	759.19	4.16	4.16	6	6	17.65	17.65	125.20	125.20	2.23	2.23	16.49	16.49			
2	50	100	75	2,696	7,803	11.34	32.81	337.15	1,096.34	1.85	6.01	1	7	2.94	20.59	3.99	129.18	0.07	2.30	1.18	11.78			
3	100	200	150	4,713	12,516	19.82	52.63	1,101.05	2,197.39	6.03	12.04	3	10	8.82	29.41	25.50	154.68	0.45	2.75	2.32	7.04			
4	200	300	250	3,056	15,572	12.85	65.48	1,227.00	3,424.39	6.72	18.76	2	12	5.88	35.29	44.52	199.20	0.79	3.54	3.63	5.82			
5	300	500	400	3,213	18,785	13.51	78.98	2,008.71	5,433.10	11.01	29.77	1	13	2.94	38.24	7.90	207.10	0.14	3.68	0.39	3.81			
6	500	750	625	1,212	19,997	5.10	84.08	1,060.25	6,493.34	5.81	35.58	0	13	0.00	38.24	0.00	207.10	0.00	3.68	0.00	3.19			
7	750	1,000	875	911	20,908	3.83	87.91	991.48	7,484.83	5.43	41.01	0	13	0.00	38.24	0.00	207.10	0.00	3.68	0.00	2.77			
8	1,000	1,500	1,250	659	21,567	2.77	90.68	977.76	8,462.59	5.36	46.36	0	13	0.00	38.24	0.00	207.10	0.00	3.68	0.00	2.45			
9	1,500	2,000	1,750	422	21,989	1.77	92.46	905.52	9,368.11	4.96	51.33	0	13	0.00	38.24	0.00	207.10	0.00	3.68	0.00	2.21			
10	2,000	2,500	2,250	180	22,169	0.76	93.21	459.19	9,827.30	2.52	53.84	0	13	0.00	38.24	0.00	207.10	0.00	3.68	0.00	2.11			
11	2,500	3,000	2,750	200	22,369	0.84	94.05	463.41	10,290.71	2.54	56.38	2	15	5.88	44.12	2,873.75	3,080.85	51.13	54.81	620.13	29.94			
12	3,000	4,000	3,500	256	22,625	1.08	95.13	615.72	10,906.43	3.37	59.75	2	17	5.88	50.00	38.28	3,119.13	0.68	55.50	6.22	28.60			
13	4,000	5,000	4,500	155	22,780	0.65	95.78	610.95	11,517.38	3.35	63.10	1	18	2.94	52.94	5.00	3,124.13	0.09	55.58	0.82	27.13			
14	5,000	7,500	6,250	214	22,994	0.90	96.68	1,204.48	12,721.86	6.60	69.70	0	18	0.00	52.94	50.00	3,174.13	0.89	56.47	4.15	24.95			
15	7,500	10,000	8,750	121	23,115	0.51	97.19	669.69	13,391.55	3.67	73.37	4	22	11.76	64.71	40.58	3,214.71	0.72	57.20	6.06	24.01			
16	10,000	20,000	15,000	258	23,373	1.08	98.28	1,475.48	14,867.03	8.08	81.45	1	23	2.94	67.65	50.00	3,264.71	0.89	58.09	3.39	21.96			
17	20,000	50,000	35,000	189	23,562	0.79	99.07	1,476.30	16,343.32	8.09	89.54	1	24	2.94	70.59	4.17	3,268.89	0.07	58.16	0.28	20.00			
18	50,000	100,000	75,000	111	23,673	0.47	99.54	1,073.51	17,416.84	5.88	95.42	5	29	14.71	85.29	12.70	3,281.58	0.23	58.39	1.18	18.84			
19	100,000	500,000	300,000	77	23,750	0.32	99.86	721.20	18,138.03	3.95	99.37	4	33	11.76	97.06	2,298.87	5,580.46	40.90	99.29	318.76	30.77			
20	500,000	UP		33	23,783	0.14	100.00	114.45	18,252.48	0.63	100.00	1	34	2.94	100.00	40.01	5,620.47	0.71	100.00	34.96	30.79			
				23,783					18,252.48					34					5,620.47					30.79



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 02 SUMATERA UTARA
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	20,821	20,821	15.30	15.30	4,290.41	4,290.41	2.48	2.48	38	38	7.55	7.55	626.57	626.57	0.38	0.38	14.60	14.60	
2	50	100	75	10,263	31,084	7.54	22.84	1,275.18	5,565.59	0.74	3.22	5	43	0.99	8.55	89.48	716.05	0.05	0.44	7.02	12.87	
3	100	200	150	17,274	48,358	12.69	35.54	3,543.32	9,108.91	2.05	5.28	24	67	4.77	13.32	617.69	1,333.74	0.38	0.82	17.43	14.64	
4	200	300	250	12,337	60,695	9.07	44.61	3,956.87	13,065.79	2.29	7.57	21	88	4.17	17.50	254.80	1,588.54	0.16	0.97	6.44	12.16	
5	300	500	400	19,194	79,889	14.11	58.71	9,375.41	22,441.20	5.43	13.00	19	107	3.78	21.27	516.24	2,104.78	0.32	1.29	5.51	9.38	
6	500	750	625	12,043	91,932	8.85	67.56	8,770.76	31,211.95	5.08	18.08	16	123	3.18	24.45	1,435.21	3,539.99	0.88	2.17	16.36	11.34	
7	750	1,000	875	9,979	101,911	7.33	74.90	10,263.70	41,475.65	5.94	24.02	48	171	9.54	34.00	2,994.74	6,534.73	1.83	4.00	29.18	15.76	
8	1,000	1,500	1,250	8,144	110,055	5.99	80.88	11,288.06	52,763.70	6.54	30.56	32	203	6.36	40.36	5,041.95	11,576.67	3.09	7.09	44.67	21.94	
9	1,500	2,000	1,750	4,889	114,944	3.59	84.47	9,446.83	62,210.53	5.47	36.03	19	222	3.78	44.14	5,339.45	16,916.12	3.27	10.36	56.52	27.19	
10	2,000	2,500	2,250	2,785	117,729	2.05	86.52	5,856.95	68,067.49	3.39	39.42	9	231	1.79	45.92	2,599.55	19,515.67	1.59	11.95	44.38	28.67	
11	2,500	3,000	2,750	2,127	119,856	1.56	88.08	6,194.89	74,262.38	3.59	43.01	12	243	2.39	48.31	2,794.62	22,310.29	1.71	13.66	45.11	30.04	
12	3,000	4,000	3,500	2,546	122,402	1.87	89.96	8,288.09	82,550.47	4.80	47.81	17	260	3.38	51.69	6,450.79	28,761.08	3.95	17.62	77.83	34.84	
13	4,000	5,000	4,500	1,873	124,275	1.38	91.33	7,422.24	89,972.70	4.30	52.11	19	279	3.78	55.47	603.99	29,365.07	0.37	17.99	8.14	32.64	
14	5,000	7,500	6,250	2,303	126,578	1.69	93.02	11,981.67	101,954.37	6.94	59.05	22	301	4.37	59.84	1,278.42	30,643.50	0.78	18.77	10.67	30.06	
15	7,500	10,000	8,750	1,700	128,278	1.25	94.27	10,724.16	112,678.54	6.21	65.26	13	314	2.58	62.43	4,192.75	34,836.25	2.57	21.34	39.10	30.92	
16	10,000	20,000	15,000	2,894	131,172	2.13	96.40	22,473.71	135,152.25	13.02	78.28	32	346	6.36	68.79	12,161.17	46,997.41	7.45	28.79	54.11	34.77	
17	20,000	50,000	35,000	2,175	133,347	1.60	98.00	19,102.22	154,254.47	11.06	89.34	34	380	6.76	75.55	6,544.31	53,541.73	4.01	32.79	34.26	34.71	
18	50,000	100,000	75,000	1,272	134,619	0.93	98.93	9,923.98	164,178.45	5.75	95.09	37	417	7.36	82.90	105,543.23	159,084.95	64.64	97.44	1063.52	96.90	
19	100,000	500,000	300,000	1,157	135,776	0.85	99.78	6,883.80	171,062.24	3.99	99.08	71	488	14.12	97.02	3,409.71	162,494.66	2.09	99.53	49.53	94.99	
20	500,000	UP		294	136,070	0.22	100.00	1,592.13	172,654.37	0.92	100.00	15	503	2.98	100.00	774.77	163,269.43	0.47	100.00	48.66	94.56	
				136,070				172,654.37					503				163,269.43					94.56



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 03 SUMATERA BARAT
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,121	8,121	13.13	13.13	1,272.59	1,272.59	2.12	2.12	18	18	10.23	10.23	236.82	236.82	3.60	3.60	18.61	18.61			
2	50	100	75	4,630	12,751	7.48	20.61	657.99	1,930.58	1.10	3.22	2	20	1.14	11.36	160.91	397.72	2.44	6.04	24.45	20.60			
3	100	200	150	8,582	21,333	13.87	34.49	2,041.48	3,972.06	3.40	6.62	14	34	7.95	19.32	389.18	786.91	5.91	11.95	19.06	19.81			
4	200	300	250	7,647	28,980	12.36	46.85	2,707.48	6,679.54	4.51	11.13	6	40	3.41	22.73	149.70	936.61	2.27	14.22	5.53	14.02			
5	300	500	400	10,809	39,789	17.47	64.32	5,917.04	12,596.58	9.86	20.99	3	43	1.70	24.43	534.26	1,470.87	8.11	22.33	9.03	11.68			
6	500	750	625	5,550	45,339	8.97	73.30	4,466.40	17,062.98	7.44	28.44	2	45	1.14	25.57	528.50	1,999.37	8.02	30.36	11.83	11.72			
7	750	1,000	875	4,064	49,403	6.57	79.87	4,938.13	22,001.11	8.23	36.67	7	52	3.98	29.55	29.38	2,028.75	0.45	30.80	0.59	9.22			
8	1,000	1,500	1,250	2,844	52,247	4.60	84.46	4,707.47	26,708.58	7.85	44.51	3	55	1.70	31.25	1,272.78	3,301.53	19.32	50.13	27.04	12.36			
9	1,500	2,000	1,750	1,783	54,030	2.88	87.35	4,194.03	30,902.61	6.99	51.50	10	65	5.68	36.93	707.22	4,008.75	10.74	60.86	16.86	12.97			
10	2,000	2,500	2,250	852	54,882	1.38	88.72	2,250.06	33,152.68	3.75	55.25	2	67	1.14	38.07	410.34	4,419.09	6.23	67.09	18.24	13.33			
11	2,500	3,000	2,750	634	55,516	1.02	89.75	2,081.70	35,234.38	3.47	58.72	2	69	1.14	39.20	194.39	4,613.47	2.95	70.05	9.34	13.09			
12	3,000	4,000	3,500	794	56,310	1.28	91.03	2,856.38	38,090.75	4.76	63.48	4	73	2.27	41.48	40.59	4,654.06	0.62	70.66	1.42	12.22			
13	4,000	5,000	4,500	803	57,113	1.30	92.33	2,502.12	40,592.87	4.17	67.65	7	80	3.98	45.45	281.42	4,935.48	4.27	74.93	11.25	12.16			
14	5,000	7,500	6,250	3,044	60,157	4.92	97.25	4,493.59	45,086.47	7.49	75.14	68	148	38.64	84.09	805.20	5,740.68	12.23	87.16	17.92	12.73			
15	7,500	10,000	8,750	358	60,515	0.58	97.83	2,746.12	47,832.59	4.58	79.72	1	149	0.57	84.66	4.18	5,744.86	0.06	87.22	0.15	12.01			
16	10,000	20,000	15,000	399	60,914	0.65	98.47	3,572.76	51,405.35	5.95	85.67	0	149	0.00	84.66	0.00	5,744.86	0.00	87.22	0.00	11.18			
17	20,000	50,000	35,000	379	61,293	0.61	99.09	4,186.80	55,592.15	6.98	92.65	3	152	1.70	86.36	441.33	6,186.19	6.70	93.92	10.54	11.13			
18	50,000	100,000	75,000	176	61,469	0.28	99.37	1,260.06	56,852.21	2.10	94.75	5	157	2.84	89.20	190.32	6,376.51	2.89	96.81	15.10	11.22			
19	100,000	500,000	300,000	318	61,787	0.51	99.89	3,056.69	59,908.90	5.09	99.85	18	175	10.23	99.43	202.96	6,579.47	3.08	99.90	6.64	10.98			
20	500,000	UP		71	61,858	0.11	100.00	91.58	60,000.48	0.15	100.00	1	176	0.57	100.00	6.88	6,586.35	0.10	100.00	7.51	10.98			
				61,858					60,000.48					176					6,586.35					10.98



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 04 RIAU
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,859	8,859	14.53	14.53	3,464.46	3,464.46	4.82	4.82	13	13	4.87	4.87	60.46	60.46	0.36	0.36	1.75	1.75			
2	50	100	75	5,226	14,085	8.57	23.10	801.57	4,266.03	1.12	5.94	3	16	1.12	5.99	133.00	193.46	0.79	1.15	16.59	4.53			
3	100	200	150	8,667	22,752	14.22	37.32	2,026.68	6,292.70	2.82	8.76	12	28	4.49	10.49	443.06	636.52	2.63	3.78	21.86	10.12			
4	200	300	250	5,909	28,661	9.69	47.01	1,933.06	8,225.76	2.69	11.45	11	39	4.12	14.61	496.08	1,132.60	2.95	6.73	25.66	13.77			
5	300	500	400	9,389	38,050	15.40	62.41	5,025.45	13,251.21	6.99	18.44	31	70	11.61	26.22	745.20	1,877.80	4.43	11.16	14.83	14.17			
6	500	750	625	6,002	44,052	9.85	72.26	5,127.10	18,378.31	7.14	25.58	16	86	5.99	32.21	754.83	2,632.63	4.49	15.64	14.72	14.32			
7	750	1,000	875	4,295	48,347	7.05	79.31	5,027.32	23,405.63	7.00	32.58	28	114	10.49	42.70	840.03	3,472.66	4.99	20.63	16.71	14.84			
8	1,000	1,500	1,250	3,300	51,647	5.41	84.72	5,402.23	28,807.86	7.52	40.10	19	133	7.12	49.81	1,464.07	4,936.73	8.70	29.33	27.10	17.14			
9	1,500	2,000	1,750	1,652	53,299	2.71	87.43	3,889.55	32,697.40	5.41	45.51	16	149	5.99	55.81	1,145.95	6,082.68	6.81	36.14	29.46	18.60			
10	2,000	2,500	2,250	857	54,156	1.41	88.83	2,282.46	34,979.87	3.18	48.69	4	153	1.50	57.30	31.33	6,114.01	0.19	36.33	1.37	17.48			
11	2,500	3,000	2,750	803	54,959	1.32	90.15	2,246.56	37,226.43	3.13	51.82	1	154	0.37	57.68	22.92	6,136.93	0.14	36.47	1.02	16.49			
12	3,000	4,000	3,500	919	55,878	1.51	91.66	3,143.80	40,370.23	4.38	56.19	3	157	1.12	58.80	3,122.40	9,259.33	18.55	55.02	99.32	22.94			
13	4,000	5,000	4,500	542	56,420	0.89	92.55	2,285.69	42,655.92	3.18	59.37	0	157	0.00	58.80	0.00	9,259.33	0.00	55.02	0.00	21.71			
14	5,000	7,500	6,250	938	57,358	1.54	94.09	4,073.07	46,728.99	5.67	65.04	4	161	1.50	60.30	128.43	9,387.77	0.76	55.78	3.15	20.09			
15	7,500	10,000	8,750	560	57,918	0.92	95.01	3,596.46	50,325.45	5.01	70.05	3	164	1.12	61.42	83.35	9,471.12	0.50	56.28	2.32	18.82			
16	10,000	20,000	15,000	884	58,802	1.45	96.46	6,404.50	56,729.96	8.91	78.96	10	174	3.75	65.17	2,167.96	11,639.07	12.88	69.16	33.85	20.52			
17	20,000	50,000	35,000	745	59,547	1.22	97.68	6,301.34	63,031.29	8.77	87.73	12	186	4.49	69.66	275.99	11,915.06	1.64	70.80	4.38	18.90			
18	50,000	100,000	75,000	488	60,035	0.80	98.48	3,715.85	66,747.14	5.17	92.91	14	200	5.24	74.91	571.75	12,486.81	3.40	74.20	15.39	18.71			
19	100,000	500,000	300,000	722	60,757	1.18	99.66	4,538.87	71,286.01	6.32	99.22	62	262	23.22	98.13	3,213.89	15,700.71	19.10	93.29	70.81	22.02			
20	500,000	UP		206	60,963	0.34	100.00	557.66	71,843.68	0.78	100.00	5	267	1.87	100.00	1,128.54	16,829.25	6.71	100.00	202.37	23.42			
				60,963					71,843.68					267					16,829.25					23.42



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 05 JAMBI
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,018	5,018	18.36	18.36	1,729.93	1,729.93	5.82	5.82	4	4	4.88	4.88	2,358.83	2,358.83	27.17	27.17	136.35	136.35			
2	50	100	75	2,391	7,409	8.75	27.11	259.92	1,989.85	0.87	6.69	1	5	1.22	6.10	77.92	2,436.76	0.90	28.07	29.98	122.46			
3	100	200	150	4,687	12,096	17.15	44.26	1,161.31	3,151.16	3.91	10.60	12	17	14.63	20.73	307.12	2,743.87	3.54	31.61	26.45	87.08			
4	200	300	250	2,949	15,045	10.79	55.05	1,051.01	4,202.16	3.54	14.14	2	19	2.44	23.17	497.60	3,241.47	5.73	37.34	47.34	77.14			
5	300	500	400	3,762	18,807	13.77	68.81	2,199.45	6,401.61	7.40	21.54	2	21	2.44	25.61	5.38	3,246.85	0.06	37.40	0.24	50.72			
6	500	750	625	2,067	20,874	7.56	76.38	1,776.98	8,178.59	5.98	27.52	2	23	2.44	28.05	60.58	3,307.43	0.70	38.10	3.41	40.44			
7	750	1,000	875	1,437	22,311	5.26	81.64	1,520.12	9,698.71	5.11	32.63	6	29	7.32	35.37	42.06	3,349.49	0.48	38.58	2.77	34.54			
8	1,000	1,500	1,250	1,203	23,514	4.40	86.04	1,807.65	11,506.37	6.08	38.71	6	35	7.32	42.68	107.25	3,456.74	1.24	39.82	5.93	30.04			
9	1,500	2,000	1,750	645	24,159	2.36	88.40	1,500.04	13,006.41	5.05	43.76	0	35	0.00	42.68	0.00	3,456.74	0.00	39.82	0.00	26.58			
10	2,000	2,500	2,250	401	24,560	1.47	89.86	852.22	13,858.62	2.87	46.63	0	35	0.00	42.68	0.00	3,456.74	0.00	39.82	0.00	24.94			
11	2,500	3,000	2,750	331	24,891	1.21	91.08	760.82	14,619.44	2.56	49.19	1	36	1.22	43.90	1.50	3,458.24	0.02	39.84	0.20	23.66			
12	3,000	4,000	3,500	341	25,232	1.25	92.32	1,183.45	15,802.90	3.98	53.17	5	41	6.10	50.00	17.18	3,475.42	0.20	40.03	1.45	21.99			
13	4,000	5,000	4,500	271	25,503	0.99	93.32	1,118.02	16,920.91	3.76	56.93	4	45	4.88	54.88	59.58	3,535.00	0.69	40.72	5.33	20.89			
14	5,000	7,500	6,250	340	25,843	1.24	94.56	1,816.85	18,737.77	6.11	63.04	4	49	4.88	59.76	633.35	4,168.35	7.30	48.02	34.86	22.25			
15	7,500	10,000	8,750	218	26,061	0.80	95.36	1,136.04	19,873.81	3.82	66.87	1	50	1.22	60.98	26.63	4,194.97	0.31	48.32	2.34	21.11			
16	10,000	20,000	15,000	373	26,434	1.36	96.72	3,002.51	22,876.32	10.10	76.97	5	55	6.10	67.07	2,866.18	7,061.15	33.02	81.34	95.46	30.87			
17	20,000	50,000	35,000	320	26,754	1.17	97.89	3,120.43	25,996.75	10.50	87.47	9	64	10.98	78.05	215.83	7,276.98	2.49	83.83	6.92	27.99			
18	50,000	100,000	75,000	199	26,953	0.73	98.62	1,387.39	27,384.14	4.67	92.14	4	68	4.88	82.93	1,222.84	8,499.82	14.09	97.91	88.14	31.04			
19	100,000	500,000	300,000	316	27,269	1.16	99.78	1,970.33	29,354.47	6.63	98.77	14	82	17.07	100.00	181.25	8,681.06	2.09	100.00	9.20	29.57			
20	500,000	UP		61	27,330	0.22	100.00	366.94	29,721.41	1.23	100.00	0	82	0.00	100.00	0.00	8,681.06	0.00	100.00	0.00	29.21			
				27,330					29,721.41					82					8,681.06					29.21



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 06 SUMATERA SELATAN
UNDERWRITING YEAR 2018
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,684	9,684	16.63	16.63	1,534.08	1,534.08	2.37	2.37	21	21	9.46	9.46	39.25	39.25	0.07	0.07	2.56	2.56			
2	50	100	75	4,391	14,075	7.54	24.18	468.80	2,002.87	0.72	3.09	7	28	3.15	12.61	40.40	79.65	0.07	0.14	8.62	3.98			
3	100	200	150	7,115	21,190	12.22	36.40	1,141.40	3,144.27	1.76	4.86	9	37	4.05	16.67	90.79	170.45	0.16	0.31	7.95	5.42			
4	200	300	250	5,236	26,426	8.99	45.39	1,397.57	4,541.85	2.16	7.02	12	49	5.41	22.07	95.12	265.57	0.17	0.48	6.81	5.85			
5	300	500	400	8,301	34,727	14.26	59.65	3,742.86	8,284.71	5.78	12.80	15	64	6.76	28.83	759.52	1,025.09	1.37	1.85	20.29	12.37			
6	500	750	625	4,851	39,578	8.33	67.98	3,450.35	11,735.06	5.33	18.13	21	85	9.46	38.29	700.45	1,725.53	1.26	3.11	20.30	14.70			
7	750	1,000	875	4,036	43,614	6.93	74.91	4,178.80	15,913.85	6.46	24.58	14	99	6.31	44.59	182.26	1,907.79	0.33	3.44	4.36	11.99			
8	1,000	1,500	1,250	3,705	47,319	6.36	81.27	4,952.15	20,866.00	7.65	32.23	22	121	9.91	54.50	139.81	2,047.60	0.25	3.69	2.82	9.81			
9	1,500	2,000	1,750	1,878	49,197	3.23	84.50	3,860.79	24,726.79	5.96	38.20	5	126	2.25	56.76	76.55	2,124.15	0.14	3.83	1.98	8.59			
10	2,000	2,500	2,250	1,101	50,298	1.89	86.39	2,487.53	27,214.33	3.84	42.04	1	127	0.45	57.21	2.50	2,126.65	0.00	3.84	0.10	7.81			
11	2,500	3,000	2,750	894	51,192	1.54	87.93	2,356.25	29,570.58	3.64	45.68	6	133	2.70	59.91	469.66	2,596.31	0.85	4.68	19.93	8.78			
12	3,000	4,000	3,500	1,159	52,351	1.99	89.92	3,190.38	32,760.96	4.93	50.61	2	135	0.90	60.81	173.67	2,769.98	0.31	5.00	5.44	8.46			
13	4,000	5,000	4,500	613	52,964	1.05	90.97	2,491.57	35,252.53	3.85	54.46	5	140	2.25	63.06	2,219.68	4,989.65	4.00	9.00	89.09	14.15			
14	5,000	7,500	6,250	1,012	53,976	1.74	92.71	4,059.64	39,312.17	6.27	60.73	5	145	2.25	65.32	640.56	5,630.21	1.16	10.15	15.78	14.32			
15	7,500	10,000	8,750	617	54,593	1.06	93.77	3,019.84	42,332.01	4.67	65.39	4	149	1.80	67.12	102.30	5,732.51	0.18	10.34	3.39	13.54			
16	10,000	20,000	15,000	1,212	55,805	2.08	95.85	7,269.92	49,601.93	11.23	76.62	9	158	4.05	71.17	1,116.50	6,849.01	2.01	12.35	15.36	13.81			
17	20,000	50,000	35,000	947	56,752	1.63	97.48	5,768.44	55,370.37	8.91	85.54	15	173	6.76	77.93	27,368.54	34,217.55	49.36	61.71	474.45	61.80			
18	50,000	100,000	75,000	540	57,292	0.93	98.40	3,641.45	59,011.82	5.63	91.16	3	176	1.35	79.28	1,751.45	35,969.00	3.16	64.87	48.10	60.95			
19	100,000	500,000	300,000	704	57,996	1.21	99.61	4,335.45	63,347.27	6.70	97.86	35	211	15.77	95.05	15,057.03	51,026.03	27.16	92.03	347.30	80.55			
20	500,000	UP		225	58,221	0.39	100.00	1,386.58	64,733.85	2.14	100.00	11	222	4.95	100.00	4,421.74	55,447.77	7.97	100.00	318.90	85.65			
				58,221					64,733.85					222					55,447.77					85.65



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 07 BENGKULU
UNDERWRITING YEAR 2018
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,510	3,510	22.15	22.15	816.39	816.39	5.49	5.49	4	4	10.26	10.26	18.29	18.29	0.54	0.54	2.24	2.24			
2	50	100	75	1,903	5,413	12.01	34.15	266.79	1,083.19	1.80	7.29	0	4	0.00	10.26	0.00	18.29	0.00	0.54	0.00	1.69			
3	100	200	150	2,451	7,864	15.46	49.62	707.81	1,791.00	4.76	12.05	2	6	5.13	15.38	82.20	100.49	2.44	2.99	11.61	5.61			
4	200	300	250	1,462	9,326	9.22	58.84	655.18	2,446.18	4.41	16.46	1	7	2.56	17.95	29.25	129.74	0.87	3.86	4.46	5.30			
5	300	500	400	2,116	11,442	13.35	72.19	1,327.54	3,773.71	8.93	25.39	3	10	7.69	25.64	183.30	313.04	5.45	9.30	13.81	8.30			
6	500	750	625	1,082	12,524	6.83	79.02	1,005.63	4,779.34	6.77	32.16	2	12	5.13	30.77	383.16	696.20	11.39	20.69	38.10	14.57			
7	750	1,000	875	1,027	13,551	6.48	85.50	1,305.44	6,084.78	8.78	40.95	2	14	5.13	35.90	1,109.21	1,805.41	32.96	53.65	84.97	29.67			
8	1,000	1,500	1,250	656	14,207	4.14	89.63	1,304.80	7,389.58	8.78	49.73	2	16	5.13	41.03	978.00	2,783.42	29.06	82.72	74.95	37.67			
9	1,500	2,000	1,750	342	14,549	2.16	91.79	896.17	8,285.75	6.03	55.76	0	16	0.00	41.03	0.00	2,783.42	0.00	82.72	0.00	33.59			
10	2,000	2,500	2,250	167	14,716	1.05	92.85	395.25	8,681.00	2.66	58.42	2	18	5.13	46.15	15.73	2,799.14	0.47	83.18	3.98	32.24			
11	2,500	3,000	2,750	155	14,871	0.98	93.82	533.44	9,214.44	3.59	62.01	0	18	0.00	46.15	0.00	2,799.14	0.00	83.18	0.00	30.38			
12	3,000	4,000	3,500	129	15,000	0.81	94.64	378.51	9,592.95	2.55	64.55	0	18	0.00	46.15	0.00	2,799.14	0.00	83.18	0.00	29.18			
13	4,000	5,000	4,500	135	15,135	0.85	95.49	627.08	10,220.03	4.22	68.77	1	19	2.56	48.72	491.90	3,291.05	14.62	97.80	78.44	32.20			
14	5,000	7,500	6,250	186	15,321	1.17	96.66	680.11	10,900.14	4.58	73.35	1	20	2.56	51.28	3.91	3,294.96	0.12	97.92	0.58	30.23			
15	7,500	10,000	8,750	101	15,422	0.64	97.30	600.68	11,500.83	4.04	77.39	2	22	5.13	56.41	13.35	3,308.31	0.40	98.31	2.22	28.77			
16	10,000	20,000	15,000	176	15,598	1.11	98.41	949.54	12,450.36	6.39	83.78	4	26	10.26	66.67	31.46	3,339.77	0.93	99.25	3.31	26.82			
17	20,000	50,000	35,000	108	15,706	0.68	99.09	1,153.16	13,603.52	7.76	91.54	0	26	0.00	66.67	0.00	3,339.77	0.00	99.25	0.00	24.55			
18	50,000	100,000	75,000	54	15,760	0.34	99.43	735.50	14,339.02	4.95	96.49	0	26	0.00	66.67	0.00	3,339.77	0.00	99.25	0.00	23.29			
19	100,000	500,000	300,000	80	15,840	0.50	99.94	555.05	14,894.07	3.74	100.23	13	39	33.33	100.00	25.27	3,365.05	0.75	100.00	4.55	22.59			
20	500,000	UP		10	15,850	0.06	100.00	-33.65	14,860.43	-0.23	100.00	0	39	0.00	100.00	0.00	3,365.05	0.00	100.00	0.00	22.64			
				15,850					14,860.43					39					3,365.05					22.64



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 08 LAMPUNG
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,182	8,182	18.55	18.55	1,385.65	1,385.65	2.93	2.93	19	19	12.50	12.50	16,148.89	16,148.89	35.71	35.71	1165.44	1165.44			
2	50	100	75	3,675	11,857	8.33	26.88	323.88	1,709.53	0.68	3.61	1	20	0.66	13.16	64.74	16,213.63	0.14	35.85	19.99	948.43			
3	100	200	150	6,572	18,429	14.90	41.78	1,020.61	2,730.13	2.15	5.76	12	32	7.89	21.05	77.88	16,291.51	0.17	36.02	7.63	596.73			
4	200	300	250	4,260	22,689	9.66	51.43	1,055.79	3,785.92	2.23	7.99	8	40	5.26	26.32	95.29	16,386.80	0.21	36.24	9.03	432.84			
5	300	500	400	5,236	27,925	11.87	63.30	2,475.48	6,261.40	5.23	13.22	3	43	1.97	28.29	319.24	16,706.04	0.71	36.94	12.90	266.81			
6	500	750	625	3,012	30,937	6.83	70.13	2,862.15	9,123.55	6.04	19.26	6	49	3.95	32.24	106.47	16,812.51	0.24	37.18	3.72	184.28			
7	750	1,000	875	2,830	33,767	6.42	76.55	2,853.52	11,977.06	6.02	25.28	7	56	4.61	36.84	192.09	17,004.61	0.42	37.60	6.73	141.98			
8	1,000	1,500	1,250	2,779	36,546	6.30	82.85	3,291.60	15,268.66	6.95	32.23	15	71	9.87	46.71	1,284.05	18,288.65	2.84	40.44	39.01	119.78			
9	1,500	2,000	1,750	1,248	37,794	2.83	85.68	2,425.20	17,693.86	5.12	37.35	5	76	3.29	50.00	38.14	18,326.79	0.08	40.52	1.57	103.58			
10	2,000	2,500	2,250	715	38,509	1.62	87.30	1,781.36	19,475.22	3.76	41.11	3	79	1.97	51.97	413.44	18,740.23	0.91	41.44	23.21	96.23			
11	2,500	3,000	2,750	816	39,325	1.85	89.15	1,608.70	21,083.93	3.40	44.51	1	80	0.66	52.63	4.13	18,744.36	0.01	41.45	0.26	88.90			
12	3,000	4,000	3,500	885	40,210	2.01	91.15	2,390.82	23,474.75	5.05	49.56	3	83	1.97	54.61	421.52	19,165.87	0.93	42.38	17.63	81.64			
13	4,000	5,000	4,500	439	40,649	1.00	92.15	1,861.40	25,336.15	3.93	53.48	10	93	6.58	61.18	135.75	19,301.62	0.30	42.68	7.29	76.18			
14	5,000	7,500	6,250	592	41,241	1.34	93.49	3,240.81	28,576.95	6.84	60.33	1	94	0.66	61.84	74.59	19,376.21	0.16	42.85	2.30	67.80			
15	7,500	10,000	8,750	391	41,632	0.89	94.38	2,448.34	31,025.30	5.17	65.49	0	94	0.00	61.84	0.00	19,376.21	0.00	42.85	0.00	62.45			
16	10,000	20,000	15,000	770	42,402	1.75	96.12	5,640.91	36,666.21	11.91	77.40	2	96	1.32	63.16	1,836.99	21,213.20	4.06	46.91	32.57	57.85			
17	20,000	50,000	35,000	658	43,060	1.49	97.61	4,722.10	41,388.31	9.97	87.37	20	116	13.16	76.32	2,160.32	23,373.52	4.78	51.68	45.75	56.47			
18	50,000	100,000	75,000	314	43,374	0.71	98.32	2,305.44	43,693.74	4.87	92.24	10	126	6.58	82.89	17,530.36	40,903.89	38.76	90.45	760.39	93.61			
19	100,000	500,000	300,000	516	43,890	1.17	99.49	2,919.01	46,612.75	6.16	98.40	19	145	12.50	95.39	2,566.91	43,470.80	5.68	96.12	87.94	93.26			
20	500,000	UP		223	44,113	0.51	100.00	757.83	47,370.58	1.60	100.00	7	152	4.61	100.00	1,752.84	45,223.64	3.88	100.00	231.30	95.47			
				44,113					47,370.58					152					45,223.64					95.47



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 09 DKI JAKARTA
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57,507	57,507	15.07	15.07	7,847.91	7,847.91	1.30	1.30	175	175	9.99	9.99	19,880.21	19,880.21	14.47	14.47	253.32	253.32			
2	50	100	75	18,052	75,559	4.73	19.80	2,236.33	10,084.24	0.37	1.67	26	201	1.48	11.48	271.99	20,152.20	0.20	14.67	12.16	199.84			
3	100	200	150	38,596	114,155	10.12	29.92	9,531.35	19,615.59	1.58	3.25	38	239	2.17	13.65	1,676.06	21,828.26	1.22	15.89	17.58	111.28			
4	200	300	250	24,390	138,545	6.39	36.31	5,453.64	25,069.24	0.90	4.15	22	261	1.26	14.91	1,540.77	23,369.03	1.12	17.01	28.25	93.22			
5	300	500	400	42,801	181,346	11.22	47.53	15,356.06	40,425.29	2.54	6.70	92	353	5.25	20.16	1,764.94	25,133.97	1.28	18.30	11.49	62.17			
6	500	750	625	33,116	214,462	8.68	56.21	18,956.36	59,381.65	3.14	9.84	33	386	1.88	22.04	1,343.16	26,477.13	0.98	19.27	7.09	44.59			
7	750	1,000	875	32,868	247,330	8.61	64.82	28,411.49	87,793.14	4.71	14.55	42	428	2.40	24.44	4,368.75	30,845.88	3.18	22.46	15.38	35.13			
8	1,000	1,500	1,250	32,111	279,441	8.42	73.24	37,419.84	125,212.98	6.20	20.75	50	478	2.86	27.30	2,289.40	33,135.28	1.67	24.12	6.12	26.46			
9	1,500	2,000	1,750	19,921	299,362	5.22	78.46	33,049.32	158,262.31	5.48	26.22	35	513	2.00	29.30	4,957.62	38,092.90	3.61	27.73	15.00	24.07			
10	2,000	2,500	2,250	11,455	310,817	3.00	81.46	24,140.08	182,402.38	4.00	30.22	23	536	1.31	30.61	901.63	38,994.53	0.66	28.39	3.74	21.38			
11	2,500	3,000	2,750	9,632	320,449	2.52	83.98	35,047.43	217,449.82	5.81	36.03	26	562	1.48	32.10	4,167.59	43,162.12	3.03	31.42	11.89	19.85			
12	3,000	4,000	3,500	11,397	331,846	2.99	86.97	35,627.22	253,077.04	5.90	41.93	38	600	2.17	34.27	6,060.37	49,222.49	4.41	35.83	17.01	19.45			
13	4,000	5,000	4,500	7,796	339,642	2.04	89.01	30,094.42	283,171.46	4.99	46.92	37	637	2.11	36.38	8,493.65	57,716.14	6.18	42.02	28.22	20.38			
14	5,000	7,500	6,250	10,237	349,879	2.68	91.70	48,737.52	331,908.98	8.08	55.00	45	682	2.57	38.95	4,126.70	61,842.84	3.00	45.02	8.47	18.63			
15	7,500	10,000	8,750	6,215	356,094	1.63	93.33	40,506.15	372,415.13	6.71	61.71	40	722	2.28	41.23	5,220.42	67,063.26	3.80	48.82	12.89	18.01			
16	10,000	20,000	15,000	9,076	365,170	2.38	95.70	83,120.40	455,535.52	13.77	75.48	58	780	3.31	44.55	1,554.40	68,617.65	1.13	49.95	1.87	15.06			
17	20,000	50,000	35,000	6,325	371,495	1.66	97.36	67,571.08	523,106.60	11.20	86.68	69	849	3.94	48.49	32,356.90	100,974.56	23.56	73.51	47.89	19.30			
18	50,000	100,000	75,000	3,050	374,545	0.80	98.16	29,403.59	552,510.19	4.87	91.55	75	924	4.28	52.77	3,894.38	104,868.93	2.84	76.34	13.24	18.98			
19	100,000	500,000	300,000	4,181	378,726	1.10	99.26	30,267.22	582,777.42	5.02	96.56	298	1,222	17.02	69.79	14,239.98	119,108.92	10.37	86.71	47.05	20.44			
20	500,000	UP		2,837	381,563	0.74	100.00	20,746.52	603,523.94	3.44	100.00	529	1,751	30.21	100.00	18,258.31	137,367.23	13.29	100.00	88.01	22.76			
				381,563					603,523.94					1,751					137,367.23					22.76



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 10 JAWA BARAT
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE		PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM
1	0	50	25	58,422	58,422	16.29	16.29	16,566.86	16,566.86	2.95	2.95	118	118	7.54	7.54	24,331.15	24,331.15	8.33	8.33	146.87	146.87
2	50	100	75	25,803	84,225	7.20	23.49	2,387.07	18,953.93	0.43	3.38	12	130	0.77	8.30	225.12	24,556.27	0.08	8.40	9.43	129.56
3	100	200	150	49,480	133,705	13.80	37.29	8,881.83	27,835.76	1.58	4.96	84	214	5.36	13.67	3,095.06	27,651.33	1.06	9.46	34.85	99.34
4	200	300	250	32,616	166,321	9.10	46.38	9,386.63	37,222.38	1.67	6.64	65	279	4.15	17.82	830.99	28,482.32	0.28	9.75	8.85	76.52
5	300	500	400	43,226	209,547	12.05	58.44	19,111.41	56,333.79	3.41	10.05	68	347	4.34	22.16	3,239.44	31,721.76	1.11	10.86	16.95	56.31
6	500	750	625	27,231	236,778	7.59	66.03	18,802.22	75,136.01	3.35	13.40	52	399	3.32	25.48	1,437.01	33,158.77	0.49	11.35	7.64	44.13
7	750	1,000	875	21,326	258,104	5.95	71.98	19,589.12	94,725.13	3.49	16.89	124	523	7.92	33.40	2,099.49	35,258.26	0.72	12.07	10.72	37.22
8	1,000	1,500	1,250	20,792	278,896	5.80	77.78	25,881.81	120,606.94	4.62	21.51	150	673	9.58	42.98	3,127.54	38,385.80	1.07	13.14	12.08	31.83
9	1,500	2,000	1,750	11,710	290,606	3.27	81.04	22,102.85	142,709.79	3.94	25.45	39	712	2.49	45.47	2,900.84	41,286.64	0.99	14.13	13.12	28.93
10	2,000	2,500	2,250	7,627	298,233	2.13	83.17	17,223.43	159,933.22	3.07	28.52	31	743	1.98	47.45	2,275.93	43,562.58	0.78	14.91	13.21	27.24
11	2,500	3,000	2,750	5,743	303,976	1.60	84.77	15,731.81	175,665.03	2.81	31.33	27	770	1.72	49.17	1,628.80	45,191.38	0.56	15.47	10.35	25.73
12	3,000	4,000	3,500	7,181	311,157	2.00	86.77	23,135.08	198,800.11	4.13	35.45	33	803	2.11	51.28	2,275.81	47,467.19	0.78	16.25	9.84	23.88
13	4,000	5,000	4,500	5,509	316,666	1.54	88.31	22,186.33	220,986.44	3.96	39.41	44	847	2.81	54.09	5,025.94	52,493.13	1.72	17.97	22.65	23.75
14	5,000	7,500	6,250	7,484	324,150	2.09	90.40	36,964.06	257,950.51	6.59	46.00	30	877	1.92	56.00	4,213.19	56,706.33	1.44	19.41	11.40	21.98
15	7,500	10,000	8,750	4,915	329,065	1.37	91.77	32,939.08	290,889.58	5.87	51.87	32	909	2.04	58.05	7,110.29	63,816.62	2.43	21.84	21.59	21.94
16	10,000	20,000	15,000	8,859	337,924	2.47	94.24	77,736.41	368,625.99	13.86	65.74	76	985	4.85	62.90	31,846.90	95,663.52	10.90	32.74	40.97	25.95
17	20,000	50,000	35,000	8,282	346,206	2.31	96.55	85,583.44	454,209.43	15.26	81.00	135	1,120	8.62	71.52	34,933.29	130,596.81	11.96	44.70	40.82	28.75
18	50,000	100,000	75,000	4,813	351,019	1.34	97.89	44,132.20	498,341.63	7.87	88.87	106	1,226	6.77	78.29	20,672.15	151,268.97	7.07	51.77	46.84	30.35
19	100,000	500,000	300,000	5,495	356,514	1.53	99.42	47,969.04	546,310.67	8.55	97.42	204	1,430	13.03	91.32	78,695.11	229,964.08	26.93	78.70	164.05	42.09
20	500,000	UP		2,077	358,591	0.58	100.00	14,459.61	560,770.28	2.58	100.00	136	1,566	8.68	100.00	62,230.01	292,194.10	21.30	100.00	430.37	52.11
				358,591				560,770.28				1,566				292,194.10				52.11	



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 11 JAWA TENGAH
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM	
1	0	50	25	31,161	31,161	16.95	16.95	5,066.79	5,066.79	2.19	2.19	18	18	3.17	3.17	1,436.78	1,436.78	1.69	1.69	28.36	28.36	
2	50	100	75	19,783	50,944	10.76	27.72	1,950.51	7,017.30	0.84	3.03	15	33	2.65	5.82	418.34	1,855.12	0.49	2.18	21.45	26.44	
3	100	200	150	29,260	80,204	15.92	43.64	5,294.24	12,311.54	2.28	5.31	13	46	2.29	8.11	509.99	2,365.10	0.60	2.78	9.63	19.21	
4	200	300	250	16,922	97,126	9.21	52.84	4,695.78	17,007.33	2.03	7.34	10	56	1.76	9.88	39.52	2,404.63	0.05	2.83	0.84	14.14	
5	300	500	400	19,508	116,634	10.61	63.46	8,919.77	25,927.10	3.85	11.19	37	93	6.53	16.40	1,277.07	3,681.70	1.50	4.33	14.32	14.20	
6	500	750	625	12,135	128,769	6.60	70.06	8,176.96	34,104.06	3.53	14.72	23	116	4.06	20.46	2,218.60	5,900.30	2.61	6.95	27.13	17.30	
7	750	1,000	875	9,597	138,366	5.22	75.28	8,379.92	42,483.98	3.62	18.33	59	175	10.41	30.86	1,408.86	7,309.16	1.66	8.60	16.81	17.20	
8	1,000	1,500	1,250	9,395	147,761	5.11	80.39	11,811.34	54,295.32	5.10	23.43	72	247	12.70	43.56	2,315.13	9,624.29	2.73	11.33	19.60	17.73	
9	1,500	2,000	1,750	5,152	152,913	2.80	83.20	10,593.44	64,888.77	4.57	28.00	21	268	3.70	47.27	1,524.81	11,149.10	1.79	13.12	14.39	17.18	
10	2,000	2,500	2,250	3,170	156,083	1.72	84.92	8,093.80	72,982.57	3.49	31.49	16	284	2.82	50.09	3,292.90	14,442.00	3.88	17.00	40.68	19.79	
11	2,500	3,000	2,750	2,993	159,076	1.63	86.55	7,933.43	80,916.00	3.42	34.91	5	289	0.88	50.97	137.66	14,579.66	0.16	17.16	1.74	18.02	
12	3,000	4,000	3,500	3,809	162,885	2.07	88.62	12,821.50	93,737.50	5.53	40.45	19	308	3.35	54.32	627.68	15,207.33	0.74	17.90	4.90	16.22	
13	4,000	5,000	4,500	2,325	165,210	1.26	89.89	9,969.31	103,706.81	4.30	44.75	12	320	2.12	56.44	8,402.94	23,610.28	9.89	27.79	84.29	22.77	
14	5,000	7,500	6,250	3,971	169,181	2.16	92.05	19,205.89	122,912.70	8.29	53.03	28	348	4.94	61.38	6,697.78	30,308.05	7.88	35.68	34.87	24.66	
15	7,500	10,000	8,750	2,469	171,650	1.34	93.39	14,572.47	137,485.18	6.29	59.32	30	378	5.29	66.67	5,478.08	35,786.13	6.45	42.12	37.59	26.03	
16	10,000	20,000	15,000	3,872	175,522	2.11	95.50	32,827.99	170,313.17	14.16	73.49	37	415	6.53	73.19	18,983.43	54,769.56	22.35	64.47	57.83	32.16	
17	20,000	50,000	35,000	3,594	179,116	1.96	97.45	31,493.50	201,806.67	13.59	87.07	56	471	9.88	83.07	11,965.93	66,735.50	14.09	78.56	37.99	33.07	
18	50,000	100,000	75,000	1,820	180,936	0.99	98.44	12,159.02	213,965.69	5.25	92.32	22	493	3.88	86.95	7,753.30	74,488.79	9.13	87.68	63.77	34.81	
19	100,000	500,000	300,000	2,067	183,003	1.12	99.57	12,730.94	226,696.63	5.49	97.81	62	555	10.93	97.88	10,243.11	84,731.90	12.06	99.74	80.46	37.38	
20	500,000	UP		797	183,800	0.43	100.00	5,065.82	231,762.44	2.19	100.00	12	567	2.12	100.00	221.93	84,953.83	0.26	100.00	4.38	36.66	
				183,800				231,762.44					567				84,953.83				36.66	



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 12 DIY YOGYAKARTA
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM					
1	0	50	25	4,145	4,145	14.78	14.78	701.82	701.82	1.76	1.76	3	3	5.66	5.66	453.50	453.50	11.77	11.77	64.62	64.62					
2	50	100	75	2,397	6,542	8.55	23.33	240.91	942.73	0.60	2.36	0	3	0.00	5.66	0.00	453.50	0.00	11.77	0.00	48.10	48.10				
3	100	200	150	4,120	10,662	14.69	38.02	764.77	1,707.50	1.92	4.28	1	4	1.89	7.55	5.50	459.00	0.14	11.91	0.72	26.88	26.88				
4	200	300	250	2,642	13,304	9.42	47.44	671.49	2,378.98	1.68	5.96	0	4	0.00	7.55	5.80	464.81	0.15	12.06	0.86	19.54	19.54				
5	300	500	400	3,887	17,191	13.86	61.30	1,532.43	3,911.42	3.84	9.80	5	9	9.43	16.98	26.09	490.90	0.68	12.74	1.70	12.55	12.55				
6	500	750	625	2,084	19,275	7.43	68.73	1,617.47	5,528.89	4.05	13.85	12	21	22.64	39.62	92.05	582.95	2.39	15.13	5.69	10.54	10.54				
7	750	1,000	875	1,795	21,070	6.40	75.13	1,730.13	7,259.02	4.33	18.18	2	23	3.77	43.40	66.50	649.45	1.73	16.85	3.84	8.95	8.95				
8	1,000	1,500	1,250	1,660	22,730	5.92	81.05	2,339.51	9,598.53	5.86	24.04	2	25	3.77	47.17	710.26	1,359.71	18.43	35.28	30.36	14.17	14.17				
9	1,500	2,000	1,750	960	23,690	3.42	84.47	2,192.09	11,790.62	5.49	29.53	0	25	0.00	47.17	0.00	1,359.71	0.00	35.28	0.00	11.53	11.53				
10	2,000	2,500	2,250	560	24,250	2.00	86.47	1,685.57	13,476.19	4.22	33.75	5	30	9.43	56.60	148.75	1,508.46	3.86	39.15	8.83	11.19	11.19				
11	2,500	3,000	2,750	391	24,641	1.39	87.87	1,300.82	14,777.02	3.26	37.01	1	31	1.89	58.49	33.24	1,541.70	0.86	40.01	2.56	10.43	10.43				
12	3,000	4,000	3,500	648	25,289	2.31	90.18	2,546.81	17,323.82	6.38	43.38	6	37	11.32	69.81	294.23	1,835.93	7.64	47.64	11.55	10.60	10.60				
13	4,000	5,000	4,500	399	25,688	1.42	91.60	1,927.62	19,251.44	4.83	48.21	1	38	1.89	71.70	2.60	1,838.53	0.07	47.71	0.13	9.55	9.55				
14	5,000	7,500	6,250	632	26,320	2.25	93.85	3,425.08	22,676.52	8.58	56.79	0	38	0.00	71.70	0.00	1,838.53	0.00	47.71	0.00	8.11	8.11				
15	7,500	10,000	8,750	364	26,684	1.30	95.15	2,524.42	25,200.94	6.32	63.11	1	39	1.89	73.58	40.32	1,878.85	1.05	48.76	1.60	7.46	7.46				
16	10,000	20,000	15,000	547	27,231	1.95	97.10	5,594.90	30,795.83	14.01	77.12	2	41	3.77	77.36	1,050.00	2,928.85	27.25	76.00	18.77	9.51	9.51				
17	20,000	50,000	35,000	368	27,599	1.31	98.41	4,435.32	35,231.16	11.11	88.23	2	43	3.77	81.13	140.99	3,069.84	3.66	79.66	3.18	8.71	8.71				
18	50,000	100,000	75,000	235	27,834	0.84	99.25	2,725.05	37,956.20	6.82	95.05	1	44	1.89	83.02	285.21	3,355.04	7.40	87.06	10.47	8.84	8.84				
19	100,000	500,000	300,000	161	27,995	0.57	99.83	1,477.88	39,434.08	3.70	98.76	5	49	9.43	92.45	444.67	3,799.71	11.54	98.60	30.09	9.64	9.64				
20	500,000	UP		49	28,044	0.17	100.00	497.09	39,931.17	1.24	100.00	4	53	7.55	100.00	53.80	3,853.51	1.40	100.00	10.82	9.65	9.65				
				28,044					39,931.17					53					3,853.51					9.65		



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 13 JAWA TIMUR
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM
1	0	50	25	41,593	41,593	15.29	15.29	12,800.70	12,800.70	3.21	3.21	25	25	3.49	3.49	4,998.59	4,998.59	1.20	1.20	39.05	39.05
2	50	100	75	21,865	63,458	8.04	23.32	4,102.09	16,902.79	1.03	4.24	12	37	1.67	5.16	129.88	5,128.47	0.03	1.23	3.17	30.34
3	100	200	150	35,865	99,323	13.18	36.50	6,123.65	23,026.44	1.54	5.78	12	49	1.67	6.83	174.71	5,303.18	0.04	1.27	2.85	23.03
4	200	300	250	23,301	122,624	8.56	45.06	6,497.02	29,523.45	1.63	7.41	12	61	1.67	8.51	120.76	5,423.93	0.03	1.30	1.86	18.37
5	300	500	400	30,014	152,638	11.03	56.10	13,072.79	42,596.24	3.28	10.70	47	108	6.56	15.06	1,386.02	6,809.96	0.33	1.64	10.60	15.99
6	500	750	625	21,230	173,868	7.80	63.90	13,530.35	56,126.59	3.40	14.10	43	151	6.00	21.06	1,371.74	8,181.70	0.33	1.97	10.14	14.58
7	750	1,000	875	16,670	190,538	6.13	70.02	14,415.15	70,541.74	3.62	17.72	21	172	2.93	23.99	1,481.72	9,663.41	0.36	2.32	10.28	13.70
8	1,000	1,500	1,250	16,052	206,590	5.90	75.92	20,192.81	90,734.55	5.07	22.79	34	206	4.74	28.73	6,004.90	15,668.32	1.44	3.77	29.74	17.27
9	1,500	2,000	1,750	9,919	216,509	3.65	79.57	17,581.94	108,316.49	4.42	27.20	27	233	3.77	32.50	5,596.89	21,265.21	1.35	5.11	31.83	19.63
10	2,000	2,500	2,250	6,111	222,620	2.25	81.81	13,631.05	121,947.55	3.42	30.63	28	261	3.91	36.40	912.99	22,178.19	0.22	5.33	6.70	18.19
11	2,500	3,000	2,750	5,025	227,645	1.85	83.66	13,146.20	135,093.74	3.30	33.93	14	275	1.95	38.35	2,518.75	24,696.94	0.61	5.94	19.16	18.28
12	3,000	4,000	3,500	6,497	234,142	2.39	86.05	20,319.53	155,413.28	5.10	39.03	19	294	2.65	41.00	348.96	25,045.90	0.08	6.02	1.72	16.12
13	4,000	5,000	4,500	4,449	238,591	1.64	87.68	17,459.42	172,872.70	4.38	43.42	11	305	1.53	42.54	4,613.73	29,659.63	1.11	7.13	26.43	17.16
14	5,000	7,500	6,250	6,740	245,331	2.48	90.16	31,534.07	204,406.77	7.92	51.33	39	344	5.44	47.98	3,579.00	33,238.63	0.86	7.99	11.35	16.26
15	7,500	10,000	8,750	4,564	249,895	1.68	91.84	26,384.15	230,790.92	6.63	57.96	19	363	2.65	50.63	8,048.59	41,287.22	1.93	9.92	30.51	17.89
16	10,000	20,000	15,000	7,796	257,691	2.87	94.70	67,538.49	298,329.41	16.96	74.92	64	427	8.93	59.55	130,514.09	171,801.31	31.37	41.29	193.24	57.59
17	20,000	50,000	35,000	6,482	264,173	2.38	97.08	60,206.08	358,535.48	15.12	90.04	66	493	9.21	68.76	27,609.59	199,410.91	6.64	47.92	45.86	55.62
18	50,000	100,000	75,000	3,068	267,241	1.13	98.21	22,550.02	381,085.51	5.66	95.71	56	549	7.81	76.57	39,232.99	238,643.90	9.43	57.35	173.98	62.62
19	100,000	500,000	300,000	3,665	270,906	1.35	99.56	22,210.75	403,296.25	5.58	101.28	108	657	15.06	91.63	99,334.44	337,978.35	23.87	81.22	447.24	83.80
20	500,000	UP		1,200	272,106	0.44	100.00	-5,112.94	398,183.32	-1.28	100.00	60	717	8.37	100.00	78,128.67	416,107.01	18.78	100.00	-1528.06	104.50
				272,106				398,183.32					717				416,107.01				104.50



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 14 KALIMANTAN BARAT
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,826	6,826	12.79	12.79	2,711.20	2,711.20	4.35	4.35	4	4	3.31	3.31	260.84	260.84	1.84	1.84	9.62	9.62			
2	50	100	75	5,045	11,871	9.46	22.25	1,113.99	3,825.19	1.79	6.14	9	13	7.44	10.74	522.71	783.55	3.69	5.53	46.92	20.48			
3	100	200	150	11,311	23,182	21.20	43.45	4,614.91	8,440.11	7.40	13.54	16	29	13.22	23.97	2,156.27	2,939.82	15.23	20.76	46.72	34.83			
4	200	300	250	7,281	30,463	13.65	57.10	5,001.59	13,441.69	8.02	21.56	6	35	4.96	28.93	412.35	3,352.17	2.91	23.67	8.24	24.94			
5	300	500	400	7,606	38,069	14.26	71.36	7,762.44	21,204.13	12.45	34.01	6	41	4.96	33.88	867.05	4,219.22	6.12	29.79	11.17	19.90			
6	500	750	625	3,694	41,763	6.92	78.28	4,600.62	25,804.76	7.38	41.39	5	46	4.13	38.02	1,752.85	5,972.06	12.38	42.17	38.10	23.14			
7	750	1,000	875	2,934	44,697	5.50	83.78	5,270.45	31,075.21	8.45	49.85	3	49	2.48	40.50	673.41	6,645.48	4.76	46.93	12.78	21.39			
8	1,000	1,500	1,250	2,146	46,843	4.02	87.80	4,607.31	35,682.51	7.39	57.24	7	56	5.79	46.28	170.39	6,815.87	1.20	48.13	3.70	19.10			
9	1,500	2,000	1,750	1,162	48,005	2.18	89.98	3,232.59	38,915.10	5.19	62.42	3	59	2.48	48.76	227.37	7,043.24	1.61	49.73	7.03	18.10			
10	2,000	2,500	2,250	742	48,747	1.39	91.37	2,191.67	41,106.77	3.52	65.94	3	62	2.48	51.24	21.23	7,064.47	0.15	49.88	0.97	17.19			
11	2,500	3,000	2,750	712	49,459	1.33	92.71	1,918.76	43,025.54	3.08	69.02	1	63	0.83	52.07	663.80	7,728.26	4.69	54.57	34.60	17.96			
12	3,000	4,000	3,500	737	50,196	1.38	94.09	2,320.94	45,346.48	3.72	72.74	5	68	4.13	56.20	3,420.33	11,148.60	24.15	78.72	147.37	24.59			
13	4,000	5,000	4,500	416	50,612	0.78	94.87	1,791.06	47,137.53	2.87	75.61	0	68	0.00	56.20	0.00	11,148.60	0.00	78.72	0.00	23.65			
14	5,000	7,500	6,250	604	51,216	1.13	96.00	2,544.80	49,682.33	4.08	79.70	6	74	4.96	61.16	664.79	11,813.39	4.69	83.42	26.12	23.78			
15	7,500	10,000	8,750	317	51,533	0.59	96.59	1,604.54	51,286.87	2.57	82.27	2	76	1.65	62.81	149.02	11,962.41	1.05	84.47	9.29	23.32			
16	10,000	20,000	15,000	454	51,987	0.85	97.45	2,852.42	54,139.29	4.58	86.84	8	84	6.61	69.42	149.12	12,111.54	1.05	85.52	5.23	22.37			
17	20,000	50,000	35,000	401	52,388	0.75	98.20	3,001.24	57,140.54	4.81	91.66	21	105	17.36	86.78	445.07	12,556.61	3.14	88.67	14.83	21.97			
18	50,000	100,000	75,000	283	52,671	0.53	98.73	1,821.96	58,962.50	2.92	94.58	3	108	2.48	89.26	94.55	12,651.16	0.67	89.33	5.19	21.46			
19	100,000	500,000	300,000	587	53,258	1.10	99.83	2,943.92	61,906.42	4.72	99.30	12	120	9.92	99.17	1,109.55	13,760.71	7.83	97.17	37.69	22.23			
20	500,000	UP		92	53,350	0.17	100.00	433.76	62,340.19	0.70	100.00	1	121	0.83	100.00	401.11	14,161.82	2.83	100.00	92.47	22.72			
				53,350					62,340.19					121					14,161.82					22.72



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 15 KALIMANTAN TENGAH
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,810	2,810	19.17	19.17	576.46	576.46	3.33	3.33	2	2	3.64	3.64	1.55	1.55	0.06	0.06	0.27	0.27			
2	50	100	75	1,033	3,843	7.05	26.22	146.94	723.40	0.85	4.17	0	2	0.00	3.64	0.00	1.55	0.00	0.06	0.00	0.21			
3	100	200	150	1,885	5,728	12.86	39.07	522.50	1,245.89	3.01	7.19	0	2	0.00	3.64	0.00	1.55	0.00	0.06	0.00	0.12			
4	200	300	250	1,356	7,084	9.25	48.33	516.68	1,762.57	2.98	10.17	0	2	0.00	3.64	0.00	1.55	0.00	0.06	0.00	0.09			
5	300	500	400	1,641	8,725	11.19	59.52	997.21	2,759.79	5.75	15.92	5	7	9.09	12.73	40.00	41.55	1.51	1.57	4.01	1.51			
6	500	750	625	967	9,692	6.60	66.12	828.66	3,588.45	4.78	20.70	0	7	0.00	12.73	0.00	41.55	0.00	1.57	0.00	1.16			
7	750	1,000	875	744	10,436	5.08	71.19	876.01	4,464.45	5.05	25.76	0	7	0.00	12.73	0.00	41.55	0.00	1.57	0.00	0.93			
8	1,000	1,500	1,250	704	11,140	4.80	75.99	923.76	5,388.21	5.33	31.09	8	15	14.55	27.27	78.40	119.95	2.96	4.52	8.49	2.23			
9	1,500	2,000	1,750	456	11,596	3.11	79.10	830.26	6,218.47	4.79	35.88	0	15	0.00	27.27	0.00	119.95	0.00	4.52	0.00	1.93			
10	2,000	2,500	2,250	284	11,880	1.94	81.04	573.09	6,791.56	3.31	39.19	1	16	1.82	29.09	2.50	122.45	0.09	4.62	0.44	1.80			
11	2,500	3,000	2,750	256	12,136	1.75	82.79	548.43	7,339.99	3.16	42.35	1	17	1.82	30.91	0.94	123.39	0.04	4.65	0.17	1.68			
12	3,000	4,000	3,500	344	12,480	2.35	85.14	857.71	8,197.71	4.95	47.30	1	18	1.82	32.73	120.00	243.39	4.52	9.17	13.99	2.97			
13	4,000	5,000	4,500	225	12,705	1.53	86.67	810.84	9,008.54	4.68	51.98	0	18	0.00	32.73	0.00	243.39	0.00	9.17	0.00	2.70			
14	5,000	7,500	6,250	249	12,954	1.70	88.37	1,001.05	10,009.59	5.78	57.75	4	22	7.27	40.00	99.84	343.23	3.76	12.94	9.97	3.43			
15	7,500	10,000	8,750	204	13,158	1.39	89.76	831.63	10,841.22	4.80	62.55	0	22	0.00	40.00	0.00	343.23	0.00	12.94	0.00	3.17			
16	10,000	20,000	15,000	414	13,572	2.82	92.58	1,395.76	12,236.98	8.05	70.61	5	27	9.09	49.09	360.88	704.11	13.60	26.54	25.86	5.75			
17	20,000	50,000	35,000	348	13,920	2.37	94.96	1,560.36	13,797.33	9.00	79.61	6	33	10.91	60.00	245.86	949.97	9.27	35.81	15.76	6.89			
18	50,000	100,000	75,000	278	14,198	1.90	96.86	797.40	14,594.74	4.60	84.21	5	38	9.09	69.09	485.59	1,435.56	18.30	54.11	60.90	9.84			
19	100,000	500,000	300,000	410	14,608	2.80	99.65	2,262.56	16,857.29	13.05	97.26	12	50	21.82	90.91	847.63	2,283.19	31.95	86.06	37.46	13.54			
20	500,000	UP		51	14,659	0.35	100.00	474.08	17,331.38	2.74	100.00	5	55	9.09	100.00	369.68	2,652.87	13.94	100.00	77.98	15.31			
				14,659					17,331.38					55					2,652.87					15.31



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 16 KALIMANTAN SELATAN
UNDERWRITING YEAR 2018
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,380	8,380	25.25	25.25	1,895.59	1,895.59	5.87	5.87	5	5	7.35	7.35	954.61	954.61	12.93	12.93	50.36	50.36
2	50	100	75	2,756	11,136	8.31	33.56	310.73	2,206.31	0.96	6.83	5	10	7.35	14.71	253.89	1,208.50	3.44	16.36	81.71	54.77
3	100	200	150	5,019	16,155	15.13	48.68	938.46	3,144.77	2.91	9.74	3	13	4.41	19.12	111.55	1,320.04	1.51	17.87	11.89	41.98
4	200	300	250	3,021	19,176	9.10	57.79	905.49	4,050.26	2.80	12.54	2	15	2.94	22.06	10.68	1,330.73	0.14	18.02	1.18	32.86
5	300	500	400	3,497	22,673	10.54	68.33	1,523.05	5,573.31	4.72	17.26	3	18	4.41	26.47	401.75	1,732.48	5.44	23.46	26.38	31.09
6	500	750	625	1,958	24,631	5.90	74.23	1,375.31	6,948.63	4.26	21.52	5	23	7.35	33.82	752.89	2,485.36	10.19	33.65	54.74	35.77
7	750	1,000	875	1,425	26,056	4.29	78.52	1,419.26	8,367.89	4.39	25.91	3	26	4.41	38.24	66.48	2,551.85	0.90	34.55	4.68	30.50
8	1,000	1,500	1,250	1,510	27,566	4.55	83.07	1,836.26	10,204.15	5.69	31.60	1	27	1.47	39.71	65.40	2,617.25	0.89	35.44	3.56	25.65
9	1,500	2,000	1,750	802	28,368	2.42	85.49	1,623.62	11,827.77	5.03	36.63	0	27	0.00	39.71	0.00	2,617.25	0.00	35.44	0.00	22.13
10	2,000	2,500	2,250	532	28,900	1.60	87.09	1,166.95	12,994.73	3.61	40.24	0	27	0.00	39.71	0.00	2,617.25	0.00	35.44	0.00	20.14
11	2,500	3,000	2,750	536	29,436	1.62	88.71	1,223.49	14,218.21	3.79	44.03	2	29	2.94	42.65	82.00	2,699.25	1.11	36.55	6.70	18.98
12	3,000	4,000	3,500	498	29,934	1.50	90.21	1,544.73	15,762.94	4.78	48.81	3	32	4.41	47.06	1,963.61	4,662.86	26.59	63.14	127.12	29.58
13	4,000	5,000	4,500	372	30,306	1.12	91.33	1,203.04	16,965.98	3.73	52.54	2	34	2.94	50.00	-20.00	4,642.86	-0.27	62.87	-1.66	27.37
14	5,000	7,500	6,250	608	30,914	1.83	93.16	2,331.45	19,297.43	7.22	59.76	4	38	5.88	55.88	402.25	5,045.11	5.45	68.31	17.25	26.14
15	7,500	10,000	8,750	336	31,250	1.01	94.17	1,433.58	20,731.01	4.44	64.20	2	40	2.94	58.82	679.00	5,724.11	9.19	77.51	47.36	27.61
16	10,000	20,000	15,000	628	31,878	1.89	96.07	4,109.96	24,840.97	12.73	76.92	10	50	14.71	73.53	631.14	6,355.25	8.55	86.05	15.36	25.58
17	20,000	50,000	35,000	526	32,404	1.59	97.65	3,712.29	28,553.25	11.50	88.42	5	55	7.35	80.88	140.92	6,496.17	1.91	87.96	3.80	22.75
18	50,000	100,000	75,000	257	32,661	0.77	98.43	1,535.95	30,089.21	4.76	93.17	0	55	0.00	80.88	0.00	6,496.17	0.00	87.96	0.00	21.59
19	100,000	500,000	300,000	381	33,042	1.15	99.58	1,866.25	31,955.45	5.78	98.95	10	65	14.71	95.59	516.79	7,012.95	7.00	94.96	27.69	21.95
20	500,000	UP		141	33,183	0.42	100.00	338.30	32,293.76	1.05	100.00	3	68	4.41	100.00	372.26	7,385.22	5.04	100.00	110.04	22.87
				33,183				32,293.76					68				7,385.22				22.87



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 17 KALIMANTAN TIMUR
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,623	7,623	16.16	16.16	2,127.47	2,127.47	3.13	3.13	5	5	3.97	3.97	5,373.17	5,373.17	28.22	28.22	252.56	252.56			
2	50	100	75	2,890	10,513	6.12	22.28	335.02	2,462.49	0.49	3.62	4	9	3.17	7.14	186.64	5,559.81	0.98	29.20	55.71	225.78			
3	100	200	150	4,621	15,134	9.79	32.07	1,063.89	3,526.38	1.56	5.18	1	10	0.79	7.94	166.59	5,726.41	0.88	30.08	15.66	162.39			
4	200	300	250	3,884	19,018	8.23	40.30	1,323.09	4,849.48	1.95	7.13	2	12	1.59	9.52	173.05	5,899.46	0.91	30.99	13.08	121.65			
5	300	500	400	5,879	24,897	12.46	52.76	2,906.60	7,756.08	4.27	11.40	4	16	3.17	12.70	408.10	6,307.56	2.14	33.13	14.04	81.32			
6	500	750	625	4,078	28,975	8.64	61.41	3,089.91	10,845.99	4.54	15.94	12	28	9.52	22.22	1,293.38	7,600.94	6.79	39.92	41.86	70.08			
7	750	1,000	875	3,430	32,405	7.27	68.68	3,944.11	14,790.10	5.80	21.74	3	31	2.38	24.60	233.48	7,834.42	1.23	41.15	5.92	52.97			
8	1,000	1,500	1,250	3,205	35,610	6.79	75.47	4,832.73	19,622.82	7.10	28.85	5	36	3.97	28.57	91.29	7,925.71	0.48	41.63	1.89	40.39			
9	1,500	2,000	1,750	2,008	37,618	4.26	79.72	4,232.47	23,855.29	6.22	35.07	3	39	2.38	30.95	1,166.49	9,092.20	6.13	47.76	27.56	38.11			
10	2,000	2,500	2,250	1,143	38,761	2.42	82.15	2,792.19	26,647.48	4.10	39.17	3	42	2.38	33.33	148.24	9,240.44	0.78	48.54	5.31	34.68			
11	2,500	3,000	2,750	923	39,684	1.96	84.10	2,880.39	29,527.86	4.23	43.41	3	45	2.38	35.71	169.26	9,409.70	0.89	49.42	5.88	31.87			
12	3,000	4,000	3,500	1,271	40,955	2.69	86.79	3,693.48	33,221.35	5.43	48.84	18	63	14.29	50.00	1,065.78	10,475.48	5.60	55.02	28.86	31.53			
13	4,000	5,000	4,500	786	41,741	1.67	88.46	3,189.35	36,410.69	4.69	53.53	1	64	0.79	50.79	48.23	10,523.70	0.25	55.28	1.51	28.90			
14	5,000	7,500	6,250	1,100	42,841	2.33	90.79	5,134.87	41,545.56	7.55	61.08	4	68	3.17	53.97	1,329.55	11,853.25	6.98	62.26	25.89	28.53			
15	7,500	10,000	8,750	638	43,479	1.35	92.14	3,542.69	45,088.25	5.21	66.29	1	69	0.79	54.76	13.85	11,867.10	0.07	62.33	0.39	26.32			
16	10,000	20,000	15,000	1,134	44,613	2.40	94.55	7,074.22	52,162.47	10.40	76.69	16	85	12.70	67.46	1,332.80	13,199.90	7.00	69.33	18.84	25.31			
17	20,000	50,000	35,000	989	45,602	2.10	96.64	7,357.28	59,519.76	10.82	87.50	16	101	12.70	80.16	290.17	13,490.07	1.52	70.86	3.94	22.66			
18	50,000	100,000	75,000	517	46,119	1.10	97.74	3,500.83	63,020.59	5.15	92.65	7	108	5.56	85.71	1,832.44	15,322.51	9.62	80.48	52.34	24.31			
19	100,000	500,000	300,000	789	46,908	1.67	99.41	4,060.86	67,081.45	5.97	98.62	14	122	11.11	96.83	3,231.52	18,554.03	16.97	97.45	79.58	27.66			
20	500,000	UP		278	47,186	0.59	100.00	940.28	68,021.73	1.38	100.00	4	126	3.17	100.00	484.61	19,038.64	2.55	100.00	51.54	27.99			
				47,186					68,021.73					126					19,038.64					27.99



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 18 SULAWESI UTARA
UNDERWRITING YEAR 2018
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,251	3,251	12.98	12.98	831.79	831.79	2.17	2.17	2	2	3.13	3.13	228.40	228.40	0.89	0.89	27.46	27.46			
2	50	100	75	1,763	5,014	7.04	20.02	179.36	1,011.15	0.47	2.64	0	2	0.00	3.13	0.00	228.40	0.00	0.89	0.00	22.59			
3	100	200	150	2,958	7,972	11.81	31.84	584.61	1,595.76	1.52	4.16	1	3	1.56	4.69	20.09	248.50	0.08	0.97	3.44	15.57			
4	200	300	250	2,348	10,320	9.38	41.21	709.50	2,305.25	1.85	6.01	0	3	0.00	4.69	0.00	248.50	0.00	0.97	0.00	10.78			
5	300	500	400	3,354	13,674	13.39	54.61	1,588.80	3,894.06	4.14	10.15	3	6	4.69	9.38	745.59	994.09	2.91	3.88	46.93	25.53			
6	500	750	625	2,100	15,774	8.39	62.99	1,490.51	5,384.57	3.89	14.04	10	16	15.63	25.00	352.33	1,346.43	1.37	5.25	23.64	25.01			
7	750	1,000	875	1,818	17,592	7.26	70.25	1,840.23	7,224.80	4.80	18.84	12	28	18.75	43.75	104.96	1,451.39	0.41	5.66	5.70	20.09			
8	1,000	1,500	1,250	1,758	19,350	7.02	77.27	2,729.03	9,953.83	7.12	25.95	5	33	7.81	51.56	276.03	1,727.42	1.08	6.74	10.11	17.35			
9	1,500	2,000	1,750	1,178	20,528	4.70	81.98	2,484.07	12,437.90	6.48	32.43	3	36	4.69	56.25	696.29	2,423.70	2.72	9.46	28.03	19.49			
10	2,000	2,500	2,250	665	21,193	2.66	84.63	1,864.09	14,301.99	4.86	37.29	0	36	0.00	56.25	0.00	2,423.70	0.00	9.46	0.00	16.95			
11	2,500	3,000	2,750	544	21,737	2.17	86.81	1,742.46	16,044.45	4.54	41.83	4	40	6.25	62.50	1,405.21	3,828.91	5.48	14.94	80.65	23.86			
12	3,000	4,000	3,500	696	22,433	2.78	89.59	2,663.23	18,707.68	6.94	48.78	1	41	1.56	64.06	108.00	3,936.91	0.42	15.36	4.06	21.04			
13	4,000	5,000	4,500	482	22,915	1.92	91.51	2,089.67	20,797.35	5.45	54.22	2	43	3.13	67.19	21.02	3,957.93	0.08	15.44	1.01	19.03			
14	5,000	7,500	6,250	557	23,472	2.22	93.73	3,183.08	23,980.43	8.30	62.52	2	45	3.13	70.31	9,496.54	13,454.47	37.06	52.50	298.34	56.11			
15	7,500	10,000	8,750	338	23,810	1.35	95.08	2,494.14	26,474.58	6.50	69.03	2	47	3.13	73.44	335.19	13,789.66	1.31	53.81	13.44	52.09			
16	10,000	20,000	15,000	534	24,344	2.13	97.22	5,222.53	31,697.10	13.62	82.64	4	51	6.25	79.69	13.25	13,802.91	0.05	53.86	0.25	43.55			
17	20,000	50,000	35,000	333	24,677	1.33	98.55	4,257.16	35,954.26	11.10	93.74	3	54	4.69	84.38	11,608.29	25,411.20	45.30	99.16	272.68	70.68			
18	50,000	100,000	75,000	129	24,806	0.52	99.06	1,196.95	37,151.21	3.12	96.86	3	57	4.69	89.06	5.90	25,417.10	0.02	99.18	0.49	68.42			
19	100,000	500,000	300,000	161	24,967	0.64	99.70	991.05	38,142.27	2.58	99.45	7	64	10.94	100.00	209.73	25,626.83	0.82	100.00	21.16	67.19			
20	500,000	UP		74	25,041	0.30	100.00	212.28	38,354.54	0.55	100.00	0	64	0.00	100.00	0.00	25,626.83	0.00	100.00	0.00	66.82			
				25,041					38,354.54					64					25,626.83					66.82



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PT. REASURANSI INDONESIA UTAMA (PERSERO)

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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 19 SULAWESI TENGAH

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,872	3,872	21.62	21.62	712.92	712.92	3.65	3.65	7	7	2.78	2.78	2,248.30	2,248.30	1.26	1.26	315.37	315.37			
2	50	100	75	1,955	5,827	10.92	32.53	272.54	985.46	1.39	5.04	9	16	3.57	6.35	305.84	2,554.15	0.17	1.43	112.22	259.18			
3	100	200	150	2,858	8,685	15.96	48.49	670.80	1,656.26	3.43	8.47	13	29	5.16	11.51	1,197.74	3,751.88	0.67	2.11	178.55	226.53			
4	200	300	250	1,746	10,431	9.75	58.24	613.23	2,269.49	3.14	11.61	8	37	3.17	14.68	579.17	4,331.06	0.33	2.43	94.45	190.84			
5	300	500	400	1,982	12,413	11.07	69.30	1,198.77	3,468.25	6.13	17.74	26	63	10.32	25.00	2,134.55	6,465.60	1.20	3.63	178.06	186.42			
6	500	750	625	1,146	13,559	6.40	75.70	1,008.46	4,476.72	5.16	22.89	19	82	7.54	32.54	2,043.55	8,509.16	1.15	4.78	202.64	190.08			
7	750	1,000	875	835	14,394	4.66	80.36	1,123.84	5,600.55	5.75	28.64	7	89	2.78	35.32	1,903.87	10,413.03	1.07	5.84	169.41	185.93			
8	1,000	1,500	1,250	829	15,223	4.63	84.99	1,384.02	6,984.57	7.08	35.72	25	114	9.92	45.24	7,293.38	17,706.41	4.09	9.94	526.97	253.51			
9	1,500	2,000	1,750	540	15,763	3.01	88.01	1,178.00	8,162.57	6.02	41.74	49	163	19.44	64.68	11,524.46	29,230.87	6.47	16.41	978.31	358.11			
10	2,000	2,500	2,250	321	16,084	1.79	89.80	777.07	8,939.64	3.97	45.72	11	174	4.37	69.05	3,912.15	33,143.02	2.20	18.60	503.45	370.74			
11	2,500	3,000	2,750	226	16,310	1.26	91.06	742.61	9,682.25	3.80	49.52	10	184	3.97	73.02	2,806.27	35,949.29	1.58	20.18	377.89	371.29			
12	3,000	4,000	3,500	331	16,641	1.85	92.91	1,059.32	10,741.57	5.42	54.93	10	194	3.97	76.98	3,942.87	39,892.17	2.21	22.39	372.21	371.38			
13	4,000	5,000	4,500	205	16,846	1.14	94.05	1,047.93	11,789.50	5.36	60.29	2	196	0.79	77.78	5,215.64	45,107.80	2.93	25.32	497.71	382.61			
14	5,000	7,500	6,250	306	17,152	1.71	95.76	1,566.71	13,356.21	8.01	68.31	10	206	3.97	81.75	4,123.29	49,231.10	2.31	27.63	263.18	368.60			
15	7,500	10,000	8,750	163	17,315	0.91	96.67	1,100.17	14,456.38	5.63	73.93	7	213	2.78	84.52	7,487.20	56,718.30	4.20	31.84	680.55	392.34			
16	10,000	20,000	15,000	268	17,583	1.50	98.17	1,748.81	16,205.20	8.94	82.88	12	225	4.76	89.29	5,785.93	62,504.23	3.25	35.08	330.85	385.70			
17	20,000	50,000	35,000	171	17,754	0.95	99.12	1,728.17	17,933.37	8.84	91.71	10	235	3.97	93.25	11,408.66	73,912.89	6.40	41.49	660.16	412.15			
18	50,000	100,000	75,000	62	17,816	0.35	99.47	756.78	18,690.15	3.87	95.58	7	242	2.78	96.03	78,073.04	151,985.93	43.82	85.31	10316.51	813.19			
19	100,000	500,000	300,000	64	17,880	0.36	99.83	488.05	19,178.20	2.50	98.08	8	250	3.17	99.21	9,875.70	161,861.63	5.54	90.85	2023.50	843.99			
20	500,000	UP		31	17,911	0.17	100.00	375.32	19,553.52	1.92	100.00	2	252	0.79	100.00	16,300.93	178,162.56	9.15	100.00	4343.19	911.15			
				17,911					19,553.52					252					178,162.56					911.15



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 20 SULAWESI SELATAN
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	11,203	11,203	18.52	18.52	3,101.33	3,101.33	4.13	4.13	3	3	2.50	2.50	88.85	88.85	0.52	0.52	2.86	2.86	
2	50	100	75	4,413	15,616	7.29	25.81	565.74	3,667.06	0.75	4.88	1	4	0.83	3.33	319.00	407.85	1.86	2.38	56.39	11.12	
3	100	200	150	9,011	24,627	14.89	40.70	1,840.52	5,507.59	2.45	7.34	6	10	5.00	8.33	235.91	643.76	1.38	3.76	12.82	11.69	
4	200	300	250	5,681	30,308	9.39	50.09	1,974.04	7,481.63	2.63	9.96	3	13	2.50	10.83	44.66	688.42	0.26	4.02	2.26	9.20	
5	300	500	400	7,376	37,684	12.19	62.28	4,054.41	11,536.04	5.40	15.36	3	16	2.50	13.33	530.07	1,218.49	3.10	7.12	13.07	10.56	
6	500	750	625	5,473	43,157	9.05	71.33	4,237.27	15,773.31	5.64	21.01	20	36	16.67	30.00	1,040.29	2,258.78	6.08	13.20	24.55	14.32	
7	750	1,000	875	3,617	46,774	5.98	77.31	3,905.88	19,679.19	5.20	26.21	0	36	0.00	30.00	0.00	2,258.78	0.00	13.20	0.00	11.48	
8	1,000	1,500	1,250	3,050	49,824	5.04	82.35	4,714.84	24,394.02	6.28	32.49	8	44	6.67	36.67	98.24	2,357.03	0.57	13.78	2.08	9.66	
9	1,500	2,000	1,750	2,028	51,852	3.35	85.70	4,789.52	29,183.55	6.38	38.87	4	48	3.33	40.00	120.86	2,477.89	0.71	14.48	2.52	8.49	
10	2,000	2,500	2,250	1,160	53,012	1.92	87.62	2,845.16	32,028.70	3.79	42.66	2	50	1.67	41.67	11.82	2,489.70	0.07	14.55	0.42	7.77	
11	2,500	3,000	2,750	923	53,935	1.53	89.14	2,890.35	34,919.06	3.85	46.51	1	51	0.83	42.50	6.00	2,495.70	0.04	14.59	0.21	7.15	
12	3,000	4,000	3,500	1,327	55,262	2.19	91.34	3,987.09	38,906.14	5.31	51.82	7	58	5.83	48.33	218.45	2,714.15	1.28	15.87	5.48	6.98	
13	4,000	5,000	4,500	792	56,054	1.31	92.65	3,825.54	42,731.69	5.10	56.91	3	61	2.50	50.83	58.68	2,772.83	0.34	16.21	1.53	6.49	
14	5,000	7,500	6,250	1,100	57,154	1.82	94.46	5,682.24	48,413.92	7.57	64.48	7	68	5.83	56.67	86.96	2,859.78	0.51	16.72	1.53	5.91	
15	7,500	10,000	8,750	708	57,862	1.17	95.63	4,354.86	52,768.79	5.80	70.28	6	74	5.00	61.67	1,298.93	4,158.71	7.59	24.31	29.83	7.88	
16	10,000	20,000	15,000	1,102	58,964	1.82	97.46	9,071.25	61,840.04	12.08	82.36	5	79	4.17	65.83	10,236.48	14,395.20	59.84	84.15	112.85	23.28	
17	20,000	50,000	35,000	751	59,715	1.24	98.70	7,504.41	69,344.44	9.99	92.36	8	87	6.67	72.50	1,408.53	15,803.72	8.23	92.38	18.77	22.79	
18	50,000	100,000	75,000	330	60,045	0.55	99.24	2,446.79	71,791.23	3.26	95.62	6	93	5.00	77.50	147.41	15,951.13	0.86	93.24	6.02	22.22	
19	100,000	500,000	300,000	340	60,385	0.56	99.80	2,458.61	74,249.84	3.27	98.89	24	117	20.00	97.50	508.70	16,459.83	2.97	96.21	20.69	22.17	
20	500,000	UP		118	60,503	0.20	100.00	833.65	75,083.49	1.11	100.00	3	120	2.50	100.00	647.60	17,107.43	3.79	100.00	77.68	22.78	
				60,503				75,083.49					120				17,107.43				22.78	



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 21 SULAWESI TENGGARA
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,726	2,726	23.11	23.11	798.28	798.28	5.91	5.91	2	2	11.76	11.76	318.31	318.31	6.04	6.04	39.87	39.87			
2	50	100	75	823	3,549	6.98	30.09	132.54	930.82	0.98	6.89	1	3	5.88	17.65	93.91	412.21	1.78	7.82	70.85	44.28			
3	100	200	150	1,739	5,288	14.74	44.83	353.44	1,284.26	2.62	9.51	1	4	5.88	23.53	0.65	412.86	0.01	7.84	0.18	32.15			
4	200	300	250	1,270	6,558	10.77	55.60	399.77	1,684.03	2.96	12.47	0	4	0.00	23.53	0.00	412.86	0.00	7.84	0.00	24.52			
5	300	500	400	1,589	8,147	13.47	69.07	909.56	2,593.59	6.73	19.20	0	4	0.00	23.53	0.00	412.86	0.00	7.84	0.00	15.92			
6	500	750	625	964	9,111	8.17	77.24	1,020.44	3,614.03	7.55	26.76	0	4	0.00	23.53	0.00	412.86	0.00	7.84	0.00	11.42			
7	750	1,000	875	573	9,684	4.86	82.10	884.71	4,498.74	6.55	33.31	0	4	0.00	23.53	0.00	412.86	0.00	7.84	0.00	9.18			
8	1,000	1,500	1,250	521	10,205	4.42	86.51	1,076.79	5,575.53	7.97	41.28	1	5	5.88	29.41	1,181.11	1,593.97	22.42	30.26	109.69	28.59			
9	1,500	2,000	1,750	286	10,491	2.42	88.94	719.66	6,295.19	5.33	46.61	1	6	5.88	35.29	40.00	1,633.97	0.76	31.02	5.56	25.96			
10	2,000	2,500	2,250	187	10,678	1.59	90.52	458.40	6,753.59	3.39	50.00	0	6	0.00	35.29	0.00	1,633.97	0.00	31.02	0.00	24.19			
11	2,500	3,000	2,750	177	10,855	1.50	92.02	585.83	7,339.42	4.34	54.34	1	7	5.88	41.18	2,066.80	3,700.77	39.23	70.25	352.80	50.42			
12	3,000	4,000	3,500	176	11,031	1.49	93.51	559.17	7,898.58	4.14	58.48	1	8	5.88	47.06	9.79	3,710.56	0.19	70.43	1.75	46.98			
13	4,000	5,000	4,500	168	11,199	1.42	94.94	783.72	8,682.30	5.80	64.28	0	8	0.00	47.06	0.00	3,710.56	0.00	70.43	0.00	42.74			
14	5,000	7,500	6,250	185	11,384	1.57	96.51	875.22	9,557.52	6.48	70.76	1	9	5.88	52.94	0.00	3,710.56	0.00	70.43	0.00	38.82			
15	7,500	10,000	8,750	100	11,484	0.85	97.36	785.31	10,342.83	5.81	76.57	3	12	17.65	70.59	1,021.33	4,731.89	19.39	89.82	130.05	45.75			
16	10,000	20,000	15,000	131	11,615	1.11	98.47	1,306.68	11,649.51	9.67	86.24	1	13	5.88	76.47	255.00	4,986.89	4.84	94.66	19.52	42.81			
17	20,000	50,000	35,000	94	11,709	0.80	99.26	1,192.90	12,842.40	8.83	95.08	3	16	17.65	94.12	208.52	5,195.41	3.96	98.62	17.48	40.46			
18	50,000	100,000	75,000	39	11,748	0.33	99.59	384.37	13,226.77	2.85	97.92	0	16	0.00	94.12	0.00	5,195.41	0.00	98.62	0.00	39.28			
19	100,000	500,000	300,000	35	11,783	0.30	99.89	262.81	13,489.58	1.95	99.87	1	17	5.88	100.00	72.69	5,268.10	1.38	100.00	27.66	39.05			
20	500,000	UP		13	11,796	0.11	100.00	17.88	13,507.46	0.13	100.00	0	17	0.00	100.00	0.00	5,268.10	0.00	100.00	0.00	39.00			
				11,796					13,507.46					17					5,268.10					39.00



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 22 BALI
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,832	8,832	13.43	13.43	3,293.08	3,293.08	2.50	2.50	13	13	2.90	2.90	194.52	194.52	0.58	0.58	5.91	5.91			
2	50	100	75	4,961	13,793	7.54	20.97	613.82	3,906.89	0.47	2.96	1	14	0.22	3.13	40.56	235.08	0.12	0.70	6.61	6.02			
3	100	200	150	8,078	21,871	12.28	33.25	1,665.18	5,572.07	1.26	4.22	6	20	1.34	4.46	239.91	474.99	0.71	1.41	14.41	8.52			
4	200	300	250	5,142	27,013	7.82	41.06	1,691.26	7,263.33	1.28	5.51	8	28	1.79	6.25	235.31	710.30	0.70	2.12	13.91	9.78			
5	300	500	400	6,895	33,908	10.48	51.54	3,637.02	10,900.36	2.76	8.26	11	39	2.46	8.71	107.89	818.19	0.32	2.44	2.97	7.51			
6	500	750	625	5,040	38,948	7.66	59.20	3,864.12	14,764.48	2.93	11.19	13	52	2.90	11.61	926.29	1,744.47	2.76	5.19	23.97	11.82			
7	750	1,000	875	4,551	43,499	6.92	66.12	4,649.00	19,413.48	3.52	14.72	15	67	3.35	14.96	278.44	2,022.92	0.83	6.02	5.99	10.42			
8	1,000	1,500	1,250	4,739	48,238	7.20	73.32	7,068.06	26,481.54	5.36	20.08	21	88	4.69	19.64	721.46	2,744.38	2.15	8.17	10.21	10.36			
9	1,500	2,000	1,750	3,104	51,342	4.72	78.04	6,820.84	33,302.38	5.17	25.25	25	113	5.58	25.22	1,409.72	4,154.09	4.20	12.37	20.67	12.47			
10	2,000	2,500	2,250	1,996	53,338	3.03	81.08	5,655.66	38,958.04	4.29	29.54	18	131	4.02	29.24	728.44	4,882.53	2.17	14.54	12.88	12.53			
11	2,500	3,000	2,750	1,654	54,992	2.51	83.59	5,881.23	44,839.26	4.46	33.99	19	150	4.24	33.48	3,747.84	8,630.37	11.16	25.70	63.73	19.25			
12	3,000	4,000	3,500	2,058	57,050	3.13	86.72	8,824.07	53,663.33	6.69	40.68	15	165	3.35	36.83	260.48	8,890.85	0.78	26.47	2.95	16.57			
13	4,000	5,000	4,500	1,385	58,435	2.11	88.82	7,101.01	60,764.34	5.38	46.07	20	185	4.46	41.29	1,098.53	9,989.39	3.27	29.75	15.47	16.44			
14	5,000	7,500	6,250	1,969	60,404	2.99	91.82	12,694.63	73,458.97	9.62	55.69	30	215	6.70	47.99	1,848.52	11,837.90	5.50	35.25	14.56	16.11			
15	7,500	10,000	8,750	1,070	61,474	1.63	93.44	8,587.88	82,046.85	6.51	62.20	19	234	4.24	52.23	2,007.05	13,844.96	5.98	41.23	23.37	16.87			
16	10,000	20,000	15,000	1,724	63,198	2.62	96.06	19,607.24	101,654.09	14.86	77.07	33	267	7.37	59.60	3,181.93	17,026.88	9.47	50.70	16.23	16.75			
17	20,000	50,000	35,000	1,193	64,391	1.81	97.88	16,164.05	117,818.14	12.25	89.32	48	315	10.71	70.31	4,660.75	21,687.64	13.88	64.58	28.83	18.41			
18	50,000	100,000	75,000	527	64,918	0.80	98.68	7,232.93	125,051.07	5.48	94.80	27	342	6.03	76.34	4,199.18	25,886.82	12.50	77.08	58.06	20.70			
19	100,000	500,000	300,000	613	65,531	0.93	99.61	5,507.92	130,559.00	4.18	98.98	85	427	18.97	95.31	2,493.83	28,380.65	7.43	84.51	45.28	21.74			
20	500,000	UP		256	65,787	0.39	100.00	1,345.56	131,904.55	1.02	100.00	21	448	4.69	100.00	5,202.33	33,582.98	15.49	100.00	386.63	25.46			
				65,787					131,904.55					448					33,582.98					25.46



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 23 NUSA TENGGARA BARAT
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,021	3,021	14.27	14.27	569.70	569.70	2.09	2.09	4	4	1.48	1.48	203.24	203.24	0.08	0.08	35.68	35.68			
2	50	100	75	1,876	4,897	8.86	23.13	163.42	733.12	0.60	2.70	4	8	1.48	2.96	49.27	252.51	0.02	0.10	30.15	34.44			
3	100	200	150	3,267	8,164	15.43	38.56	625.01	1,358.14	2.30	4.99	7	15	2.59	5.56	166.37	418.88	0.07	0.17	26.62	30.84			
4	200	300	250	2,371	10,535	11.20	49.75	680.13	2,038.26	2.50	7.49	6	21	2.22	7.78	602.87	1,021.75	0.25	0.42	88.64	50.13			
5	300	500	400	2,688	13,223	12.69	62.45	1,354.93	3,393.19	4.98	12.48	16	37	5.93	13.70	1,065.20	2,086.95	0.44	0.86	78.62	61.50			
6	500	750	625	1,537	14,760	7.26	69.71	1,326.44	4,719.63	4.88	17.35	26	63	9.63	23.33	1,374.99	3,461.94	0.57	1.43	103.66	73.35			
7	750	1,000	875	1,156	15,916	5.46	75.17	1,263.88	5,983.51	4.65	22.00	29	92	10.74	34.07	1,926.30	5,388.24	0.79	2.22	152.41	90.05			
8	1,000	1,500	1,250	1,459	17,375	6.89	82.06	2,269.40	8,252.92	8.34	30.35	22	114	8.15	42.22	4,531.76	9,920.00	1.87	4.09	199.69	120.20			
9	1,500	2,000	1,750	937	18,312	4.43	86.48	2,255.81	10,508.73	8.29	38.64	25	139	9.26	51.48	4,445.53	14,365.53	1.83	5.93	197.07	136.70			
10	2,000	2,500	2,250	370	18,682	1.75	88.23	1,000.02	11,508.75	3.68	42.32	11	150	4.07	55.56	2,556.07	16,921.59	1.05	6.98	255.60	147.03			
11	2,500	3,000	2,750	357	19,039	1.69	89.92	987.07	12,495.82	3.63	45.95	14	164	5.19	60.74	1,692.21	18,613.81	0.70	7.68	171.44	148.96			
12	3,000	4,000	3,500	330	19,369	1.56	91.48	1,148.17	13,643.99	4.22	50.17	6	170	2.22	62.96	1,963.22	20,577.02	0.81	8.49	170.99	150.81			
13	4,000	5,000	4,500	294	19,663	1.39	92.86	1,560.43	15,204.42	5.74	55.91	4	174	1.48	64.44	1,187.08	21,764.10	0.49	8.98	76.07	143.14			
14	5,000	7,500	6,250	354	20,017	1.67	94.54	2,236.07	17,440.49	8.22	64.13	19	193	7.04	71.48	10,845.02	32,609.12	4.47	13.45	485.00	186.97			
15	7,500	10,000	8,750	292	20,309	1.38	95.91	2,021.69	19,462.18	7.43	71.56	14	207	5.19	76.67	9,033.00	41,642.12	3.73	17.18	446.80	213.96			
16	10,000	20,000	15,000	372	20,681	1.76	97.67	3,102.54	22,564.72	11.41	82.97	18	225	6.67	83.33	33,346.34	74,988.46	13.76	30.94	1074.81	332.33			
17	20,000	50,000	35,000	227	20,908	1.07	98.74	2,849.68	25,414.39	10.48	93.45	15	240	5.56	88.89	90,748.56	165,737.02	37.44	68.37	3184.52	652.14			
18	50,000	100,000	75,000	110	21,018	0.52	99.26	922.35	26,336.75	3.39	96.84	13	253	4.81	93.70	58,774.57	224,511.58	24.25	92.62	6372.23	852.47			
19	100,000	500,000	300,000	107	21,125	0.51	99.77	686.84	27,023.59	2.53	99.36	16	269	5.93	99.63	17,833.34	242,344.92	7.36	99.98	2596.42	896.79			
20	500,000	UP		49	21,174	0.23	100.00	172.88	27,196.47	0.64	100.00	1	270	0.37	100.00	51.92	242,396.84	0.02	100.00	30.03	891.28			
				21,174					27,196.47					270					242,396.84					891.28



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 24 NUSA TENGGARA TIMUR
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,332	1,332	12.19	12.19	335.09	335.09	1.86	1.86	2	2	7.69	7.69	25.77	25.77	0.51	0.51	7.69	7.69			
2	50	100	75	749	2,081	6.86	19.05	84.79	419.88	0.47	2.34	1	3	3.85	11.54	63.87	89.64	1.27	1.79	75.33	21.35			
3	100	200	150	1,329	3,410	12.16	31.21	375.27	795.15	2.09	4.42	2	5	7.69	19.23	182.54	272.18	3.64	5.42	48.64	34.23			
4	200	300	250	1,163	4,573	10.65	41.86	581.97	1,377.12	3.24	7.66	1	6	3.85	23.08	73.10	345.28	1.46	6.88	12.56	25.07			
5	300	500	400	1,353	5,926	12.38	54.24	833.15	2,210.28	4.63	12.29	0	6	0.00	23.08	0.00	345.28	0.00	6.88	0.00	15.62			
6	500	750	625	910	6,836	8.33	62.57	850.34	3,060.62	4.73	17.02	1	7	3.85	26.92	229.15	574.43	4.56	11.44	26.95	18.77			
7	750	1,000	875	780	7,616	7.14	69.71	986.28	4,046.90	5.48	22.51	2	9	7.69	34.62	284.14	858.56	5.66	17.10	28.81	21.22			
8	1,000	1,500	1,250	741	8,357	6.78	76.49	1,307.88	5,354.78	7.27	29.78	0	9	0.00	34.62	0.00	858.56	0.00	17.10	0.00	16.03			
9	1,500	2,000	1,750	476	8,833	4.36	80.85	1,122.01	6,476.79	6.24	36.02	0	9	0.00	34.62	0.00	858.56	0.00	17.10	0.00	13.26			
10	2,000	2,500	2,250	310	9,143	2.84	83.69	995.67	7,472.47	5.54	41.56	1	10	3.85	38.46	1,885.87	2,744.43	37.56	54.65	189.41	36.73			
11	2,500	3,000	2,750	313	9,456	2.86	86.55	983.30	8,455.77	5.47	47.02	3	13	11.54	50.00	4.88	2,749.31	0.10	54.75	0.50	32.51			
12	3,000	4,000	3,500	338	9,794	3.09	89.65	1,411.29	9,867.06	7.85	54.87	2	15	7.69	57.69	48.63	2,797.94	0.97	55.72	3.45	28.36			
13	4,000	5,000	4,500	274	10,068	2.51	92.16	1,345.48	11,212.53	7.48	62.36	2	17	7.69	65.38	14.02	2,811.96	0.28	56.00	1.04	25.08			
14	5,000	7,500	6,250	258	10,326	2.36	94.52	1,635.35	12,847.88	9.09	71.45	0	17	0.00	65.38	0.00	2,811.96	0.00	56.00	0.00	21.89			
15	7,500	10,000	8,750	162	10,488	1.48	96.00	1,275.23	14,123.11	7.09	78.54	0	17	0.00	65.38	0.00	2,811.96	0.00	56.00	0.00	19.91			
16	10,000	20,000	15,000	201	10,689	1.84	97.84	1,698.20	15,821.31	9.44	87.99	2	19	7.69	73.08	0.25	2,812.21	0.00	56.00	0.01	17.77			
17	20,000	50,000	35,000	113	10,802	1.03	98.87	1,283.04	17,104.36	7.14	95.12	3	22	11.54	84.62	514.02	3,326.23	10.24	66.24	40.06	19.45			
18	50,000	100,000	75,000	54	10,856	0.49	99.37	312.80	17,417.16	1.74	96.86	0	22	0.00	84.62	0.00	3,326.23	0.00	66.24	0.00	19.10			
19	100,000	500,000	300,000	36	10,892	0.33	99.70	325.68	17,742.84	1.81	98.67	1	23	3.85	88.46	1,674.46	5,000.69	33.35	99.59	514.15	28.18			
20	500,000	UP		33	10,925	0.30	100.00	238.92	17,981.75	1.33	100.00	3	26	11.54	100.00	20.69	5,021.38	0.41	100.00	8.66	27.92			
				10,925					17,981.75					26					5,021.38					27.92



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 25 MALUKU
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,115	1,115	14.91	14.91	432.55	432.55	3.52	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	803	1,918	10.74	25.64	119.27	551.83	0.97	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	955	2,873	12.77	38.41	249.46	801.29	2.03	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	672	3,545	8.98	47.39	299.47	1,100.76	2.44	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	911	4,456	12.18	59.57	519.16	1,619.92	4.22	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	587	5,043	7.85	67.42	546.14	2,166.06	4.44	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	436	5,479	5.83	73.25	657.90	2,823.96	5.35	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	443	5,922	5.92	79.17	867.49	3,691.45	7.06	30.04	1	1	14.29	14.29	151.53	151.53	21.16	21.16	17.47	4.10			
9	1,500	2,000	1,750	283	6,205	3.78	82.95	771.59	4,463.04	6.28	36.31	0	1	0.00	14.29	0.00	151.53	0.00	21.16	0.00	3.40			
10	2,000	2,500	2,250	194	6,399	2.59	85.55	573.83	5,036.88	4.67	40.98	1	2	14.29	28.57	43.50	195.03	6.08	27.24	7.58	3.87			
11	2,500	3,000	2,750	172	6,571	2.30	87.85	668.96	5,705.83	5.44	46.43	1	3	14.29	42.86	6.96	201.99	0.97	28.21	1.04	3.54			
12	3,000	4,000	3,500	193	6,764	2.58	90.43	906.29	6,612.13	7.37	53.80	0	3	0.00	42.86	0.00	201.99	0.00	28.21	0.00	3.05			
13	4,000	5,000	4,500	126	6,890	1.68	92.11	615.17	7,227.29	5.01	58.81	1	4	14.29	57.14	19.02	221.01	2.66	30.87	3.09	3.06			
14	5,000	7,500	6,250	156	7,046	2.09	94.20	1,237.61	8,464.91	10.07	68.88	1	5	14.29	71.43	409.95	630.96	57.26	88.13	33.12	7.45			
15	7,500	10,000	8,750	126	7,172	1.68	95.88	998.95	9,463.86	8.13	77.00	0	5	0.00	71.43	0.00	630.96	0.00	88.13	0.00	6.67			
16	10,000	20,000	15,000	155	7,327	2.07	97.95	1,469.26	10,933.12	11.95	88.96	1	6	14.29	85.71	80.00	710.96	11.17	99.30	5.44	6.50			
17	20,000	50,000	35,000	92	7,419	1.23	99.18	1,016.78	11,949.90	8.27	97.23	1	7	14.29	100.00	5.00	715.96	0.70	100.00	0.49	5.99			
18	50,000	100,000	75,000	22	7,441	0.29	99.48	133.67	12,083.57	1.09	98.32	0	7	0.00	100.00	0.00	715.96	0.00	100.00	0.00	5.93			
19	100,000	500,000	300,000	24	7,465	0.32	99.80	156.87	12,240.44	1.28	99.60	0	7	0.00	100.00	0.00	715.96	0.00	100.00	0.00	5.85			
20	500,000	UP		15	7,480	0.20	100.00	49.59	12,290.03	0.40	100.00	0	7	0.00	100.00	0.00	715.96	0.00	100.00	0.00	5.83			
				7,480					12,290.03					7					715.96					5.83



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 26 IRIAN JAYA/PAPUA
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,546	1,546	11.52	11.52	857.37	857.37	2.78	2.78	2	2	5.56	5.56	800.33	800.33	9.89	9.89	93.35	93.35			
2	50	100	75	622	2,168	4.63	16.15	205.99	1,063.36	0.67	3.45	0	2	0.00	5.56	0.00	800.33	0.00	9.89	0.00	75.26	75.26		
3	100	200	150	1,122	3,290	8.36	24.51	351.14	1,414.50	1.14	4.58	0	2	0.00	5.56	0.00	800.33	0.00	9.89	0.00	56.58	56.58		
4	200	300	250	1,100	4,390	8.19	32.70	523.75	1,938.25	1.70	6.28	3	5	8.33	13.89	217.00	1,017.33	2.68	12.57	41.43	52.49			
5	300	500	400	1,724	6,114	12.84	45.54	1,375.31	3,313.56	4.46	10.74	5	10	13.89	27.78	80.45	1,097.78	0.99	13.57	5.85	33.13			
6	500	750	625	1,304	7,418	9.71	55.26	1,497.59	4,811.15	4.85	15.59	2	12	5.56	33.33	598.24	1,696.02	7.39	20.96	39.95	35.25			
7	750	1,000	875	1,091	8,509	8.13	63.38	1,795.54	6,606.68	5.82	21.41	2	14	5.56	38.89	700.00	2,396.02	8.65	29.61	38.99	36.27			
8	1,000	1,500	1,250	986	9,495	7.34	70.73	1,925.13	8,531.81	6.24	27.65	1	15	2.78	41.67	1,224.69	3,620.71	15.14	44.75	63.62	42.44			
9	1,500	2,000	1,750	870	10,365	6.48	77.21	2,320.27	10,852.08	7.52	35.17	1	16	2.78	44.44	294.68	3,915.39	3.64	48.39	12.70	36.08			
10	2,000	2,500	2,250	573	10,938	4.27	81.47	1,394.57	12,246.65	4.52	39.69	1	17	2.78	47.22	129.50	4,044.89	1.60	49.99	9.29	33.03			
11	2,500	3,000	2,750	346	11,284	2.58	84.05	1,492.39	13,739.04	4.84	44.53	2	19	5.56	52.78	1,936.83	5,981.72	23.94	73.92	129.78	43.54			
12	3,000	4,000	3,500	505	11,789	3.76	87.81	2,231.35	15,970.39	7.23	51.76	1	20	2.78	55.56	624.71	6,606.43	7.72	81.64	28.00	41.37			
13	4,000	5,000	4,500	319	12,108	2.38	90.19	2,020.95	17,991.34	6.55	58.31	0	20	0.00	55.56	0.00	6,606.43	0.00	81.64	0.00	36.72			
14	5,000	7,500	6,250	409	12,517	3.05	93.24	2,970.48	20,961.82	9.63	67.93	1	21	2.78	58.33	690.82	7,297.25	8.54	90.18	23.26	34.81			
15	7,500	10,000	8,750	220	12,737	1.64	94.88	1,852.13	22,813.95	6.00	73.94	0	21	0.00	58.33	0.00	7,297.25	0.00	90.18	0.00	31.99			
16	10,000	20,000	15,000	331	13,068	2.47	97.34	3,512.58	26,326.53	11.38	85.32	8	29	22.22	80.56	536.90	7,834.15	6.64	96.82	15.28	29.76			
17	20,000	50,000	35,000	206	13,274	1.53	98.88	2,756.12	29,082.65	8.93	94.25	4	33	11.11	91.67	137.29	7,971.43	1.70	98.51	4.98	27.41			
18	50,000	100,000	75,000	80	13,354	0.60	99.47	987.75	30,070.40	3.20	97.45	1	34	2.78	94.44	77.63	8,049.06	0.96	99.47	7.86	26.77			
19	100,000	500,000	300,000	62	13,416	0.46	99.93	614.07	30,684.47	1.99	99.44	2	36	5.56	100.00	42.73	8,091.79	0.53	100.00	6.96	26.37			
20	500,000	UP		9	13,425	0.07	100.00	171.39	30,855.86	0.56	100.00	0	36	0.00	100.00	0.00	8,091.79	0.00	100.00	0.00	26.22			
				13,425					30,855.86					36					8,091.79					26.22



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 27 MALUKU UTARA
UNDERWRITING YEAR 2018
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	317	317	10.09	10.09	59.08	59.08	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	259	576	8.24	18.33	19.33	78.41	0.34	1.37	1	1	20.00	20.00	74.20	74.20	14.72	14.72	383.87	94.63			
3	100	200	150	413	989	13.14	31.47	65.87	144.28	1.15	2.52	0	1	0.00	20.00	0.00	74.20	0.00	14.72	0.00	51.43			
4	200	300	250	288	1,277	9.16	40.63	71.76	216.04	1.25	3.77	0	1	0.00	20.00	0.00	74.20	0.00	14.72	0.00	34.35			
5	300	500	400	414	1,691	13.17	53.80	203.55	419.59	3.55	7.32	1	2	20.00	40.00	2.66	76.86	0.53	15.24	1.31	18.32			
6	500	750	625	263	1,954	8.37	62.17	284.79	704.38	4.97	12.28	1	3	20.00	60.00	50.00	126.86	9.92	25.16	17.56	18.01			
7	750	1,000	875	219	2,173	6.97	69.14	495.50	1,199.88	8.64	20.92	0	3	0.00	60.00	0.00	126.86	0.00	25.16	0.00	10.57			
8	1,000	1,500	1,250	193	2,366	6.14	75.28	349.64	1,549.52	6.10	27.02	0	3	0.00	60.00	0.00	126.86	0.00	25.16	0.00	8.19			
9	1,500	2,000	1,750	172	2,538	5.47	80.75	483.62	2,033.14	8.43	35.45	0	3	0.00	60.00	0.00	126.86	0.00	25.16	0.00	6.24			
10	2,000	2,500	2,250	96	2,634	3.05	83.81	252.22	2,285.36	4.40	39.85	1	4	20.00	80.00	85.69	212.55	16.99	42.16	33.97	9.30			
11	2,500	3,000	2,750	84	2,718	2.67	86.48	363.17	2,648.54	6.33	46.18	0	4	0.00	80.00	0.00	212.55	0.00	42.16	0.00	8.03			
12	3,000	4,000	3,500	79	2,797	2.51	88.99	452.46	3,100.99	7.89	54.07	1	5	20.00	100.00	291.66	504.21	57.84	100.00	64.46	16.26			
13	4,000	5,000	4,500	55	2,852	1.75	90.74	422.15	3,523.14	7.36	61.43	0	5	0.00	100.00	0.00	504.21	0.00	100.00	0.00	14.31			
14	5,000	7,500	6,250	73	2,925	2.32	93.06	461.61	3,984.76	8.05	69.48	0	5	0.00	100.00	0.00	504.21	0.00	100.00	0.00	12.65			
15	7,500	10,000	8,750	69	2,994	2.20	95.26	403.37	4,388.13	7.03	76.51	0	5	0.00	100.00	0.00	504.21	0.00	100.00	0.00	11.49			
16	10,000	20,000	15,000	66	3,060	2.10	97.36	566.80	4,954.93	9.88	86.40	0	5	0.00	100.00	0.00	504.21	0.00	100.00	0.00	10.18			
17	20,000	50,000	35,000	44	3,104	1.40	98.76	558.46	5,513.39	9.74	96.13	0	5	0.00	100.00	0.00	504.21	0.00	100.00	0.00	9.15			
18	50,000	100,000	75,000	12	3,116	0.38	99.14	85.43	5,598.82	1.49	97.62	0	5	0.00	100.00	0.00	504.21	0.00	100.00	0.00	9.01			
19	100,000	500,000	300,000	5	3,121	0.16	99.30	52.08	5,650.90	0.91	98.53	0	5	0.00	100.00	0.00	504.21	0.00	100.00	0.00	8.92			
20	500,000	UP		22	3,143	0.70	100.00	84.16	5,735.06	1.47	100.00	0	5	0.00	100.00	0.00	504.21	0.00	100.00	0.00	8.79			
				3,143					5,735.06					5					504.21					8.79



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 28 IRIAN JAYA BARAT
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	535	535	8.61	8.61	194.37	194.37	1.63	1.63	1	1	11.11	11.11	92.78	92.78	11.24	11.24	47.73	47.73			
2	50	100	75	313	848	5.04	13.65	45.19	239.56	0.38	2.01	0	1	0.00	11.11	0.00	92.78	0.00	11.24	0.00	38.73			
3	100	200	150	706	1,554	11.36	25.01	212.96	452.52	1.79	3.80	0	1	0.00	11.11	0.00	92.78	0.00	11.24	0.00	20.50			
4	200	300	250	645	2,199	10.38	35.39	260.71	713.23	2.19	5.99	0	1	0.00	11.11	0.00	92.78	0.00	11.24	0.00	13.01			
5	300	500	400	892	3,091	14.36	49.75	577.69	1,290.92	4.85	10.83	0	1	0.00	11.11	0.00	92.78	0.00	11.24	0.00	7.19			
6	500	750	625	538	3,629	8.66	58.41	547.52	1,838.44	4.59	15.43	0	1	0.00	11.11	0.00	92.78	0.00	11.24	0.00	5.05			
7	750	1,000	875	383	4,012	6.16	64.57	749.37	2,587.82	6.29	21.72	0	1	0.00	11.11	0.00	92.78	0.00	11.24	0.00	3.59			
8	1,000	1,500	1,250	382	4,394	6.15	70.72	756.50	3,344.32	6.35	28.06	1	2	11.11	22.22	2.20	94.98	0.27	11.51	0.29	2.84			
9	1,500	2,000	1,750	261	4,655	4.20	74.92	597.78	3,942.10	5.02	33.08	0	2	0.00	22.22	0.00	94.98	0.00	11.51	0.00	2.41			
10	2,000	2,500	2,250	157	4,812	2.53	77.45	458.84	4,400.94	3.85	36.93	0	2	0.00	22.22	0.00	94.98	0.00	11.51	0.00	2.16			
11	2,500	3,000	2,750	156	4,968	2.51	79.96	648.52	5,049.46	5.44	42.37	0	2	0.00	22.22	0.00	94.98	0.00	11.51	0.00	1.88			
12	3,000	4,000	3,500	150	5,118	2.41	82.38	735.16	5,784.62	6.17	48.54	2	4	22.22	44.44	434.69	529.67	52.66	64.16	59.13	9.16			
13	4,000	5,000	4,500	631	5,749	10.16	92.53	1,391.44	7,176.07	11.68	60.22	0	4	0.00	44.44	0.00	529.67	0.00	64.16	0.00	7.38			
14	5,000	7,500	6,250	147	5,896	2.37	94.90	1,028.33	8,204.39	8.63	68.85	3	7	33.33	77.78	38.87	568.54	4.71	68.87	3.78	6.93			
15	7,500	10,000	8,750	85	5,981	1.37	96.27	752.24	8,956.63	6.31	75.16	0	7	0.00	77.78	0.00	568.54	0.00	68.87	0.00	6.35			
16	10,000	20,000	15,000	116	6,097	1.87	98.13	1,730.70	10,687.33	14.52	89.69	1	8	11.11	88.89	89.28	657.81	10.82	79.69	5.16	6.16			
17	20,000	50,000	35,000	64	6,161	1.03	99.16	783.47	11,470.80	6.57	96.26	1	9	11.11	100.00	167.67	825.48	20.31	100.00	21.40	7.20			
18	50,000	100,000	75,000	23	6,184	0.37	99.53	188.39	11,659.19	1.58	97.84	0	9	0.00	100.00	0.00	825.48	0.00	100.00	0.00	7.08			
19	100,000	500,000	300,000	27	6,211	0.43	99.97	247.20	11,906.39	2.07	99.92	0	9	0.00	100.00	0.00	825.48	0.00	100.00	0.00	6.93			
20	500,000	UP		2	6,213	0.03	100.00	10.06	11,916.45	0.08	100.00	0	9	0.00	100.00	0.00	825.48	0.00	100.00	0.00	6.93			
				6,213					11,916.45					9					825.48					6.93



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 29 BANTEN
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20,001	20,001	14.23	14.23	7,178.05	7,178.05	2.86	2.86	63	63	12.33	12.33	1,457.83	1,457.83	0.89	0.89	20.31	20.31			
2	50	100	75	7,879	27,880	5.61	19.84	698.58	7,876.63	0.28	3.13	6	69	1.17	13.50	100.96	1,558.79	0.06	0.95	14.45	19.79			
3	100	200	150	16,710	44,590	11.89	31.72	4,207.18	12,083.80	1.67	4.81	25	94	4.89	18.40	873.96	2,432.75	0.53	1.48	20.77	20.13			
4	200	300	250	11,642	56,232	8.28	40.01	2,870.17	14,953.97	1.14	5.95	11	105	2.15	20.55	700.03	3,132.79	0.43	1.91	24.39	20.95			
5	300	500	400	18,429	74,661	13.11	53.12	8,202.78	23,156.76	3.26	9.21	61	166	11.94	32.49	5,089.74	8,222.53	3.10	5.00	62.05	35.51			
6	500	750	625	12,178	86,839	8.66	61.78	9,010.83	32,167.59	3.59	12.80	29	195	5.68	38.16	633.32	8,855.85	0.39	5.39	7.03	27.53			
7	750	1,000	875	9,792	96,631	6.97	68.75	8,852.26	41,019.84	3.52	16.32	19	214	3.72	41.88	1,374.99	10,230.84	0.84	6.23	15.53	24.94			
8	1,000	1,500	1,250	8,556	105,187	6.09	74.84	11,009.26	52,029.11	4.38	20.70	48	262	9.39	51.27	1,976.81	12,207.65	1.20	7.43	17.96	23.46			
9	1,500	2,000	1,750	4,833	110,020	3.44	78.27	9,034.97	61,064.08	3.60	24.30	9	271	1.76	53.03	1,917.03	14,124.69	1.17	8.60	21.22	23.13			
10	2,000	2,500	2,250	3,252	113,272	2.31	80.59	7,598.65	68,662.73	3.02	27.32	7	278	1.37	54.40	203.38	14,328.07	0.12	8.72	2.68	20.87			
11	2,500	3,000	2,750	2,657	115,929	1.89	82.48	6,920.66	75,583.39	2.75	30.08	10	288	1.96	56.36	2,386.72	16,714.79	1.45	10.17	34.49	22.11			
12	3,000	4,000	3,500	3,160	119,089	2.25	84.73	10,913.45	86,496.84	4.34	34.42	11	299	2.15	58.51	5,722.10	22,436.89	3.48	13.65	52.43	25.94			
13	4,000	5,000	4,500	2,353	121,442	1.67	86.40	10,168.17	96,665.02	4.05	38.46	3	302	0.59	59.10	310.21	22,747.10	0.19	13.84	3.05	23.53			
14	5,000	7,500	6,250	3,274	124,716	2.33	88.73	17,652.82	114,317.83	7.02	45.49	11	313	2.15	61.25	1,466.96	24,214.06	0.89	14.74	8.31	21.18			
15	7,500	10,000	8,750	2,324	127,040	1.65	90.38	16,344.16	130,662.00	6.50	51.99	18	331	3.52	64.77	10,598.27	34,812.33	6.45	21.19	64.84	26.64			
16	10,000	20,000	15,000	4,126	131,166	2.94	93.32	39,135.12	169,797.11	15.57	67.56	36	367	7.05	71.82	8,355.44	43,167.77	5.08	26.27	21.35	25.42			
17	20,000	50,000	35,000	4,300	135,466	3.06	96.38	42,882.20	212,679.31	17.06	84.63	37	404	7.24	79.06	24,761.39	67,929.15	15.07	41.34	57.74	31.94			
18	50,000	100,000	75,000	2,032	137,498	1.45	97.82	18,339.57	231,018.88	7.30	91.92	35	439	6.85	85.91	81,303.27	149,232.43	49.48	90.82	443.32	64.60			
19	100,000	500,000	300,000	2,169	139,667	1.54	99.37	15,947.02	246,965.90	6.35	98.27	44	483	8.61	94.52	2,792.13	152,024.56	1.70	92.52	17.51	61.56			
20	500,000	UP		890	140,557	0.63	100.00	4,348.84	251,314.74	1.73	100.00	28	511	5.48	100.00	12,293.62	164,318.17	7.48	100.00	282.69	65.38			
				140,557					251,314.74					511					164,318.17					65.38



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 30 BANGKA BELITUNG
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,056	1,056	14.82	14.82	183.35	183.35	1.87	1.87	1	1	4.55	4.55	131.87	131.87	5.91	5.91	71.93	71.93			
2	50	100	75	529	1,585	7.42	22.28	43.57	226.92	0.44	2.31	1	2	4.55	9.09	53.20	185.07	2.39	8.30	122.11	81.56			
3	100	200	150	988	2,573	13.87	36.11	165.01	391.92	1.68	3.99	0	2	0.00	9.09	0.00	185.07	0.00	8.30	0.00	47.22			
4	200	300	250	662	3,235	9.29	45.40	176.83	568.75	1.80	5.79	0	2	0.00	9.09	0.00	185.07	0.00	8.30	0.00	32.54			
5	300	500	400	1,071	4,306	15.03	60.44	500.07	1,068.82	5.09	10.89	0	2	0.00	9.09	0.00	185.07	0.00	8.30	0.00	17.32			
6	500	750	625	578	4,884	8.11	68.55	460.87	1,529.70	4.69	15.58	1	3	4.55	13.64	17.40	202.48	0.78	9.08	3.78	13.24			
7	750	1,000	875	413	5,297	5.80	74.34	443.74	1,973.44	4.52	20.10	0	3	0.00	13.64	0.00	202.48	0.00	9.08	0.00	10.26			
8	1,000	1,500	1,250	365	5,662	5.12	79.47	630.88	2,604.32	6.43	26.53	0	3	0.00	13.64	0.00	202.48	0.00	9.08	0.00	7.77			
9	1,500	2,000	1,750	269	5,931	3.78	83.24	683.94	3,288.26	6.97	33.49	2	5	9.09	22.73	49.22	251.69	2.21	11.29	7.20	7.65			
10	2,000	2,500	2,250	174	6,105	2.44	85.68	472.78	3,761.05	4.82	38.31	0	5	0.00	22.73	0.00	251.69	0.00	11.29	0.00	6.69			
11	2,500	3,000	2,750	140	6,245	1.96	87.65	585.19	4,346.24	5.96	44.27	0	5	0.00	22.73	0.00	251.69	0.00	11.29	0.00	5.79			
12	3,000	4,000	3,500	132	6,377	1.85	89.50	449.45	4,795.69	4.58	48.85	0	5	0.00	22.73	0.00	251.69	0.00	11.29	0.00	5.25			
13	4,000	5,000	4,500	103	6,480	1.45	90.95	549.55	5,345.24	5.60	54.44	0	5	0.00	22.73	0.00	251.69	0.00	11.29	0.00	4.71			
14	5,000	7,500	6,250	114	6,594	1.60	92.55	693.62	6,038.86	7.07	61.51	1	6	4.55	27.27	425.95	677.65	19.10	30.39	61.41	11.22			
15	7,500	10,000	8,750	108	6,702	1.52	94.06	633.09	6,671.96	6.45	67.96	0	6	0.00	27.27	0.00	677.65	0.00	30.39	0.00	10.16			
16	10,000	20,000	15,000	140	6,842	1.96	96.03	974.59	7,646.54	9.93	77.89	4	10	18.18	45.45	71.15	748.79	3.19	33.58	7.30	9.79			
17	20,000	50,000	35,000	127	6,969	1.78	97.81	1,156.77	8,803.31	11.78	89.67	3	13	13.64	59.09	1,393.49	2,142.28	62.50	96.08	120.46	24.33			
18	50,000	100,000	75,000	70	7,039	0.98	98.79	353.52	9,156.84	3.60	93.27	0	13	0.00	59.09	0.00	2,142.28	0.00	96.08	0.00	23.40			
19	100,000	500,000	300,000	77	7,116	1.08	99.87	613.07	9,769.91	6.24	99.51	9	22	40.91	100.00	87.46	2,229.74	3.92	100.00	14.27	22.82			
20	500,000	UP		9	7,125	0.13	100.00	47.80	9,817.71	0.49	100.00	0	22	0.00	100.00	0.00	2,229.74	0.00	100.00	0.00	22.71			
				7,125					9,817.71					22					2,229.74					22.71



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 31 GORONTALO
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	915	915	16.45	16.45	260.22	260.22	3.90	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	447	1,362	8.04	24.49	39.11	299.33	0.59	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	767	2,129	13.79	38.28	132.04	431.37	1.98	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	536	2,665	9.64	47.92	145.06	576.42	2.17	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	849	3,514	15.27	63.19	375.80	952.23	5.63	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	465	3,979	8.36	71.55	333.61	1,285.84	5.00	19.27	1	1	9.09	9.09	3.00	3.00	0.88	0.88	0.90	0.23			
7	750	1,000	875	315	4,294	5.66	77.22	330.12	1,615.95	4.95	24.22	1	2	9.09	18.18	3.55	6.55	1.04	1.92	1.08	0.41			
8	1,000	1,500	1,250	306	4,600	5.50	82.72	440.06	2,056.01	6.60	30.81	7	9	63.64	81.82	85.45	92.00	24.98	26.90	19.42	4.47			
9	1,500	2,000	1,750	177	4,777	3.18	85.90	408.87	2,464.89	6.13	36.94	0	9	0.00	81.82	0.00	92.00	0.00	26.90	0.00	3.73			
10	2,000	2,500	2,250	113	4,890	2.03	87.93	289.36	2,754.25	4.34	41.28	1	10	9.09	90.91	200.00	292.00	58.48	85.38	69.12	10.60			
11	2,500	3,000	2,750	82	4,972	1.47	89.41	340.20	3,094.45	5.10	46.38	0	10	0.00	90.91	0.00	292.00	0.00	85.38	0.00	9.44			
12	3,000	4,000	3,500	110	5,082	1.98	91.39	418.88	3,513.33	6.28	52.65	0	10	0.00	90.91	0.00	292.00	0.00	85.38	0.00	8.31			
13	4,000	5,000	4,500	88	5,170	1.58	92.97	363.65	3,876.98	5.45	58.10	1	11	9.09	100.00	50.00	342.00	14.62	100.00	13.75	8.82			
14	5,000	7,500	6,250	91	5,261	1.64	94.61	515.46	4,392.43	7.73	65.83	0	11	0.00	100.00	0.00	342.00	0.00	100.00	0.00	7.79			
15	7,500	10,000	8,750	75	5,336	1.35	95.95	469.33	4,861.76	7.03	72.86	0	11	0.00	100.00	0.00	342.00	0.00	100.00	0.00	7.03			
16	10,000	20,000	15,000	104	5,440	1.87	97.82	634.05	5,495.81	9.50	82.36	0	11	0.00	100.00	0.00	342.00	0.00	100.00	0.00	6.22			
17	20,000	50,000	35,000	67	5,507	1.20	99.03	841.87	6,337.68	12.62	94.98	0	11	0.00	100.00	0.00	342.00	0.00	100.00	0.00	5.40			
18	50,000	100,000	75,000	12	5,519	0.22	99.24	102.50	6,440.18	1.54	96.52	0	11	0.00	100.00	0.00	342.00	0.00	100.00	0.00	5.31			
19	100,000	500,000	300,000	27	5,546	0.49	99.73	170.37	6,610.56	2.55	99.07	0	11	0.00	100.00	0.00	342.00	0.00	100.00	0.00	5.17			
20	500,000	UP		15	5,561	0.27	100.00	62.01	6,672.56	0.93	100.00	0	11	0.00	100.00	0.00	342.00	0.00	100.00	0.00	5.13			
				5,561					6,672.56					11					342.00					5.13



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 32 RIAU KEPULAUAN
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,796	6,796	20.85	20.85	2,794.12	2,794.12	5.88	5.88	6	6	8.57	8.57	314.83	314.83	1.72	1.72	11.27	11.27			
2	50	100	75	2,030	8,826	6.23	27.08	273.01	3,067.13	0.57	6.45	0	6	0.00	8.57	0.00	314.83	0.00	1.72	0.00	10.26			
3	100	200	150	3,768	12,594	11.56	38.64	634.18	3,701.31	1.33	7.79	0	6	0.00	8.57	0.00	314.83	0.00	1.72	0.00	8.51			
4	200	300	250	2,780	15,374	8.53	47.17	752.24	4,453.55	1.58	9.37	3	9	4.29	12.86	295.17	610.00	1.61	3.33	39.24	13.70			
5	300	500	400	4,317	19,691	13.24	60.41	2,313.51	6,767.06	4.87	14.24	5	14	7.14	20.00	70.99	680.99	0.39	3.72	3.07	10.06			
6	500	750	625	2,842	22,533	8.72	69.13	2,474.91	9,241.97	5.21	19.44	2	16	2.86	22.86	213.75	894.74	1.17	4.88	8.64	9.68			
7	750	1,000	875	2,442	24,975	7.49	76.62	2,961.54	12,203.51	6.23	25.67	2	18	2.86	25.71	55.85	950.58	0.30	5.19	1.89	7.79			
8	1,000	1,500	1,250	1,795	26,770	5.51	82.13	2,948.84	15,152.35	6.20	31.88	6	24	8.57	34.29	400.46	1,351.05	2.19	7.38	13.58	8.92			
9	1,500	2,000	1,750	1,043	27,813	3.20	85.33	2,557.25	17,709.61	5.38	37.25	1	25	1.43	35.71	1,197.46	2,548.51	6.54	13.91	46.83	14.39			
10	2,000	2,500	2,250	562	28,375	1.72	87.05	1,447.16	19,156.77	3.04	40.30	1	26	1.43	37.14	189.34	2,737.85	1.03	14.95	13.08	14.29			
11	2,500	3,000	2,750	560	28,935	1.72	88.77	1,763.88	20,920.65	3.71	44.01	1	27	1.43	38.57	2.85	2,740.70	0.02	14.96	0.16	13.10			
12	3,000	4,000	3,500	611	29,546	1.87	90.65	2,402.94	23,323.60	5.05	49.06	3	30	4.29	42.86	143.50	2,884.20	0.78	15.74	5.97	12.37			
13	4,000	5,000	4,500	356	29,902	1.09	91.74	1,805.58	25,129.18	3.80	52.86	1	31	1.43	44.29	4.30	2,888.50	0.02	15.77	0.24	11.49			
14	5,000	7,500	6,250	532	30,434	1.63	93.37	3,333.98	28,463.15	7.01	59.88	6	37	8.57	52.86	163.89	3,052.39	0.89	16.66	4.92	10.72			
15	7,500	10,000	8,750	303	30,737	0.93	94.30	2,700.15	31,163.30	5.68	65.56	0	37	0.00	52.86	0.00	3,052.39	0.00	16.66	0.00	9.79			
16	10,000	20,000	15,000	513	31,250	1.57	95.87	5,008.84	36,172.14	10.54	76.09	2	39	2.86	55.71	10.90	3,063.29	0.06	16.72	0.22	8.47			
17	20,000	50,000	35,000	381	31,631	1.17	97.04	4,513.86	40,686.00	9.50	85.59	8	47	11.43	67.14	353.30	3,416.59	1.93	18.65	7.83	8.40			
18	50,000	100,000	75,000	212	31,843	0.65	97.69	2,015.39	42,701.39	4.24	89.83	4	51	5.71	72.86	93.28	3,509.87	0.51	19.16	4.63	8.22			
19	100,000	500,000	300,000	474	32,317	1.45	99.15	3,887.04	46,588.43	8.18	98.01	9	60	12.86	85.71	111.88	3,621.75	0.61	19.77	2.88	7.77			
20	500,000	UP		278	32,595	0.85	100.00	947.83	47,536.26	1.99	100.00	10	70	14.29	100.00	14,697.03	18,318.78	80.23	100.00	1550.60	38.54			
				32,595					47,536.26					70					18,318.78					38.54



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 33 KALIMANTAN UTARA
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.57	3.57	1.64	1.64	2.95	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.57	7.14	0.11	1.75	0.20	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.57	10.71	0.24	1.99	0.42	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	5	7.14	17.86	0.46	2.45	0.82	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.57	21.43	0.76	3.21	1.36	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	10	14.29	35.71	4.80	8.01	8.60	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	13	10.71	46.43	2.94	10.94	5.27	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	15	7.14	53.57	2.07	13.02	3.72	23.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	17	7.14	60.71	3.63	16.65	6.51	29.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	3.57	64.29	1.82	18.47	3.27	33.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	3.57	67.86	0.89	19.36	1.59	34.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	3.57	71.43	5.02	24.38	9.00	43.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	3.57	75.00	23.60	47.98	42.31	86.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	22	3.57	78.57	0.12	48.11	0.22	86.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	23	3.57	82.14	1.18	49.28	2.11	88.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	24	3.57	85.71	0.65	49.93	1.16	89.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	25	3.57	89.29	1.74	51.67	3.12	92.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	26	3.57	92.86	3.14	54.81	5.63	98.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	27	3.57	96.43	0.68	55.49	1.22	99.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	28	3.57	100.00	0.29	55.78	0.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					55.78					0					0.00					0.00
GRANT TOTAL				2,229,934					3,193,371.69					8,367					1,985,249.51					

RISK AND LOSS PROFILE 2019

5.1 ALL CLASS OF BUSINESS



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RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ

UNDERWRITING YEAR : 2019

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	102,365	102,365	11.88	11.88	51,210.29	51,210.29	3.67	3.67	56	56	13.86	13.86	17,174.36	17,174.36	9.34	9.34	33.54	33.54	
2	50	100	75	68,051	170,416	7.90	19.78	8,921.56	60,131.84	0.64	4.31	4	60	0.99	14.85	219.08	17,393.45	0.12	9.46	2.46	28.93	
3	100	200	150	125,619	296,035	14.58	34.37	29,765.19	89,897.03	2.13	6.44	9	69	2.23	17.08	676.53	18,069.98	0.37	9.83	2.27	20.10	
4	200	300	250	84,615	380,650	9.82	44.19	29,359.06	119,256.09	2.10	8.54	5	74	1.24	18.32	207.75	18,277.73	0.11	9.94	0.71	15.33	
5	300	500	400	115,293	495,943	13.38	57.58	61,614.13	180,870.23	4.41	12.96	18	92	4.46	22.77	1,901.99	20,179.72	1.03	10.98	3.09	11.16	
6	500	750	625	77,595	573,538	9.01	66.58	59,934.67	240,804.90	4.29	17.25	15	107	3.71	26.49	825.36	21,005.09	0.45	11.43	1.38	8.72	
7	750	1,000	875	60,795	634,333	7.06	73.64	69,597.76	310,402.66	4.99	22.24	37	144	9.16	35.64	1,926.02	22,931.11	1.05	12.48	2.77	7.39	
8	1,000	1,500	1,250	55,040	689,373	6.39	80.03	83,152.32	393,554.98	5.96	28.19	25	169	6.19	41.83	2,784.70	25,715.80	1.52	13.99	3.35	6.53	
9	1,500	2,000	1,750	33,175	722,548	3.85	83.88	73,873.84	467,428.82	5.29	33.49	11	180	2.72	44.55	2,405.79	28,121.59	1.31	15.30	3.26	6.02	
10	2,000	2,500	2,250	19,440	741,988	2.26	86.14	54,101.20	521,530.02	3.88	37.36	12	192	2.97	47.52	3,580.89	31,702.48	1.95	17.25	6.62	6.08	
11	2,500	3,000	2,750	15,411	757,399	1.79	87.93	53,422.18	574,952.20	3.83	41.19	4	196	0.99	48.51	150.41	31,852.90	0.08	17.33	0.28	5.54	
12	3,000	4,000	3,500	19,055	776,454	2.21	90.14	77,197.87	652,150.07	5.53	46.72	20	216	4.95	53.47	1,144.43	32,997.33	0.62	17.95	1.48	5.06	
13	4,000	5,000	4,500	12,914	789,368	1.50	91.64	65,379.38	717,529.44	4.68	51.40	13	229	3.22	56.68	831.46	33,828.78	0.45	18.40	1.27	4.71	
14	5,000	7,500	6,250	16,905	806,273	1.96	93.60	107,898.84	825,428.28	7.73	59.13	19	248	4.70	61.39	5,123.32	38,952.10	2.79	21.19	4.75	4.72	
15	7,500	10,000	8,750	10,972	817,245	1.27	94.88	87,706.45	913,134.73	6.28	65.41	22	270	5.45	66.83	19,011.88	57,963.99	10.34	31.54	21.68	6.35	
16	10,000	20,000	15,000	16,317	833,562	1.89	96.77	175,135.84	1,088,270.57	12.55	77.96	24	294	5.94	72.77	9,070.09	67,034.07	4.93	36.47	5.18	6.16	
17	20,000	50,000	35,000	12,450	846,012	1.45	98.22	154,812.62	1,243,083.19	11.09	89.05	29	323	7.18	79.95	2,303.33	69,337.41	1.25	37.72	1.49	5.58	
18	50,000	100,000	75,000	6,238	852,250	0.72	98.94	65,130.78	1,308,213.97	4.67	93.72	23	346	5.69	85.64	67,169.48	136,506.89	36.54	74.27	103.13	10.43	
19	100,000	500,000	300,000	6,689	858,939	0.78	99.72	67,859.92	1,376,073.89	4.86	98.58	40	386	9.90	95.54	39,884.45	176,391.34	21.70	95.97	58.77	12.82	
20	500,000	UP		2,433	861,372	0.28	100.00	19,852.85	1,395,926.74	1.42	100.00	18	404	4.46	100.00	7,412.70	183,804.03	4.03	100.00	37.34	13.17	
TOTAL				861,372				1,395,926.75					404				183,804.02				13.17	

5.2 GROUP BY OF BUSINESS



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 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2019

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,198	8,198	10.70	10.70	4,163.88	4,163.88	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,700	10,898	3.53	14.23	234.45	3,929.43	0.12	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4,682	15,580	6.11	20.34	1,182.44	5,111.87	0.58	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4,348	19,928	5.68	26.02	1,743.08	6,854.95	0.86	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7,798	27,726	10.18	36.20	4,448.02	11,302.97	2.19	5.57	1	1	14.29	14.29	88.00	88.00	19.46	19.46	1.98	0.78
6	500	750	625	6,526	34,252	8.52	44.72	4,927.13	16,230.10	2.43	7.99	0	1	0.00	14.29	0.00	88.00	0.00	19.46	0.00	0.54
7	750	1,000	875	5,483	39,735	7.16	51.88	6,258.33	22,488.44	3.08	11.07	0	1	0.00	14.29	0.00	88.00	0.00	19.46	0.00	0.39
8	1,000	1,500	1,250	5,986	45,721	7.82	59.69	7,418.14	29,906.58	3.65	14.73	0	1	0.00	14.29	0.00	88.00	0.00	19.46	0.00	0.29
9	1,500	2,000	1,750	3,923	49,644	5.12	64.81	8,217.91	38,124.48	4.05	18.77	0	1	0.00	14.29	0.00	88.00	0.00	19.46	0.00	0.23
10	2,000	2,500	2,250	2,571	52,215	3.36	68.17	6,528.84	44,653.32	3.22	21.99	0	1	0.00	14.29	0.00	88.00	0.00	19.46	0.00	0.20
11	2,500	3,000	2,750	2,203	54,418	2.88	71.05	6,726.73	51,380.05	3.31	25.30	1	2	14.29	28.57	149.25	237.25	33.00	52.46	2.22	0.46
12	3,000	4,000	3,500	3,354	57,772	4.38	75.43	10,579.97	61,960.02	5.21	30.51	1	3	14.29	42.86	9.58	246.83	2.12	54.58	0.09	0.40
13	4,000	5,000	4,500	2,178	59,950	2.84	78.27	8,487.07	70,447.09	4.18	34.69	0	3	0.00	42.86	0.00	246.83	0.00	54.58	0.00	0.35
14	5,000	7,500	6,250	3,453	63,403	4.51	82.78	16,473.06	86,920.15	8.11	42.80	0	3	0.00	42.86	0.00	246.83	0.00	54.58	0.00	0.28
15	7,500	10,000	8,750	2,260	65,663	2.95	85.73	14,004.99	100,925.13	6.90	49.70	0	3	0.00	42.86	0.00	246.83	0.00	54.58	0.00	0.24
16	10,000	20,000	15,000	3,605	69,268	4.71	90.43	30,723.19	131,648.32	15.13	64.83	1	4	14.29	57.14	50.00	296.83	11.06	65.63	0.16	0.23
17	20,000	50,000	35,000	2,884	72,152	3.77	94.20	32,178.75	163,827.07	15.85	80.67	0	4	0.00	57.14	0.00	296.83	0.00	65.63	0.00	0.18
18	50,000	100,000	75,000	1,585	73,737	2.07	96.27	14,928.93	178,756.01	7.35	88.03	1	5	14.29	71.43	50.00	346.83	11.06	76.69	0.33	0.19
19	100,000	500,000	300,000	1,898	75,635	2.48	98.75	17,493.08	196,249.08	8.61	96.64	1	6	14.29	85.71	55.44	402.27	12.26	88.94	0.32	0.20
20	500,000	UP		960	76,595	1.25	100.00	6,823.82	203,072.90	3.36	100.00	1	7	14.29	100.00	50.00	452.27	11.06	100.00	0.73	0.22
				76,595				203,072.90				7				452.27				0.22	



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RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : FIRE
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65,543	65,543	11.39	11.39	24,839.99	24,839.99	4.38	4.38	21	21	19.27	19.27	2,218.16	2,218.16	10.06	10.06	8.93	8.93			
2	50	100	75	55,903	121,446	9.72	21.11	8,065.50	32,905.49	1.42	5.80	3	24	2.75	22.02	214.00	2,432.16	0.97	11.04	2.65	7.39			
3	100	200	150	108,937	230,383	18.94	40.05	26,016.65	58,922.14	4.59	10.39	5	29	4.59	26.61	229.36	2,661.51	1.04	12.08	0.88	4.52			
4	200	300	250	69,447	299,830	12.07	52.12	23,829.73	82,751.87	4.20	14.59	3	32	2.75	29.36	155.75	2,817.26	0.71	12.78	0.65	3.40			
5	300	500	400	87,173	387,003	15.15	67.28	46,700.53	129,452.40	8.23	22.82	8	40	7.34	36.70	1,564.53	4,381.79	7.10	19.88	3.35	3.38			
6	500	750	625	54,099	441,102	9.40	76.68	42,290.72	171,743.12	7.46	30.28	12	52	11.01	47.71	664.36	5,046.16	3.01	22.90	1.57	2.94			
7	750	1,000	875	38,915	480,017	6.77	83.45	43,117.76	214,860.87	7.60	37.88	22	74	20.18	67.89	314.46	5,360.62	1.43	24.32	0.73	2.49			
8	1,000	1,500	1,250	32,027	512,044	5.57	89.02	48,850.87	263,711.75	8.61	46.49	14	88	12.84	80.73	1,160.60	6,521.23	5.27	29.59	2.38	2.47			
9	1,500	2,000	1,750	17,705	529,749	3.08	92.10	37,957.16	301,668.91	6.69	53.18	5	93	4.59	85.32	2,268.93	8,790.15	10.29	39.88	5.98	2.91			
10	2,000	2,500	2,250	9,285	539,034	1.61	93.71	25,894.98	327,563.89	4.57	57.75	2	95	1.83	87.16	18.86	8,809.01	0.09	39.97	0.07	2.69			
11	2,500	3,000	2,750	6,934	545,968	1.21	94.92	23,591.96	351,155.84	4.16	61.91	0	95	0.00	87.16	0.00	8,809.01	0.00	39.97	0.00	2.51			
12	3,000	4,000	3,500	7,389	553,357	1.28	96.20	31,587.87	382,743.71	5.57	67.48	0	95	0.00	87.16	0.00	8,809.01	0.00	39.97	0.00	2.30			
13	4,000	5,000	4,500	4,799	558,156	0.83	97.03	25,723.88	408,467.59	4.53	72.01	0	95	0.00	87.16	0.00	8,809.01	0.00	39.97	0.00	2.16			
14	5,000	7,500	6,250	5,391	563,547	0.94	97.97	37,495.09	445,962.68	6.61	78.62	3	98	2.75	89.91	1,737.77	10,546.79	7.88	47.85	4.63	2.36			
15	7,500	10,000	8,750	3,060	566,607	0.53	98.50	26,691.20	472,653.88	4.71	83.33	2	100	1.83	91.74	603.95	11,150.74	2.74	50.59	2.26	2.36			
16	10,000	20,000	15,000	4,129	570,736	0.72	99.22	47,174.25	519,828.13	8.32	91.64	4	104	3.67	95.41	5,040.70	16,191.44	22.87	73.47	10.69	3.11			
17	20,000	50,000	35,000	2,650	573,386	0.46	99.68	31,269.69	551,097.82	5.51	97.16	1	105	0.92	96.33	0.00	16,191.44	0.00	73.47	0.00	2.94			
18	50,000	100,000	75,000	938	574,324	0.16	99.84	9,531.56	560,629.38	1.68	98.84	2	107	1.83	98.17	5,700.00	21,891.44	25.86	99.33	59.80	3.90			
19	100,000	500,000	300,000	736	575,060	0.13	99.97	5,691.92	566,321.30	1.00	99.84	2	109	1.83	100.00	147.98	22,039.42	0.67	100.00	2.60	3.89			
20	500,000	UP		156	575,216	0.03	100.00	911.03	567,232.33	0.16	100.00	0	109	0.00	100.00	0.00	22,039.42	0.00	100.00	0.00	3.89			
				575,216					567,232.33					109					22,039.42					3.89



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 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2019

CLASS OF BUSSINESS : IAR
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28,617	28,617	13.66	13.66	22,201.57	22,201.57	3.55	3.55	35	35	12.15	12.15	14,956.21	14,956.21	9.27	9.27	67.37	67.37			
2	50	100	75	9,446	38,063	4.51	18.16	1,090.29	23,291.86	0.17	3.72	1	36	0.35	12.50	5.08	14,961.29	0.00	9.27	0.47	64.23			
3	100	200	150	12,000	50,063	5.73	23.89	2,566.10	25,857.96	0.41	4.13	4	40	1.39	13.89	447.18	15,408.47	0.28	9.55	17.43	59.59			
4	200	300	250	10,820	60,883	5.16	29.05	3,786.26	29,644.22	0.61	4.74	2	42	0.69	14.58	52.00	15,460.47	0.03	9.58	1.37	52.15			
5	300	500	400	20,322	81,205	9.70	38.75	10,465.58	40,109.80	1.67	6.41	9	51	3.13	17.71	249.46	15,709.93	0.15	9.74	2.38	39.17			
6	500	750	625	16,970	98,175	8.10	46.85	12,716.83	52,826.62	2.03	8.44	3	54	1.04	18.75	161.00	15,870.93	0.10	9.84	1.27	30.04			
7	750	1,000	875	16,396	114,571	7.82	54.67	20,221.02	73,047.64	3.23	11.68	15	69	5.21	23.96	1,611.56	17,482.48	1.00	10.84	7.97	23.93			
8	1,000	1,500	1,250	17,027	131,598	8.13	62.80	26,883.31	99,930.95	4.30	15.97	11	80	3.82	27.78	1,624.09	19,106.58	1.01	11.84	6.04	19.12			
9	1,500	2,000	1,750	11,547	143,145	5.51	68.31	27,698.77	127,629.73	4.43	20.40	6	86	2.08	29.86	136.86	19,243.44	0.08	11.93	0.49	15.08			
10	2,000	2,500	2,250	7,583	150,728	3.62	71.93	21,674.57	149,304.30	3.46	23.87	10	96	3.47	33.33	3,562.03	22,805.47	2.21	14.14	16.43	15.27			
11	2,500	3,000	2,750	6,274	157,002	2.99	74.92	23,103.49	172,407.79	3.69	27.56	3	99	1.04	34.38	1.16	22,806.63	0.00	14.14	0.01	13.23			
12	3,000	4,000	3,500	8,312	165,314	3.97	78.89	35,030.03	207,437.82	5.60	33.16	19	118	6.60	40.97	1,134.85	23,941.49	0.70	14.84	3.24	11.54			
13	4,000	5,000	4,500	5,937	171,251	2.83	81.72	31,168.42	238,606.25	4.98	38.14	13	131	4.51	45.49	831.46	24,772.94	0.52	15.36	2.67	10.38			
14	5,000	7,500	6,250	8,061	179,312	3.85	85.57	53,930.70	292,536.95	8.62	46.76	16	147	5.56	51.04	3,385.54	28,158.48	2.10	17.46	6.28	9.63			
15	7,500	10,000	8,750	5,652	184,964	2.70	88.27	47,010.26	339,547.21	7.51	54.27	20	167	6.94	57.99	18,407.94	46,566.42	11.41	28.87	39.16	13.71			
16	10,000	20,000	15,000	8,583	193,547	4.10	92.36	97,238.40	436,785.61	15.54	69.82	19	186	6.60	64.58	3,979.39	50,545.81	2.47	31.33	4.09	11.57			
17	20,000	50,000	35,000	6,916	200,463	3.30	95.66	91,364.17	528,149.78	14.60	84.42	28	214	9.72	74.31	2,303.33	52,849.14	1.43	32.76	2.52	10.01			
18	50,000	100,000	75,000	3,715	204,178	1.77	97.44	40,670.29	568,820.08	6.50	90.92	20	234	6.94	81.25	61,419.48	114,268.62	38.07	70.84	151.02	20.09			
19	100,000	500,000	300,000	4,055	208,233	1.94	99.37	44,674.92	613,495.00	7.14	98.06	37	271	12.85	94.10	39,681.03	153,949.65	24.60	95.44	88.82	25.09			
20	500,000	UP		1,317	209,550	0.63	100.00	12,117.99	625,612.99	1.94	100.00	17	288	5.90	100.00	7,362.70	161,312.34	4.56	100.00	60.76	25.78			
				209,550					625,612.99					288					161,312.34					25.78



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RISK AND LOSS PROFILE

JUNI 2019

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2019
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	63.64	63.64	4.85	4.85	56.96	56.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	9	18.18	81.82	0.21	5.06	2.46	59.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	10	9.09	90.91	0.65	5.71	7.60	67.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	300	500	400	1	11	9.09	100.00	2.81	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	500	750	625	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	750	1,000	875	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	1,000	1,500	1,250	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,500	2,000	1,750	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	2,000	2,500	2,250	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,500	3,000	2,750	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	3,000	4,000	3,500	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	4,000	5,000	4,500	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	5,000	7,500	6,250	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	7,500	10,000	87,500	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	10,000	20,000	15,000	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	20,000	50,000	35,000	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	50,000	100,000	750,000	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	100,000	500,000	300,000	0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	500,000	UP		0	11	9.09	100.00	0.00	8.51	32.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11				8.51				0				0.00					0.00	
GRANT TOTAL					861,372			1,395,926.74				404				183,804.03						

5.3 GROUP BY OCCUPATION CODE – 2 DIGIT



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	130	130	8.71	8.71	221.20	221.20	3.18	3.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	149	279	9.98	18.69	15.29	236.49	0.22	3.39	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	238	517	15.94	34.63	40.35	276.83	0.58	3.97	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	33	550	2.21	36.84	8.84	285.67	0.13	4.10	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	575	1.67	38.51	8.27	293.94	0.12	4.22	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	29	604	1.94	40.46	24.80	318.75	0.36	4.58	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	34	638	2.28	42.73	41.37	360.12	0.59	5.17	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	671	2.21	44.94	43.73	403.85	0.63	5.80	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	33	704	2.21	47.15	68.05	471.90	0.98	6.77	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	27	731	1.81	48.96	47.75	519.65	0.69	7.46	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	30	761	2.01	50.97	102.72	622.38	1.47	8.93	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	31	792	2.08	53.05	103.38	725.75	1.48	10.42	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	31	823	2.08	55.12	340.05	1,065.80	4.88	15.30	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	54	877	3.62	58.74	403.27	1,469.07	5.79	21.09	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	67	944	4.49	63.23	561.04	2,030.11	8.05	29.14	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	127	1,071	8.51	71.73	1,009.08	3,039.19	14.49	43.63	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	101	1,172	6.76	78.50	1,549.76	4,588.95	22.25	65.88	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	80	1,252	5.36	83.86	756.03	5,344.98	10.85	76.73	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	106	1,358	7.10	90.96	956.69	6,301.67	13.73	90.46	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		135	1,493	9.04	100.00	664.24	6,965.91	9.54	100.00	1	1	1	100.00	100.00	1,000.00	1,000.00	100.00	100.00	150.55	14.36		
				1,493					6,965.91					1					1,000.00					14.36



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	172	172	12.53	12.53	268.22	268.22	3.73	3.73	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	54	226	3.93	16.46	11.66	279.89	0.16	3.89	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	66	292	4.81	21.27	14.86	294.75	0.21	4.10	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	44	336	3.20	24.47	39.35	334.10	0.55	4.64	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	55	391	4.01	28.48	37.33	371.43	0.52	5.16	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	63	454	4.59	33.07	57.71	429.14	0.80	5.96	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	42	496	3.06	36.13	77.58	506.71	1.08	7.04	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	66	562	4.81	40.93	167.23	673.95	2.32	9.37	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	62	624	4.52	45.45	117.10	791.04	1.63	10.99	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	40	664	2.91	48.36	118.97	910.02	1.65	12.65	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	39	703	2.84	51.20	190.84	1,100.85	2.65	15.30	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	61	764	4.44	55.64	215.47	1,316.32	2.99	18.29	1	1	100.00	100.00	50.00	50.00	100.00	100.00	23.21	3.80			
13	4,000	5,000	4,500	51	815	3.71	59.36	244.40	1,560.72	3.40	21.69	1	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	3.20			
14	5,000	7,500	6,250	63	878	4.59	63.95	487.02	2,047.75	6.77	28.46	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	2.44			
15	7,500	10,000	8,750	41	919	2.99	66.93	359.50	2,407.25	5.00	33.45	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	2.08			
16	10,000	20,000	15,000	113	1,032	8.23	75.16	907.60	3,314.85	12.61	46.06	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	1.51			
17	20,000	50,000	35,000	151	1,183	11.00	86.16	1,631.48	4,946.34	22.67	68.73	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	1.01			
18	50,000	100,000	75,000	86	1,269	6.26	92.43	835.76	5,782.10	11.61	80.35	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.86			
19	100,000	500,000	300,000	92	1,361	6.70	99.13	1,256.82	7,038.92	17.46	97.81	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.71			
20	500,000	UP		12	1,373	0.87	100.00	157.40	7,196.32	2.19	100.00	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.69			
				1,373					7,196.32					1					50.00					0.69



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	424	424	6.12	6.12	1,209.30	1,209.30	3.56	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	151	575	2.18	8.30	74.78	1,284.09	0.22	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	163	738	2.35	10.65	49.25	1,333.34	0.14	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	133	871	1.92	12.57	98.82	1,432.16	0.29	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	267	1,138	3.85	16.42	139.28	1,571.44	0.41	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	278	1,416	4.01	20.43	272.00	1,843.44	0.80	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	291	1,707	4.20	24.63	303.11	2,146.55	0.89	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	394	2,101	5.69	30.32	510.95	2,657.50	1.50	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	295	2,396	4.26	34.57	496.40	3,153.90	1.46	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	206	2,602	2.97	37.55	483.82	3,637.72	1.42	10.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	197	2,799	2.84	40.39	515.85	4,153.57	1.52	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	339	3,138	4.89	45.28	854.16	5,007.73	2.51	14.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	301	3,439	4.34	49.62	1,206.53	6,214.26	3.55	18.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	432	3,871	6.23	55.86	2,032.17	8,246.43	5.97	24.24	1	1	6.67	6.67	13.06	13.06	0.04	0.04	0.64	0.16			
15	7,500	10,000	8,750	347	4,218	5.01	60.87	2,047.01	10,293.44	6.02	30.26	0	1	0.00	6.67	0.00	13.06	0.00	0.04	0.00	0.13			
16	10,000	20,000	15,000	689	4,907	9.94	70.81	5,450.87	15,744.31	16.02	46.28	0	1	0.00	6.67	0.00	13.06	0.00	0.04	0.00	0.08			
17	20,000	50,000	35,000	710	5,617	10.25	81.05	7,238.77	22,983.09	21.28	67.56	6	7	40.00	46.67	177.14	190.20	0.58	0.62	2.45	0.83			
18	50,000	100,000	75,000	477	6,094	6.88	87.94	3,860.42	26,843.51	11.35	78.91	1	8	6.67	53.33	0.00	190.20	0.00	0.62	0.00	0.71			
19	100,000	500,000	300,000	603	6,697	8.70	96.64	4,597.03	31,440.54	13.51	92.43	5	13	33.33	86.67	30,365.05	30,555.25	98.90	99.52	660.54	97.18			
20	500,000	UP		233	6,930	3.36	100.00	2,576.27	34,016.81	7.57	100.00	2	15	13.33	100.00	147.96	30,703.21	0.48	100.00	5.74	90.26			
				6,930					34,016.81					15					30,703.21					90.26



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	695	695	6.31	6.31	6,767.47	6,767.47	6.68	6.68	1	1	5.88	5.88	5,950.00	5,950.00	8.74	8.74	87.92	87.92			
2	50	100	75	73	768	0.66	6.97	119.23	6,886.70	0.12	6.80	0	1	0.00	5.88	0.00	5,950.00	0.00	8.74	0.00	86.40			
3	100	200	150	122	890	1.11	8.08	94.15	6,980.85	0.09	6.89	1	2	5.88	11.76	393.60	6,343.60	0.58	9.32	418.07	90.87			
4	200	300	250	124	1,014	1.13	9.20	89.97	7,070.82	0.09	6.98	0	2	0.00	11.76	0.00	6,343.60	0.00	9.32	0.00	89.72			
5	300	500	400	370	1,384	3.36	12.56	313.68	7,384.50	0.31	7.29	0	2	0.00	11.76	0.00	6,343.60	0.00	9.32	0.00	85.90			
6	500	750	625	277	1,661	2.51	15.07	327.75	7,712.24	0.32	7.62	0	2	0.00	11.76	0.00	6,343.60	0.00	9.32	0.00	82.25			
7	750	1,000	875	354	2,015	3.21	18.28	841.46	8,553.70	0.83	8.45	0	2	0.00	11.76	0.00	6,343.60	0.00	9.32	0.00	74.16			
8	1,000	1,500	1,250	544	2,559	4.94	23.22	1,294.93	9,848.63	1.28	9.73	0	2	0.00	11.76	0.00	6,343.60	0.00	9.32	0.00	64.41			
9	1,500	2,000	1,750	525	3,084	4.76	27.99	1,991.41	11,840.03	1.97	11.69	0	2	0.00	11.76	0.00	6,343.60	0.00	9.32	0.00	53.58			
10	2,000	2,500	2,250	456	3,540	4.14	32.12	1,567.63	13,407.66	1.55	13.24	1	3	5.88	17.65	537.50	6,881.10	0.79	10.11	34.29	51.32			
11	2,500	3,000	2,750	405	3,945	3.68	35.80	1,720.19	15,127.85	1.70	14.94	0	3	0.00	17.65	0.00	6,881.10	0.00	10.11	0.00	45.49			
12	3,000	4,000	3,500	640	4,585	5.81	41.61	3,483.64	18,611.49	3.44	18.38	0	3	0.00	17.65	0.00	6,881.10	0.00	10.11	0.00	36.97			
13	4,000	5,000	4,500	522	5,107	4.74	46.34	3,535.40	22,146.89	3.49	21.87	0	3	0.00	17.65	0.00	6,881.10	0.00	10.11	0.00	31.07			
14	5,000	7,500	6,250	917	6,024	8.32	54.66	7,303.15	29,450.04	7.21	29.08	2	5	11.76	29.41	213.50	7,094.60	0.31	10.42	2.92	24.09			
15	7,500	10,000	8,750	698	6,722	6.33	61.00	7,192.53	36,642.57	7.10	36.19	4	9	23.53	52.94	1,029.77	8,124.37	1.51	11.93	14.32	22.17			
16	10,000	20,000	15,000	1,348	8,070	12.23	73.23	19,057.84	55,700.42	18.82	55.01	0	9	0.00	52.94	0.00	8,124.37	0.00	11.93	0.00	14.59			
17	20,000	50,000	35,000	1,289	9,359	11.70	84.93	18,670.42	74,370.83	18.44	73.45	2	11	11.76	64.71	43.70	8,168.07	0.06	12.00	0.23	10.98			
18	50,000	100,000	75,000	757	10,116	6.87	91.80	9,402.60	83,773.43	9.29	82.73	4	15	23.53	88.24	59,765.77	67,933.84	87.79	99.78	635.63	81.09			
19	100,000	500,000	300,000	662	10,778	6.01	97.80	14,650.29	98,423.72	14.47	97.20	2	17	11.76	100.00	147.98	68,081.82	0.22	100.00	1.01	69.17			
20	500,000	UP		242	11,020	2.20	100.00	2,836.47	101,260.19	2.80	100.00	0	17	0.00	100.00	0.00	68,081.82	0.00	100.00	0.00	67.23			
				11,020					101,260.19					17					68,081.82					67.23



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	810	810	7.33	7.33	2,167.95	2,167.95	3.97	3.97	2	2	14.29	14.29	15.00	15.00	2.33	2.33	0.69	0.69			
2	50	100	75	352	1,162	3.18	10.51	95.38	2,263.34	0.17	4.14	0	2	0.00	14.29	0.00	15.00	0.00	2.33	0.00	0.66	0.66		
3	100	200	150	562	1,724	5.09	15.60	233.84	2,497.18	0.43	4.57	0	2	0.00	14.29	0.00	15.00	0.00	2.33	0.00	0.60	0.60		
4	200	300	250	517	2,241	4.68	20.28	336.74	2,833.91	0.62	5.19	0	2	0.00	14.29	0.00	15.00	0.00	2.33	0.00	0.53	0.53		
5	300	500	400	833	3,074	7.54	27.81	747.84	3,581.75	1.37	6.56	0	2	0.00	14.29	0.00	15.00	0.00	2.33	0.00	0.42	0.42		
6	500	750	625	629	3,703	5.69	33.51	958.54	4,540.30	1.76	8.31	0	2	0.00	14.29	0.00	15.00	0.00	2.33	0.00	0.33	0.33		
7	750	1,000	875	625	4,328	5.66	39.16	1,330.74	5,871.04	2.44	10.75	0	2	0.00	14.29	0.00	15.00	0.00	2.33	0.00	0.26	0.26		
8	1,000	1,500	1,250	664	4,992	6.01	45.17	1,634.76	7,505.80	2.99	13.74	0	2	0.00	14.29	0.00	15.00	0.00	2.33	0.00	0.20	0.20		
9	1,500	2,000	1,750	501	5,493	4.53	49.70	1,703.62	9,209.42	3.12	16.86	0	2	0.00	14.29	0.00	15.00	0.00	2.33	0.00	0.16	0.16		
10	2,000	2,500	2,250	324	5,817	2.93	52.63	1,340.84	10,550.26	2.45	19.32	0	2	0.00	14.29	0.00	15.00	0.00	2.33	0.00	0.14	0.14		
11	2,500	3,000	2,750	315	6,132	2.85	55.48	1,400.84	11,951.10	2.56	21.88	2	4	14.29	28.57	0.24	15.24	0.04	2.37	0.02	0.13	0.13		
12	3,000	4,000	3,500	387	6,519	3.50	58.98	2,070.67	14,021.77	3.79	25.67	0	4	0.00	28.57	0.00	15.24	0.00	2.37	0.00	0.11	0.11		
13	4,000	5,000	4,500	340	6,859	3.08	62.06	2,183.56	16,205.33	4.00	29.67	0	4	0.00	28.57	0.00	15.24	0.00	2.37	0.00	0.09	0.09		
14	5,000	7,500	6,250	486	7,345	4.40	66.46	3,972.32	20,177.65	7.27	36.94	0	4	0.00	28.57	0.00	15.24	0.00	2.37	0.00	0.08	0.08		
15	7,500	10,000	8,750	432	7,777	3.91	70.37	3,444.95	23,622.60	6.31	43.25	0	4	0.00	28.57	0.00	15.24	0.00	2.37	0.00	0.06	0.06		
16	10,000	20,000	15,000	822	8,599	7.44	77.80	8,693.45	32,316.05	15.92	59.17	3	7	21.43	50.00	56.92	72.16	8.84	11.21	0.65	0.22	0.22		
17	20,000	50,000	35,000	891	9,490	8.06	85.87	9,642.95	41,959.00	17.66	76.82	1	8	7.14	57.14	17.50	89.66	2.72	13.93	0.18	0.21	0.21		
18	50,000	100,000	75,000	511	10,001	4.62	90.49	5,443.94	47,402.94	9.97	86.79	4	12	28.57	85.71	167.45	257.11	26.02	39.95	3.08	0.54	0.54		
19	100,000	500,000	300,000	751	10,752	6.80	97.29	6,362.98	53,765.92	11.65	98.44	2	14	14.29	100.00	386.51	643.62	60.05	100.00	6.07	1.20	1.20		
20	500,000	UP		300	11,052	2.71	100.00	851.20	54,617.12	1.56	100.00	0	14	0.00	100.00	0.00	643.62	0.00	100.00	0.00	0.00	1.18	1.18	
				11,052					54,617.12					14					643.62			1.18		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	553	553	6.86	6.86	1,977.05	1,977.05	3.85	3.85	2	2	22.22	22.22	529.70	529.70	6.30	6.30	26.79	26.79			
2	50	100	75	129	682	1.60	8.46	101.98	2,079.03	0.20	4.04	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	25.48			
3	100	200	150	218	900	2.70	11.16	134.98	2,214.01	0.26	4.31	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	23.92			
4	200	300	250	284	1,184	3.52	14.68	178.83	2,392.83	0.35	4.66	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	22.14			
5	300	500	400	395	1,579	4.90	19.58	369.89	2,762.72	0.72	5.37	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	19.17			
6	500	750	625	321	1,900	3.98	23.56	684.60	3,447.32	1.33	6.71	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	15.37			
7	750	1,000	875	381	2,281	4.73	28.29	743.41	4,190.73	1.45	8.15	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	12.64			
8	1,000	1,500	1,250	466	2,747	5.78	34.07	1,260.44	5,451.17	2.45	10.61	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	9.72			
9	1,500	2,000	1,750	422	3,169	5.23	39.30	1,489.08	6,940.25	2.90	13.50	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	7.63			
10	2,000	2,500	2,250	280	3,449	3.47	42.78	1,044.64	7,984.89	2.03	15.53	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	6.63			
11	2,500	3,000	2,750	270	3,719	3.35	46.12	1,496.86	9,481.75	2.91	18.45	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	5.59			
12	3,000	4,000	3,500	352	4,071	4.37	50.49	1,967.86	11,449.61	3.83	22.28	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	4.63			
13	4,000	5,000	4,500	364	4,435	4.51	55.00	1,814.32	13,263.93	3.53	25.81	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	3.99			
14	5,000	7,500	6,250	503	4,938	6.24	61.24	4,620.46	17,884.40	8.99	34.79	0	2	0.00	22.22	0.00	529.70	0.00	6.30	0.00	2.96			
15	7,500	10,000	8,750	363	5,301	4.50	65.74	3,751.38	21,635.78	7.30	42.09	2	4	22.22	44.44	6,965.00	7,494.70	82.89	89.19	185.66	34.64			
16	10,000	20,000	15,000	771	6,072	9.56	75.31	8,583.97	30,219.74	16.70	58.79	1	5	11.11	55.56	3.08	7,497.78	0.04	89.23	0.04	24.81			
17	20,000	50,000	35,000	849	6,921	10.53	85.84	9,560.50	39,780.24	18.60	77.39	2	7	22.22	77.78	55.28	7,553.05	0.66	89.88	0.58	18.99			
18	50,000	100,000	75,000	380	7,301	4.71	90.55	4,273.29	44,053.53	8.31	85.71	1	8	11.11	88.89	810.00	8,363.05	9.64	99.52	18.95	18.98			
19	100,000	500,000	300,000	575	7,876	7.13	97.68	5,207.90	49,261.43	10.13	95.84	1	9	11.11	100.00	40.00	8,403.05	0.48	100.00	0.77	17.06			
20	500,000	UP		187	8,063	2.32	100.00	2,138.63	51,400.06	4.16	100.00	0	9	0.00	100.00	0.00	8,403.05	0.00	100.00	0.00	16.35			
				8,063					51,400.06					9					8,403.05					16.35



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	573	573	9.97	9.97	2,348.64	2,348.64	5.36	5.36	1	1	12.50	12.50	32.00	32.00	0.39	0.39	1.36	1.36	
2	50	100	75	322	895	5.60	15.57	160.74	2,509.38	0.37	5.73	0	1	0.00	12.50	0.00	32.00	0.00	0.39	0.00	1.28	1.28
3	100	200	150	347	1,242	6.04	21.61	314.54	2,823.92	0.72	6.45	0	1	0.00	12.50	0.00	32.00	0.00	0.39	0.00	1.13	1.13
4	200	300	250	220	1,462	3.83	25.44	325.50	3,149.42	0.74	7.19	0	1	0.00	12.50	0.00	32.00	0.00	0.39	0.00	1.02	1.02
5	300	500	400	302	1,764	5.25	30.69	645.91	3,795.33	1.48	8.67	1	2	12.50	25.00	57.17	89.17	0.69	1.08	8.85	2.35	2.35
6	500	750	625	225	1,989	3.92	34.61	603.23	4,398.56	1.38	10.05	0	2	0.00	25.00	0.00	89.17	0.00	1.08	0.00	2.03	2.03
7	750	1,000	875	223	2,212	3.88	38.49	558.96	4,957.51	1.28	11.32	0	2	0.00	25.00	0.00	89.17	0.00	1.08	0.00	1.80	1.80
8	1,000	1,500	1,250	356	2,568	6.19	44.68	1,179.17	6,136.68	2.69	14.02	0	2	0.00	25.00	0.00	89.17	0.00	1.08	0.00	1.45	1.45
9	1,500	2,000	1,750	272	2,840	4.73	49.42	1,490.65	7,627.33	3.40	17.42	1	3	12.50	37.50	180.00	269.17	2.18	3.26	12.08	3.53	3.53
10	2,000	2,500	2,250	188	3,028	3.27	52.69	1,330.77	8,958.10	3.04	20.46	0	3	0.00	37.50	0.00	269.17	0.00	3.26	0.00	3.00	3.00
11	2,500	3,000	2,750	140	3,168	2.44	55.12	984.63	9,942.73	2.25	22.71	0	3	0.00	37.50	0.00	269.17	0.00	3.26	0.00	2.71	2.71
12	3,000	4,000	3,500	252	3,420	4.38	59.51	1,863.17	11,805.90	4.26	26.97	0	3	0.00	37.50	0.00	269.17	0.00	3.26	0.00	2.28	2.28
13	4,000	5,000	4,500	234	3,654	4.07	63.58	1,730.13	13,536.03	3.95	30.92	0	3	0.00	37.50	0.00	269.17	0.00	3.26	0.00	1.99	1.99
14	5,000	7,500	6,250	364	4,018	6.33	69.91	3,799.60	17,335.64	8.68	39.60	1	4	12.50	50.00	1,662.50	1,931.67	20.12	23.38	43.75	11.14	11.14
15	7,500	10,000	8,750	234	4,252	4.07	73.99	3,025.23	20,360.86	6.91	46.51	2	6	25.00	75.00	614.21	2,545.88	7.43	30.82	20.30	12.50	12.50
16	10,000	20,000	15,000	544	4,796	9.47	83.45	9,176.44	29,537.30	20.96	67.47	1	7	12.50	87.50	15.87	2,561.76	0.19	31.01	0.17	8.67	8.67
17	20,000	50,000	35,000	527	5,323	9.17	92.62	8,397.63	37,934.93	19.18	86.65	0	7	0.00	87.50	0.00	2,561.76	0.00	31.01	0.00	6.75	6.75
18	50,000	100,000	75,000	238	5,561	4.14	96.76	2,999.32	40,934.25	6.85	93.50	1	8	12.50	100.00	5,700.00	8,261.76	68.99	100.00	190.04	20.18	20.18
19	100,000	500,000	300,000	163	5,724	2.84	99.60	2,200.95	43,135.21	5.03	98.53	0	8	0.00	100.00	0.00	8,261.76	0.00	100.00	0.00	19.15	19.15
20	500,000	UP		23	5,747	0.40	100.00	643.66	43,778.87	1.47	100.00	0	8	0.00	100.00	0.00	8,261.76	0.00	100.00	0.00	18.87	18.87
				5,747					43,778.87					8					8,261.76			18.87



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,973	1,973	11.20	11.20	3,034.60	3,034.60	4.96	4.96	1	1	3.45	3.45	27.85	27.85	0.35	0.35	0.92	0.92			
2	50	100	75	1,101	3,074	6.25	17.45	238.23	3,272.83	0.39	5.35	0	1	0.00	3.45	0.00	27.85	0.00	0.35	0.00	0.85	0.85		
3	100	200	150	1,580	4,654	8.97	26.43	629.87	3,902.69	1.03	6.38	1	2	3.45	6.90	85.00	112.85	1.06	1.41	13.49	2.89			
4	200	300	250	937	5,591	5.32	31.75	661.65	4,564.35	1.08	7.46	0	2	0.00	6.90	0.00	112.85	0.00	1.41	0.00	2.47	2.47		
5	300	500	400	1,329	6,920	7.55	39.29	1,186.50	5,750.85	1.94	9.39	0	2	0.00	6.90	0.00	112.85	0.00	1.41	0.00	1.96	1.96		
6	500	750	625	797	7,717	4.53	43.82	828.89	6,579.73	1.35	10.75	2	4	6.90	13.79	109.18	222.03	1.36	2.77	13.17	3.37			
7	750	1,000	875	682	8,399	3.87	47.69	981.72	7,561.45	1.60	12.35	0	4	0.00	13.79	0.00	222.03	0.00	2.77	0.00	2.94	2.94		
8	1,000	1,500	1,250	765	9,164	4.34	52.04	1,232.45	8,793.91	2.01	14.37	0	4	0.00	13.79	0.00	222.03	0.00	2.77	0.00	2.52	2.52		
9	1,500	2,000	1,750	640	9,804	3.63	55.67	1,414.03	10,207.94	2.31	16.68	1	5	3.45	17.24	75.00	297.03	0.93	3.70	5.30	2.91	2.91		
10	2,000	2,500	2,250	530	10,334	3.01	58.68	1,346.56	11,554.50	2.20	18.88	0	5	0.00	17.24	0.00	297.03	0.00	3.70	0.00	2.57	2.57		
11	2,500	3,000	2,750	431	10,765	2.45	61.13	1,203.68	12,758.18	1.97	20.84	0	5	0.00	17.24	0.00	297.03	0.00	3.70	0.00	2.33	2.33		
12	3,000	4,000	3,500	628	11,393	3.57	64.69	2,122.02	14,880.20	3.47	24.31	1	6	3.45	20.69	25.00	322.03	0.31	4.01	1.18	2.16	2.16		
13	4,000	5,000	4,500	496	11,889	2.82	67.51	2,330.82	17,211.02	3.81	28.12	0	6	0.00	20.69	0.00	322.03	0.00	4.01	0.00	1.87	1.87		
14	5,000	7,500	6,250	891	12,780	5.06	72.57	4,175.43	21,386.46	6.82	34.94	1	7	3.45	24.14	675.00	997.03	8.41	12.42	16.17	4.66	4.66		
15	7,500	10,000	8,750	531	13,311	3.02	75.58	3,727.55	25,114.01	6.09	41.03	1	8	3.45	27.59	385.65	1,382.68	4.80	17.22	10.35	5.51	5.51		
16	10,000	20,000	15,000	1,034	14,345	5.87	81.45	8,966.95	34,080.96	14.65	55.68	2	10	6.90	34.48	30.58	1,413.26	0.38	17.60	0.34	4.15	4.15		
17	20,000	50,000	35,000	1,213	15,558	6.89	88.34	12,224.70	46,305.66	19.97	75.65	2	12	6.90	41.38	97.00	1,510.26	1.21	18.81	0.79	3.26	3.26		
18	50,000	100,000	75,000	802	16,360	4.55	92.90	7,090.77	53,396.43	11.58	87.23	5	17	17.24	58.62	462.91	1,973.18	5.77	24.58	6.53	3.70	3.70		
19	100,000	500,000	300,000	940	17,300	5.34	98.23	6,614.67	60,011.10	10.81	98.04	10	27	34.48	93.10	571.42	2,544.59	7.12	31.69	8.64	4.24	4.24		
20	500,000	UP		311	17,611	1.77	100.00	1,201.85	61,212.95	1.96	100.00	2	29	6.90	100.00	5,484.24	8,028.84	68.31	100.00	456.32	13.12	13.12		
				17,611					61,212.95					29					8,028.84			13.12		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	92	92	7.06	7.06	184.41	184.41	2.25	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	113	1.61	8.67	2.14	186.55	0.03	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	129	1.23	9.89	4.91	191.46	0.06	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	148	1.46	11.35	15.60	207.06	0.19	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	35	183	2.68	14.03	25.85	232.91	0.32	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	217	2.61	16.64	20.94	253.85	0.26	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	45	262	3.45	20.09	50.07	303.92	0.61	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	77	339	5.90	26.00	76.16	380.09	0.93	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	72	411	5.52	31.52	167.00	547.09	2.04	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	38	449	2.91	34.43	83.08	630.17	1.02	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	463	1.07	35.51	46.59	676.76	0.57	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	38	501	2.91	38.42	105.10	781.86	1.28	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	32	533	2.45	40.87	181.04	962.90	2.21	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	28	561	2.15	43.02	264.26	1,227.16	3.23	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	51	612	3.91	46.93	282.60	1,509.76	3.45	18.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	107	719	8.21	55.14	983.72	2,493.48	12.02	30.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	152	871	11.66	66.79	2,127.29	4,620.77	26.00	56.47	2	2	50.00	50.00	158.46	158.46	45.41	45.41	7.45	3.43			
18	50,000	100,000	75,000	127	998	9.74	76.53	812.38	5,433.15	9.93	66.40	0	2	0.00	50.00	0.00	158.46	0.00	45.41	0.00	2.92			
19	100,000	500,000	300,000	196	1,194	15.03	91.56	1,699.07	7,132.21	20.77	87.17	1	3	25.00	75.00	72.12	230.58	20.67	66.08	4.24	3.23			
20	500,000	UP		110	1,304	8.44	100.00	1,049.95	8,182.16	12.83	100.00	1	4	25.00	100.00	118.38	348.96	33.92	100.00	11.28	4.26			
				1,304					8,182.16					4					348.96					4.26



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	95,592	95,592	12.05	12.05	30,043.28	30,043.28	2.97	2.97	37	12.63	12.63	10,357.81	10,357.81	18.16	18.16	34.48	34.48				
2	50	100	75	65,386	160,978	8.24	20.29	7,896.35	37,939.63	0.78	3.74	4	41	1.37	13.99	219.08	10,576.89	0.38	18.55	2.77	27.88			
3	100	200	150	122,133	283,111	15.40	35.69	28,158.77	66,098.41	2.78	6.52	7	48	2.39	16.38	197.93	10,774.83	0.35	18.90	0.70	16.30			
4	200	300	250	82,267	365,378	10.37	46.06	27,575.95	93,674.36	2.72	9.24	5	53	1.71	18.09	207.75	10,982.58	0.36	19.26	0.75	11.72			
5	300	500	400	111,584	476,962	14.07	60.12	58,039.42	151,713.78	5.73	14.97	17	70	5.80	23.89	1,844.82	12,827.40	3.24	22.50	3.18	8.45			
6	500	750	625	74,887	551,849	9.44	69.56	56,081.58	207,795.36	5.53	20.51	13	83	4.44	28.33	716.19	13,543.59	1.26	23.75	1.28	6.52			
7	750	1,000	875	58,041	609,890	7.32	76.88	64,594.69	272,390.05	6.37	26.88	37	120	12.63	40.96	1,926.02	15,469.60	3.38	27.13	2.98	5.68			
8	1,000	1,500	1,250	51,584	661,474	6.50	83.38	75,573.30	347,963.35	7.46	34.34	24	144	8.19	49.15	1,784.69	17,254.30	3.13	30.26	2.36	4.96			
9	1,500	2,000	1,750	30,271	691,745	3.82	87.20	64,809.69	412,773.04	6.40	40.74	9	153	3.07	52.22	2,150.79	19,405.09	3.77	34.03	3.32	4.70			
10	2,000	2,500	2,250	17,270	709,015	2.18	89.37	46,524.54	459,297.57	4.59	45.33	11	164	3.75	55.97	3,043.39	22,448.48	5.34	39.37	6.54	4.89			
11	2,500	3,000	2,750	13,468	722,483	1.70	91.07	45,397.78	504,695.36	4.48	49.81	2	166	0.68	56.66	150.18	22,598.66	0.26	39.63	0.33	4.48			
12	3,000	4,000	3,500	16,209	738,692	2.04	93.11	64,007.97	568,703.33	6.32	56.13	18	184	6.14	62.80	1,069.43	23,668.09	1.88	41.51	1.67	4.16			
13	4,000	5,000	4,500	10,495	749,187	1.32	94.44	51,675.03	620,378.36	5.10	61.23	13	197	4.44	67.24	831.46	24,499.55	1.46	42.97	1.61	3.95			
14	5,000	7,500	6,250	13,005	762,192	1.64	96.08	79,949.28	700,327.65	7.89	69.12	14	211	4.78	72.01	2,559.26	27,058.80	4.49	47.45	3.20	3.86			
15	7,500	10,000	8,750	8,130	770,322	1.02	97.10	62,954.46	763,282.11	6.21	75.33	13	224	4.44	76.45	10,017.25	37,076.05	17.57	65.02	15.91	4.86			
16	10,000	20,000	15,000	10,598	780,920	1.34	98.44	110,551.41	873,833.52	10.91	86.24	17	241	5.80	82.25	8,963.63	46,039.68	15.72	80.74	8.11	5.27			
17	20,000	50,000	35,000	6,427	787,347	0.81	99.25	81,633.54	955,467.07	8.06	94.30	14	255	4.78	87.03	1,754.26	47,793.94	3.08	83.82	2.15	5.00			
18	50,000	100,000	75,000	2,643	789,990	0.33	99.58	27,746.35	983,213.41	2.74	97.03	7	262	2.39	89.42	263.35	48,057.29	0.46	84.28	0.95	4.89			
19	100,000	500,000	300,000	2,459	792,449	0.31	99.89	22,400.25	1,005,613.66	2.21	99.25	19	281	6.48	95.90	8,301.38	56,358.66	14.56	98.84	37.06	5.60			
20	500,000	UP		868	793,317	0.11	100.00	7,643.04	1,013,256.70	0.75	100.00	12	293	4.10	100.00	662.11	57,020.78	1.16	100.00	8.66	5.63			
				793,317					1,013,256.70					293					57,020.78					5.63



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	106	106	11.37	11.37	149.13	149.13	3.65	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	36	142	3.86	15.24	13.57	162.70	0.33	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	43	185	4.61	19.85	30.31	193.01	0.74	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	26	211	2.79	22.64	17.93	210.94	0.44	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	55	266	5.90	28.54	68.87	279.81	1.69	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	298	3.43	31.97	33.90	313.71	0.83	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	27	325	2.90	34.87	52.27	365.98	1.28	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	49	374	5.26	40.13	114.26	480.25	2.80	11.75	1	1	100.00	100.00	1,000.00	1,000.00	100.00	100.00	875.18	208.23			
9	1,500	2,000	1,750	37	411	3.97	44.10	65.72	545.97	1.61	13.36	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	183.16			
10	2,000	2,500	2,250	38	449	4.08	48.18	149.11	695.08	3.65	17.01	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	143.87			
11	2,500	3,000	2,750	79	528	8.48	56.65	292.57	987.65	7.16	24.17	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	101.25			
12	3,000	4,000	3,500	49	577	5.26	61.91	217.00	1,204.65	5.31	29.48	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	83.01			
13	4,000	5,000	4,500	31	608	3.33	65.24	115.36	1,320.01	2.82	32.30	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	75.76			
14	5,000	7,500	6,250	122	730	13.09	78.33	637.20	1,957.20	15.59	47.90	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	51.09			
15	7,500	10,000	8,750	32	762	3.43	81.76	285.52	2,242.73	6.99	54.88	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	44.59			
16	10,000	20,000	15,000	115	877	12.34	94.10	1,218.68	3,461.40	29.82	84.70	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	28.89			
17	20,000	50,000	35,000	38	915	4.08	98.18	510.34	3,971.75	12.49	97.19	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	25.18			
18	50,000	100,000	75,000	15	930	1.61	99.79	100.33	4,072.07	2.46	99.65	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	24.56			
19	100,000	500,000	300,000	1	931	0.11	99.89	9.71	4,081.78	0.24	99.89	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	24.50			
20	500,000	UP		1	932	0.11	100.00	4.65	4,086.43	0.11	100.00	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	24.47			
				932					4,086.43					1					1,000.00					24.47



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	871	871	48.58	48.58	2,637.31	2,637.31	32.90	32.90	12	12	100.00	100.00	262.00	262.00	100.00	100.00	9.93	9.93			
2	50	100	75	166	1,037	9.26	57.84	90.92	2,728.22	1.13	34.03	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	9.60			
3	100	200	150	27	1,064	1.51	59.34	12.06	2,740.28	0.15	34.18	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	9.56			
4	200	300	250	9	1,073	0.50	59.84	9.14	2,749.42	0.11	34.29	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	9.53			
5	300	500	400	31	1,104	1.73	61.57	20.12	2,769.54	0.25	34.55	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	9.46			
6	500	750	625	19	1,123	1.06	62.63	15.07	2,784.62	0.19	34.73	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	9.41			
7	750	1,000	875	47	1,170	2.62	65.25	19.53	2,804.14	0.24	34.98	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	9.34			
8	1,000	1,500	1,250	36	1,206	2.01	67.26	41.23	2,845.37	0.51	35.49	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	9.21			
9	1,500	2,000	1,750	40	1,246	2.23	69.49	56.76	2,902.12	0.71	36.20	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	9.03			
10	2,000	2,500	2,250	38	1,284	2.12	71.61	40.44	2,942.56	0.50	36.70	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	8.90			
11	2,500	3,000	2,750	20	1,304	1.12	72.73	60.19	3,002.75	0.75	37.45	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	8.73			
12	3,000	4,000	3,500	67	1,371	3.74	76.46	177.19	3,179.94	2.21	39.66	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	8.24			
13	4,000	5,000	4,500	17	1,388	0.95	77.41	22.73	3,202.67	0.28	39.95	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	8.18			
14	5,000	7,500	6,250	35	1,423	1.95	79.36	240.92	3,443.59	3.01	42.95	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	7.61			
15	7,500	10,000	8,750	35	1,458	1.95	81.32	38.34	3,481.93	0.48	43.43	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	7.52			
16	10,000	20,000	15,000	35	1,493	1.95	83.27	354.11	3,836.04	4.42	47.85	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	6.83			
17	20,000	50,000	35,000	86	1,579	4.80	88.06	1,159.70	4,995.74	14.47	62.31	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	5.24			
18	50,000	100,000	75,000	104	1,683	5.80	93.87	1,513.82	6,509.55	18.88	81.20	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	4.02			
19	100,000	500,000	300,000	104	1,787	5.80	99.67	1,463.81	7,973.36	18.26	99.45	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	3.29			
20	500,000	UP		6	1,793	0.33	100.00	43.74	8,017.11	0.55	100.00	0	12	0.00	100.00	0.00	262.00	0.00	100.00	0.00	3.27			
				1,793					8,017.11					12					262.00					3.27



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	1,000	1,500	1,250	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	2,000	2,500	2,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	500,000	UP		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				4.79				0				0.00				0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 40 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE !

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	374	374	50.82	50.82	201.72	201.72	10.44	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	111	485	15.08	65.90	101.28	303.00	5.24	15.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	104	589	14.13	80.03	47.29	350.29	2.45	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	591	0.27	80.30	0.76	351.05	0.04	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	603	1.63	81.93	11.17	362.22	0.58	18.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	607	0.54	82.47	25.67	387.89	1.33	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	610	0.41	82.88	2.86	390.74	0.15	20.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	616	0.82	83.70	23.71	414.45	1.23	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	621	0.68	84.38	4.34	418.79	0.22	21.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	626	0.68	85.05	23.05	441.84	1.19	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	629	0.41	85.46	9.41	451.25	0.49	23.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	630	0.14	85.60	5.47	456.71	0.28	23.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	631	0.14	85.73	6.64	463.36	0.34	23.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	635	0.54	86.28	7.11	470.46	0.37	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	646	1.49	87.77	36.32	506.79	1.88	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	660	1.90	89.67	181.72	688.50	9.41	35.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	676	2.17	91.85	465.53	1,154.03	24.10	59.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	694	2.45	94.29	295.78	1,449.81	15.31	75.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	37	731	5.03	99.32	439.76	1,889.57	22.77	97.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	736	0.68	100.00	41.75	1,931.32	2.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				736					1,931.32					0					0.00					0.00
GRANT TOTAL				861,372.0					1,395,926.7					404.0					183,804.03					

5.4 ALL OCCUPATION



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	15.38	15.38	0.44	0.44	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	7	38.46	53.85	1.44	1.88	3.04	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	7.69	61.54	1.02	2.90	2.15	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	7.69	69.23	4.82	7.72	10.14	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	7.69	76.92	1.59	9.31	3.34	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	7.69	84.62	1.47	10.79	3.10	22.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	7.69	92.31	1.32	12.11	2.78	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	7.69	100.00	35.42	47.53	74.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					47.53					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 200 REFINING INSTALLATIONS (GOLD SILVER PLATINUM ETC.)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	6.67	6.67	0.11	0.11	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	18	5.33	12.00	0.31	0.42	0.20	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	38	13.33	25.33	0.48	0.90	0.31	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	49	7.33	32.67	0.06	0.96	0.04	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	53	2.67	35.33	0.72	1.68	0.46	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	62	6.00	41.33	7.66	9.34	4.91	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	67	3.33	44.67	2.57	11.92	1.65	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	69	1.33	46.00	0.08	12.00	0.05	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	77	5.33	51.33	6.35	18.35	4.07	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	85	5.33	56.67	0.32	18.67	0.21	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	89	2.67	59.33	0.16	18.83	0.10	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	92	2.00	61.33	4.20	23.03	2.69	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	94	1.33	62.67	0.09	23.12	0.06	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	96	1.33	64.00	0.13	23.25	0.08	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	100	2.67	66.67	9.97	33.22	6.39	21.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	116	10.67	77.33	1.64	34.86	1.05	22.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	118	1.33	78.67	18.73	53.59	12.00	34.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	127	6.00	84.67	38.21	91.79	24.48	58.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	128	0.67	85.33	7.35	99.14	4.71	63.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		22	150	14.67	100.00	56.92	156.07	36.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				150					156.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 201 ALUMUNIUUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	3.57	3.57	32.99	32.99	3.49	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	12	5.00	8.57	3.25	36.24	0.34	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	19	5.00	13.57	0.45	36.69	0.05	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	20	0.71	14.29	0.50	37.19	0.05	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	27	5.00	19.29	2.25	39.45	0.24	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	32	3.57	22.86	1.54	40.99	0.16	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	35	2.14	25.00	3.86	44.85	0.41	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	39	2.86	27.86	5.00	49.85	0.53	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	43	2.86	30.71	3.13	52.98	0.33	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	45	1.43	32.14	4.26	57.25	0.45	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	48	2.14	34.29	17.69	74.93	1.87	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	50	1.43	35.71	5.74	80.68	0.61	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	56	4.29	40.00	15.86	96.54	1.68	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	67	7.86	47.86	66.78	163.32	7.07	17.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	82	10.71	58.57	123.92	287.24	13.13	30.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	106	17.14	75.71	276.52	563.76	29.29	59.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	116	7.14	82.86	116.28	680.04	12.32	72.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	123	5.00	87.86	71.92	751.96	7.62	79.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	135	8.57	96.43	112.34	864.30	11.90	91.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	140	3.57	100.00	79.71	944.01	8.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				140					944.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	9.09	9.09	0.06	0.06	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	6	27.27	36.36	0.80	0.86	1.31	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	3	11	13.64	50.00	0.54	1.40	0.88	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	4.55	54.55	0.15	1.56	0.25	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	4.55	59.09	0.99	2.54	1.61	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	4.55	63.64	0.96	3.50	1.56	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	4.55	68.18	2.82	6.31	4.60	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	16	4.55	72.73	19.25	25.56	31.46	41.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	4.55	77.27	3.48	29.05	5.69	47.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	4.55	81.82	0.59	29.64	0.97	48.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	4.55	86.36	1.99	31.63	3.25	51.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	4.55	90.91	4.95	36.58	8.09	59.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	4.55	95.45	7.10	43.68	11.61	71.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	22	4.55	100.00	17.50	61.18	28.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	61.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	61.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	61.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	61.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	61.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	61.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					61.18					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2020 IRON MINES (UNDERGROUND)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.08	0.08	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	10.00	15.00	0.48	0.56	0.47	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	15.00	30.00	0.93	1.50	0.90	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.00	35.00	0.69	2.19	0.67	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	5.00	40.00	0.86	3.05	0.83	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	5.00	45.00	1.02	4.07	0.99	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	5.00	50.00	1.40	5.47	1.35	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	5.00	55.00	2.17	7.64	2.10	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	5.00	60.00	1.78	9.42	1.72	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.00	65.00	7.53	16.94	7.28	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	5.00	70.00	11.60	28.54	11.22	27.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	5.00	75.00	7.64	36.18	7.38	34.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	5.00	80.00	23.79	59.97	23.01	58.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	5.00	85.00	28.28	88.26	27.35	85.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	5.00	90.00	11.38	99.64	11.00	96.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	5.00	95.00	1.09	100.72	1.05	97.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	5.00	100.00	2.69	103.41	2.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	103.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	103.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20					103.41					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.85	3.85	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	3.85	7.69	0.19	0.24	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	3.85	11.54	0.16	0.40	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.92	13.46	0.18	0.58	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.92	15.38	0.53	1.11	0.14	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.92	17.31	0.70	1.81	0.19	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	13	7.69	25.00	4.33	6.14	1.15	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	15	3.85	28.85	0.45	6.59	0.12	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	1.92	30.77	0.22	6.80	0.06	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	1.92	32.69	2.01	8.81	0.53	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	1.92	34.62	4.33	13.14	1.15	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	1.92	36.54	3.76	16.90	1.00	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	22	5.77	42.31	4.70	21.60	1.25	5.75	0	0	0.00	0.00	1.25	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	26	7.69	50.00	18.86	40.47	5.02	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	27	1.92	51.92	2.72	43.18	0.72	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	30	5.77	57.69	8.06	51.25	2.14	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	35	9.62	67.31	89.12	140.36	23.71	37.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	40	9.62	76.92	65.36	205.73	17.39	54.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	50	19.23	96.15	114.10	319.83	30.35	85.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	52	3.85	100.00	56.10	375.93	14.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				52					375.93					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	24.54	24.54	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	24.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					24.54					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2028 MIXED

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	0.28	0.28	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	5.16	5.44	2.58	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	209.63	215.08	104.92	107.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	10.00	225.08	5.00	112.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	10.00	235.08	5.00	117.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	3.41	238.49	1.71	119.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.69	53.85	7.50	245.99	3.75	123.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.69	61.54	11.25	257.24	5.63	128.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.69	69.23	15.00	272.24	7.51	136.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.69	76.92	52.68	219.56	26.36	109.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.69	84.62	36.25	183.31	18.14	91.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.69	92.31	1.50	184.81	0.75	92.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.69	100.00	15.00	199.81	7.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	199.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	199.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	199.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	199.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	199.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	199.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					199.81					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	3.56	3.56	10.74	10.74	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	11	0.79	4.35	0.08	10.83	0.01	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	20	3.56	7.91	2.51	13.34	0.18	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	28	3.16	11.07	4.34	17.68	0.31	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	32	1.58	12.65	1.38	19.07	0.10	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	37	1.98	14.62	3.78	22.84	0.27	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	51	5.53	20.16	14.38	37.22	1.01	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	61	3.95	24.11	21.21	58.43	1.49	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	75	5.53	29.64	40.60	99.03	2.85	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	81	2.37	32.02	14.17	113.20	1.00	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	87	2.37	34.39	20.22	133.43	1.42	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	92	1.98	36.36	19.68	153.10	1.38	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	96	1.58	37.94	10.29	163.39	0.72	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	111	5.93	43.87	145.38	308.77	10.22	21.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	126	5.93	49.80	175.13	483.90	12.31	34.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	141	5.93	55.73	184.71	668.61	12.98	46.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	165	9.49	65.22	292.14	960.75	20.53	67.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	183	7.11	72.33	241.13	1,201.89	16.94	84.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	25	208	9.88	82.21	132.31	1,334.20	9.30	93.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		45	253	17.79	100.00	88.87	1,423.07	6.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				253					1,423.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2041

DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	73.33	73.33	12.99	12.99	8.94	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	23	3.33	76.67	0.38	13.37	0.26	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	26	10.00	86.67	0.39	13.75	0.27	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	27	3.33	90.00	9.56	23.32	6.59	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	28	3.33	93.33	24.34	47.65	16.76	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	29	3.33	96.67	48.75	96.41	33.58	66.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	30	3.33	100.00	48.79	145.20	33.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	30	0.00	100.00	0.00	145.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				30					145.20					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	20.00	20.00	0.00	0.00	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	4	60.00	80.00	0.49	0.50	16.71	16.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	20.00	100.00	2.46	2.95	83.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	2.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					2.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2043

DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	29.17	29.17	0.75	0.75	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	2.08	31.25	0.36	1.11	0.19	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	30	31.25	62.50	2.53	3.64	1.34	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	31	2.08	64.58	6.31	9.94	3.33	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	32	2.08	66.67	4.00	13.94	2.11	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	33	2.08	68.75	3.86	17.80	2.04	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	34	2.08	70.83	12.16	29.96	6.42	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	35	2.08	72.92	12.76	42.72	6.73	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	36	2.08	75.00	24.53	67.25	12.95	35.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	37	2.08	77.08	2.74	69.99	1.45	36.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	38	2.08	79.17	2.71	72.71	1.43	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	39	2.08	81.25	8.55	81.26	4.51	42.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	40	2.08	83.33	2.00	83.26	1.06	43.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	41	2.08	85.42	47.21	130.47	24.92	68.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	42	2.08	87.50	1.63	132.10	0.86	69.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	44	4.17	91.67	5.52	137.62	2.91	72.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	45	2.08	93.75	6.31	143.92	3.33	75.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	46	2.08	95.83	36.79	180.71	19.41	95.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	47	2.08	97.92	2.11	182.82	1.11	96.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	48	2.08	100.00	6.66	189.48	3.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				48					189.48					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2044 TRANSPORT INSTALLATIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.04	1.04	16.41	16.41	15.81	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.04	2.08	0.33	16.75	0.32	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	89	91	92.71	94.79	14.88	31.62	14.33	30.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	92	1.04	95.83	1.99	33.62	1.92	32.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	93	1.04	96.88	3.00	36.62	2.89	35.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	94	1.04	97.92	8.82	45.44	8.50	43.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	95	1.04	98.96	37.85	83.29	36.46	80.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	96	1.04	100.00	20.51	103.80	19.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	96	0.00	100.00	0.00	103.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	96	0.00	100.00	0.00	103.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	96	0.00	100.00	0.00	103.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	96	0.00	100.00	0.00	103.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	96	0.00	100.00	0.00	103.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	96	0.00	100.00	0.00	103.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	96	0.00	100.00	0.00	103.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	96	0.00	100.00	0.00	103.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	96	0.00	100.00	0.00	103.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	96	0.00	100.00	0.00	103.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	96	0.00	100.00	0.00	103.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	96	0.00	100.00	0.00	103.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				96					103.80					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	6	100.00	100.00	0.58	0.58	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					0.58					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.17	4.17	0.11	0.11	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.17	8.33	0.38	0.49	0.18	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	10	33.33	41.67	1.27	1.75	0.61	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	4.17	45.83	1.75	3.51	0.85	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	4.17	50.00	6.03	9.54	2.90	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	4.17	54.17	0.51	10.04	0.24	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	4.17	58.33	12.98	23.03	6.25	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	4.17	62.50	18.66	41.69	8.99	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	4.17	66.67	10.80	52.49	5.20	25.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	4.17	70.83	16.99	69.48	8.19	33.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	4.17	75.00	0.00	69.48	0.00	33.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	4.17	79.17	0.00	69.48	0.00	33.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	20	4.17	83.33	27.30	96.78	13.15	46.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	21	4.17	87.50	56.78	153.56	27.35	73.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	22	4.17	91.67	38.00	191.56	18.30	92.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	23	4.17	95.83	5.46	197.02	2.63	94.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	24	4.17	100.00	10.61	207.62	5.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	207.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	207.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	207.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					207.62					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.82	1.82	0.00	0.00	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	53	54	96.36	98.18	11.13	11.13	91.74	91.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	55	1.82	100.00	1.00	12.13	8.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	55	0.00	100.00	0.00	12.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				55					12.13					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2048 DEGASIFICATION STATIONS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	4	75.00	100.00	0.58	0.59	99.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4				0.59				0						0.00				0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.02	2.02	0.04	0.04	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	75	77	75.76	77.78	5.79	5.84	9.70	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	81	4.04	81.82	0.49	6.33	0.83	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	83	2.02	83.84	0.51	6.84	0.86	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	85	2.02	85.86	0.83	7.67	1.39	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	86	1.01	86.87	0.67	8.34	1.12	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	87	1.01	87.88	1.04	9.38	1.74	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	88	1.01	88.89	1.21	10.58	2.02	17.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	89	1.01	89.90	1.65	12.24	2.77	20.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	90	1.01	90.91	3.12	15.35	5.22	25.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	91	1.01	91.92	7.19	22.55	12.04	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	92	1.01	92.93	12.42	34.97	20.80	58.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	93	1.01	93.94	6.44	41.41	10.79	69.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	94	1.01	94.95	3.87	45.28	6.47	75.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	95	1.01	95.96	3.82	49.10	6.39	82.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	96	1.01	96.97	2.40	51.50	4.02	86.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	97	1.01	97.98	2.64	54.14	4.42	90.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	98	1.01	98.99	2.92	57.06	4.89	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	99	1.01	100.00	2.66	59.72	4.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	99	0.00	100.00	0.00	59.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				99					59.72					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	20.00	20.00	0.23	0.23	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	20.00	40.00	0.00	0.23	0.00	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	20.00	60.00	0.00	0.23	0.00	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	20.00	80.00	25.74	25.97	37.35	37.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	20.00	100.00	42.94	68.91	62.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	68.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					68.91					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2058 MIXED

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	7.14	7.14	0.03	0.03	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	7	50.00	57.14	0.62	0.65	3.48	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	7.14	64.29	0.18	0.83	0.99	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	2	14.29	78.57	0.75	1.58	4.19	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	7.14	85.71	5.89	7.47	32.89	41.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	7.14	92.86	3.19	10.66	17.81	59.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	7.14	100.00	7.25	17.91	40.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,500	0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	17.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				14					17.91					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 206 FOUNDRIES REDUCTION PLANT FOR METALS(EXCL.IRON ALUMINIUM)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.70	2.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.70	5.41	1.43	1.43	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.70	8.11	0.33	1.76	0.21	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.70	10.81	0.38	2.14	0.23	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.70	13.51	3.77	5.90	2.34	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.70	16.22	6.00	11.90	3.73	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.70	18.92	0.70	12.60	0.43	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.70	21.62	0.70	13.30	0.43	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.70	24.32	0.70	14.00	0.43	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.70	27.03	0.70	14.70	0.43	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.70	29.73	0.70	15.40	0.43	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.70	32.43	0.70	16.09	0.43	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.70	35.14	0.70	16.79	0.43	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	2.70	37.84	11.84	28.64	7.37	17.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	2.70	40.54	2.50	31.14	1.56	19.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	2.70	43.24	2.21	33.35	1.37	20.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	25	24.32	67.57	46.63	79.98	29.00	49.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	27	5.41	72.97	5.34	85.31	3.32	53.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	31	10.81	83.78	59.02	144.34	36.71	89.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	37	16.22	100.00	16.47	160.80	10.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				160.80				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	2.78	8.33	3.52	3.52	3.35	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	2.78	11.11	3.68	7.20	3.50	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	2.78	13.89	10.81	18.01	10.29	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	2.78	16.67	2.57	20.58	2.44	19.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	2.78	19.44	4.90	25.47	4.66	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	2.78	22.22	25.57	51.05	24.33	48.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	2.78	25.00	1.28	52.33	1.22	49.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	2.78	27.78	2.48	54.81	2.36	52.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	2.78	30.56	1.30	56.11	1.23	53.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	2.78	33.33	2.48	58.59	2.36	55.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	2.78	36.11	1.30	59.88	1.23	56.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	2.78	38.89	1.84	61.73	1.75	58.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	2.78	41.67	1.63	63.36	1.55	60.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	2.78	44.44	2.83	66.19	2.69	62.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	1	2.78	47.22	1.43	67.62	1.36	64.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	1	2.78	50.00	2.74	70.36	2.60	66.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	8	22.22	72.22	16.10	86.45	15.32	82.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	6	32	16.67	88.89	9.14	95.59	8.69	90.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	36	11.11	100.00	9.51	105.11	9.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				36					105.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	13.33	13.33	95.49	95.49	5.82	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	51	2.86	16.19	0.66	96.15	0.04	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	52	0.32	16.51	0.13	96.28	0.01	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	56	1.27	17.78	1.41	97.69	0.09	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	63	2.22	20.00	2.60	100.29	0.16	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	70	2.22	22.22	4.32	104.61	0.26	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	72	0.63	22.86	3.57	108.18	0.22	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	78	1.90	24.76	5.90	114.08	0.36	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	82	1.27	26.03	11.98	126.06	0.73	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	89	2.22	28.25	21.80	147.86	1.33	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	99	3.17	31.43	27.92	175.78	1.70	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	106	2.22	33.65	22.10	197.88	1.35	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	110	1.27	34.92	24.40	222.28	1.49	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	117	2.22	37.14	29.11	251.39	1.77	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	136	6.03	43.17	116.23	367.62	7.08	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	169	10.48	53.65	305.62	673.25	18.62	41.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	210	13.02	66.67	324.32	997.57	19.76	60.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	26	236	8.25	74.92	205.67	1,203.24	12.53	73.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	46	282	14.60	89.52	385.32	1,588.56	23.47	96.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		33	315	10.48	100.00	52.93	1,641.49	3.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				315					1,641.49					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	14	14	93.33	93.33	1.35	1.35	22.99	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	15	6.67	100.00	4.51	5.86	77.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	5.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					5.86					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	8	61.54	61.54	0.63	0.63	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	7.69	69.23	0.17	0.80	0.28	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	7.69	76.92	2.48	3.28	4.06	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	7.69	84.62	11.09	14.37	18.19	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	7.69	92.31	8.50	22.86	13.94	37.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	7.69	100.00	38.10	60.97	62.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	60.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					60.97					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	1.19	1.19	4.05	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	11.83	13.02	40.10	44.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	16.48	29.50	55.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	29.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					29.50					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 208 SALT MINES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	2.17	2.17	15.03	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	12.25	14.42	84.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					14.42					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2081 OPEN CAST SALT MINESUNDERGROUND SLAT MINESSALT MINES&BRINE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	5.00	15.00	0.32	0.33	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	5.00	20.00	0.46	0.79	0.37	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	5.00	25.00	0.49	1.27	0.39	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	5.00	30.00	0.96	2.24	0.77	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	5.00	35.00	3.49	5.72	2.78	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	5.00	40.00	2.82	8.55	2.25	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	5.00	45.00	5.04	13.59	4.02	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	5.00	50.00	3.50	17.09	2.79	13.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	5.00	55.00	4.05	21.14	3.23	16.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	5.00	60.00	7.17	28.31	5.71	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	5.00	65.00	7.15	35.46	5.70	28.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	5.00	70.00	6.77	42.22	5.39	33.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	16	10.00	80.00	11.48	53.70	9.15	42.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	5.00	85.00	8.48	62.18	6.75	49.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	20	15.00	100.00	63.35	125.52	50.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	125.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	125.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	125.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	125.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					125.52					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	50.00	50.00	3.17	3.17	90.50	90.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	25.00	75.00	0.15	3.32	4.30	94.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	25.00	100.00	0.18	3.50	5.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					3.50					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.35	0.35	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	0.45	0.80	1.08	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	0.61	1.40	1.46	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	1.95	3.35	4.70	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	1.83	5.18	4.40	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	2.11	7.29	5.07	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	1.20	8.49	2.88	20.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	5.90	14.38	14.19	34.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	27.17	41.55	65.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	41.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	41.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	41.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	41.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	41.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	41.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	41.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	41.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	41.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	41.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					41.55					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.23	3.23	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.81	4.03	0.13	0.19	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	7	1.61	5.65	0.42	0.60	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	0.81	6.45	0.21	0.81	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	13	4.03	10.48	9.39	10.20	1.13	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	16	2.42	12.90	2.04	12.24	0.25	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	20	3.23	16.13	3.98	16.21	0.48	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	27	5.65	21.77	10.45	26.66	1.26	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	36	7.26	29.03	12.67	39.33	1.53	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	43	5.65	34.68	16.30	55.64	1.96	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	48	4.03	38.71	24.69	80.33	2.98	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	60	9.68	48.39	29.97	110.30	3.61	13.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	67	5.65	54.03	25.22	135.52	3.04	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	75	6.45	60.48	39.83	175.35	4.80	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	81	4.84	65.32	21.20	196.55	2.56	23.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	98	13.71	79.03	132.85	329.39	16.01	39.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	110	9.68	88.71	110.99	440.38	13.38	53.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	115	4.03	92.74	38.40	478.78	4.63	57.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	124	7.26	100.00	350.97	829.75	42.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	124	0.00	100.00	0.00	829.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				124					829.75					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	9.52	9.52	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4.76	14.29	0.20	0.20	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4.76	19.05	1.01	1.21	1.43	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4.76	23.81	1.54	2.74	2.17	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4.76	28.57	1.60	4.35	2.27	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	4.76	33.33	0.22	4.57	0.32	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	4.76	38.10	0.22	4.79	0.32	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	4.76	42.86	0.05	4.84	0.07	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	4.76	47.62	1.54	6.38	2.18	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	4.76	52.38	1.84	8.23	2.61	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	4.76	57.14	4.64	12.86	6.56	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	4.76	61.90	0.17	13.03	0.24	18.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	4.76	66.67	8.47	21.50	11.98	30.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	4.76	71.43	0.45	21.95	0.64	31.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	4.76	76.19	0.56	22.51	0.79	31.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	4.76	80.95	0.55	23.06	0.77	32.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	4.76	85.71	0.64	23.69	0.90	33.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	4.76	90.48	0.53	24.23	0.76	34.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	4.76	95.24	20.00	44.23	28.30	62.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	4.76	100.00	26.44	70.67	37.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					70.67					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.55	0.55	38.89	38.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.86	1.41	61.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					1.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	10.81	10.81	12.74	12.74	36.90	36.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	2.70	13.51	0.41	13.15	1.19	38.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	2.70	16.22	0.24	13.39	0.68	38.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	2.70	18.92	0.75	14.14	2.18	40.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	2.70	21.62	2.00	16.14	5.79	46.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	2.70	24.32	2.00	18.14	5.79	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	2.70	27.03	2.13	20.27	6.16	58.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	2.70	29.73	4.32	24.59	12.52	71.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	2.70	32.43	4.32	28.91	12.52	83.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	2.70	35.14	11.74	40.65	34.00	117.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	2.70	37.84	11.40	52.05	33.02	150.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	2.70	40.54	128.06	76.01	370.99	220.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	2.70	43.24	17.40	58.61	50.41	169.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	2.70	45.95	91.47	150.09	264.99	434.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	2.70	48.65	28.60	121.49	82.85	351.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	2.70	51.35	15.20	106.29	44.03	307.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	25	16.22	67.57	1.24	105.04	3.60	304.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	27	5.41	72.97	10.68	94.37	30.93	273.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	33	16.22	89.19	27.32	67.05	79.13	194.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	37	10.81	100.00	32.53	34.52	94.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				37				34.52				0				0.00					0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	14.29	14.29	20.33	20.33	17.56	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.57	17.86	0.18	20.51	0.16	17.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	7.14	25.00	0.31	20.82	0.27	17.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	7.14	32.14	1.25	22.07	1.08	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	3.57	35.71	0.00	22.07	0.00	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	3.57	39.29	0.34	22.41	0.29	19.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	3.57	42.86	0.82	23.23	0.71	20.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	15	10.71	53.57	4.38	27.61	3.78	23.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	3.57	57.14	2.43	30.04	2.10	25.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	3.57	60.71	2.87	32.90	2.47	28.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	3.57	64.29	6.98	39.88	6.02	34.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	3.57	67.86	10.56	50.44	9.12	43.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	3.57	71.43	0.03	50.41	0.03	43.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	3.57	75.00	0.03	50.38	0.02	43.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	3.57	78.57	1.29	49.09	1.11	42.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	3.57	82.14	1.67	47.42	1.45	40.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	27	14.29	96.43	7.25	54.67	6.26	47.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	28	3.57	100.00	61.11	115.78	52.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	115.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	28	0.00	100.00	0.00	115.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				115.78				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.15	0.15	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	1.04	1.19	1.09	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	24.62	25.81	25.89	27.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	7.15	32.96	7.52	34.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	3.90	36.86	4.10	38.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	0.01	36.87	0.01	38.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	0.01	36.87	0.01	38.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	4.01	40.88	4.22	42.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	28.60	69.48	30.08	73.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	25.61	95.09	26.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	95.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	95.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	95.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	95.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	95.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	95.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	95.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	95.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	95.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				95.09				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2113 CEMENT AND PLASTER GOODS UNFIRED STONWARE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	10.08	10.08	39.02	39.02	2.40	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	52	3.36	13.44	1.92	40.94	0.12	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	69	4.39	17.83	4.23	45.17	0.26	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	79	2.58	20.41	3.89	49.05	0.24	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	99	5.17	25.58	10.85	59.90	0.67	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	121	5.68	31.27	13.89	73.79	0.86	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	23	144	5.94	37.21	20.76	94.55	1.28	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	154	2.58	39.79	14.05	108.61	0.87	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	178	6.20	45.99	45.12	153.73	2.78	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	185	1.81	47.80	11.11	164.84	0.68	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	196	2.84	50.65	21.70	186.54	1.34	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	211	3.88	54.52	43.24	229.78	2.66	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	223	3.10	57.62	50.62	280.40	3.12	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	234	2.84	60.47	51.53	331.94	3.18	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	248	3.62	64.08	76.80	408.74	4.73	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	42	290	10.85	74.94	363.84	772.58	22.42	47.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	44	334	11.37	86.30	286.92	1,059.49	17.68	65.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	352	4.65	90.96	152.54	1,212.03	9.40	74.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	35	387	9.04	100.00	410.73	1,622.76	25.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	387	0.00	100.00	0.00	1,622.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				387					1,622.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.79	0.79	25.35	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	0.25	1.04	8.15	33.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	0.64	1.68	20.56	54.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	1.43	3.10	45.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	3.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					3.10					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 212 ASBESTOS BOARD ASBESTOS FIBRE STONE SLAB CONCRETE SLAB AND C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	13.79	13.79	7.96	7.96	4.96	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.45	17.24	0.63	8.59	0.40	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	3.45	20.69	0.87	9.46	0.54	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	3.45	24.14	0.97	10.43	0.61	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	3.45	27.59	1.09	11.52	0.68	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	3.45	31.03	1.50	13.02	0.94	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	3.45	34.48	1.02	14.04	0.64	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	12	6.90	41.38	4.83	18.87	3.01	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	14	6.90	48.28	4.55	23.42	2.84	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	16	6.90	55.17	4.22	27.64	2.63	17.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	3.45	58.62	8.91	36.55	5.56	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	19	6.90	65.52	8.95	45.50	5.58	28.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	3.45	68.97	12.11	57.61	7.56	35.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	3.45	72.41	9.30	66.90	5.80	41.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	3.45	75.86	21.56	88.47	13.45	55.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	3.45	79.31	11.88	100.35	7.41	62.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	26	10.34	89.66	38.78	139.13	24.20	86.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	27	3.45	93.10	0.00	139.13	0.00	86.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	28	3.45	96.55	0.00	139.13	0.00	86.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	29	3.45	100.00	21.15	160.27	13.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				160.27				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.59	6.59	0.13	0.13	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	16	2.99	9.58	0.60	0.74	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	19	1.80	11.38	1.38	2.12	0.13	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	27	4.79	16.17	3.91	6.03	0.36	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	34	4.19	20.36	4.35	10.37	0.40	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	50	9.58	29.94	19.56	29.93	1.78	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	61	6.59	36.53	14.70	44.63	1.34	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	75	8.38	44.91	36.80	81.43	3.36	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	80	2.99	47.90	10.71	92.14	0.98	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	85	2.99	50.90	16.27	108.41	1.48	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	87	1.20	52.10	7.36	115.77	0.67	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	94	4.19	56.29	19.62	135.39	1.79	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	97	1.80	58.08	23.90	159.29	2.18	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	113	9.58	67.66	149.65	308.93	13.65	28.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	117	2.40	70.06	46.73	355.67	4.26	32.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	127	5.99	76.05	148.62	504.28	13.55	45.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	148	12.57	88.62	272.44	776.73	24.85	70.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	163	8.98	97.60	229.09	1,005.82	20.89	91.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	167	2.40	100.00	90.70	1,096.52	8.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	167	0.00	100.00	0.00	1,096.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				167					1,096.52					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2122 PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.16	0.16	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.16				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.78	0.78	4.82	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	5.45	6.24	33.60	38.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	9.99	16.23	61.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					16.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	13.33	13.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	6.67	20.00	0.03	0.03	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	6.67	26.67	0.22	0.25	0.24	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	6.67	33.33	0.14	0.40	0.16	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	3	20.00	53.33	1.05	1.45	1.18	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	6.67	60.00	0.04	1.49	0.04	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6.67	66.67	0.04	1.53	0.05	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	6.67	73.33	12.05	13.58	13.50	15.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	6.67	80.00	15.98	29.56	17.90	33.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	6.67	86.67	29.69	59.25	33.25	66.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	6.67	93.33	29.69	88.95	33.25	99.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	6.67	100.00	0.36	89.30	0.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	0.00	100.00	0.00	89.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	0.00	100.00	0.00	89.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	0.00	100.00	0.00	89.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	0.00	100.00	0.00	89.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	89.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	89.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	89.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	89.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				15					89.30					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2131

FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	19.48	19.48	0.43	0.43	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	32	22.08	41.56	1.31	1.75	0.45	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	48	20.78	62.34	2.88	4.63	0.99	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	57	11.69	74.03	1.78	6.41	0.61	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	62	6.49	80.52	0.46	5.95	0.16	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	63	1.30	81.82	0.35	6.30	0.12	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	64	1.30	83.12	1.80	8.09	0.62	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	66	2.60	85.71	5.19	13.28	1.78	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	67	1.30	87.01	0.96	14.24	0.33	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	68	1.30	88.31	1.32	15.56	0.45	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	69	1.30	89.61	10.84	26.40	3.72	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	70	1.30	90.91	4.90	31.30	1.68	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	71	1.30	92.21	168.00	199.30	57.74	68.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	72	1.30	93.51	25.40	224.70	8.73	77.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	73	1.30	94.81	7.05	231.74	2.42	79.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	74	1.30	96.10	28.60	260.34	9.83	89.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	75	1.30	97.40	12.00	272.34	4.12	93.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	76	1.30	98.70	6.60	278.94	2.27	95.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	77	1.30	100.00	12.02	290.96	4.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	77	0.00	100.00	0.00	290.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				77					290.96					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2132

FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	13.48	13.48	20.17	20.17	14.75	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	16	4.49	17.98	5.08	25.25	3.71	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	23	7.87	25.84	0.11	25.36	0.08	18.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	26	3.37	29.21	0.69	26.05	0.50	19.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	27	1.12	30.34	0.62	26.67	0.45	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	28	1.12	31.46	0.00	26.67	0.00	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	29	1.12	32.58	1.53	28.20	1.12	20.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	30	1.12	33.71	0.59	28.79	0.43	21.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	31	1.12	34.83	0.37	29.16	0.27	21.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	32	1.12	35.96	0.31	29.47	0.23	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	34	2.25	38.20	8.59	38.06	6.28	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	35	1.12	39.33	3.26	41.32	2.38	30.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	45	11.24	50.56	8.04	49.36	5.88	36.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	46	1.12	51.69	1.73	51.09	1.27	37.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	47	1.12	52.81	1.50	52.59	1.10	38.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	49	2.25	55.06	5.72	58.31	4.18	42.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	63	15.73	70.79	25.16	83.47	18.40	61.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	87	26.97	97.75	48.85	132.32	35.71	96.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	89	2.25	100.00	4.47	136.79	3.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	89	0.00	100.00	0.00	136.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				89					136.79					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2133

MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.82	6.82	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	6.82	13.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	10	9.09	22.73	0.10	0.10	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	2.27	25.00	0.00	0.10	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	13	4.55	29.55	0.25	0.35	0.17	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	2.27	31.82	0.28	0.63	0.19	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	17	6.82	38.64	3.22	3.85	2.18	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	2.27	40.91	0.18	4.03	0.12	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	23	11.36	52.27	0.73	4.76	0.49	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	24	2.27	54.55	2.86	7.62	1.93	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	25	2.27	56.82	0.46	8.08	0.31	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	26	2.27	59.09	1.39	9.47	0.94	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	28	4.55	63.64	6.31	15.77	4.26	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	29	2.27	65.91	1.27	17.05	0.86	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	30	2.27	68.18	3.50	20.55	2.37	13.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	34	9.09	77.27	22.66	43.21	15.33	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	36	4.55	81.82	13.37	56.58	9.04	38.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	40	9.09	90.91	77.66	134.24	52.52	90.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	44	9.09	100.00	13.63	147.88	9.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	44	0.00	100.00	0.00	147.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				44					147.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	0.21	0.21	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	0.66	0.87	3.38	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	2.22	3.10	11.29	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	7.02	10.11	35.66	51.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	5.72	15.83	29.06	80.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	3.85	19.68	19.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					19.68					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 214 PORCELAIN EARTHENWARE STONWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	2.23	2.23	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.56	2.79	0.24	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	1.79	4.58	0.75	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	1.42	6.00	0.60	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	0.71	6.71	0.30	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	0.92	7.63	0.39	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	0.92	8.55	0.39	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	1.02	9.57	0.43	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	14.65	24.22	6.16	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	25.20	49.42	10.60	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	20.56	69.98	8.65	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	18.58	88.56	7.81	37.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	18.45	107.01	7.76	45.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	0.00	107.01	0.00	45.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	38.81	145.81	16.32	61.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	48.74	194.55	20.50	81.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.56	94.44	23.20	217.75	9.76	91.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	5.56	100.00	20.00	237.75	8.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	237.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18					237.75					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2141

FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.85	3.85	0.05	0.05	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	7.69	11.54	0.12	0.17	0.07	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.85	15.38	0.21	0.38	0.13	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.85	19.23	1.50	1.88	0.90	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.85	23.08	1.68	3.55	1.01	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.85	26.92	1.97	5.52	1.19	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.85	30.77	8.03	13.56	4.84	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.85	34.62	7.15	20.71	4.31	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.85	38.46	5.32	26.03	3.20	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.85	42.31	10.36	36.39	6.24	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.85	46.15	1.76	38.15	1.06	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.85	50.00	14.26	52.40	8.59	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.85	53.85	8.57	60.97	5.16	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.85	57.69	16.78	77.75	10.11	46.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.85	61.54	17.47	95.23	10.53	57.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	18	7.69	69.23	24.67	119.89	14.86	72.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	22	15.38	84.62	44.65	164.54	26.90	99.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	23	3.85	88.46	0.23	164.76	0.14	99.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	24	3.85	92.31	0.23	164.99	0.14	99.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	26	7.69	100.00	1.00	165.99	0.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				165.99				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.96	1.96	0.15	0.15	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.96	3.92	1.20	1.35	0.31	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.96	5.88	0.96	2.32	0.25	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.96	7.84	0.97	3.29	0.25	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.96	9.80	1.21	4.50	0.31	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.96	11.76	0.70	5.20	0.18	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	8	3.92	15.69	0.97	6.16	0.25	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	1.96	17.65	3.07	9.23	0.79	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	1.96	19.61	2.47	11.70	0.64	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	12	3.92	23.53	3.06	14.76	0.79	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	17	9.80	33.33	10.52	25.28	2.71	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	1.96	35.29	3.12	28.40	0.80	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	21	5.88	41.18	8.87	37.28	2.28	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	23	3.92	45.10	19.33	56.61	4.97	14.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	27	7.84	52.94	53.97	110.58	13.88	28.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	38	21.57	74.51	155.07	265.65	39.89	68.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	42	7.84	82.35	58.02	323.67	14.92	83.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	49	13.73	96.08	54.32	377.99	13.97	97.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	51	3.92	100.00	10.78	388.77	2.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				51					388.77					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2148 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	1.14	1.14	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					1.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	2.81	2.81	11.66	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	18.02	20.84	74.72	86.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	2.29	23.12	9.48	95.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	1.00	24.12	4.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	24.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					24.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2151 HOLLOW GLASS BOTTLES AND GLASSFIBRES (LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	15.00	15.00	11.80	11.80	11.97	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	5.00	20.00	0.55	12.35	0.56	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	5.00	25.00	0.33	12.68	0.34	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	5.00	30.00	0.88	13.56	0.89	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	5.00	35.00	2.22	15.78	2.25	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	5.00	40.00	4.21	19.99	4.27	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	5.00	45.00	12.03	32.01	12.20	32.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	5.00	50.00	7.34	39.35	7.45	39.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	5.00	55.00	7.34	46.69	7.45	47.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	5.00	60.00	11.00	57.69	11.17	58.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	5.00	65.00	1.83	59.52	1.86	60.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	5.00	70.00	0.23	59.75	0.23	60.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	5.00	75.00	33.05	92.80	33.54	94.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	5.00	80.00	0.99	93.80	1.01	95.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	5.00	85.00	2.27	96.07	2.31	97.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	5.00	90.00	0.69	96.76	0.70	98.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	19	5.00	95.00	0.08	96.84	0.08	98.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	20	5.00	100.00	1.69	98.54	1.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	98.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	98.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					98.54					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2152 SHEET AND PLATE GLASS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	2.00	22.00	0.07	0.07	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	13	4.00	26.00	0.15	0.22	0.08	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	2.00	28.00	0.57	0.79	0.28	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	4.00	32.00	0.22	1.01	0.11	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	2.00	34.00	0.93	1.94	0.46	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	19	4.00	38.00	3.41	5.34	1.68	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	24	10.00	48.00	9.96	15.31	4.92	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	25	2.00	50.00	2.56	17.87	1.27	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	27	4.00	54.00	7.24	25.11	3.58	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	2.00	56.00	0.29	25.40	0.15	12.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	31	6.00	62.00	9.76	35.16	4.82	17.38	1	1	100.00	100.00	50.00	50.00	100.00	100.00	512.41	142.20
13	4,000	5,000	4,500	2	33	4.00	66.00	19.20	54.36	9.49	26.87	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	91.98
14	5,000	7,500	6,250	3	36	6.00	72.00	20.38	74.74	10.07	36.94	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	66.90
15	7,500	10,000	8,750	1	37	2.00	74.00	4.93	79.67	2.43	39.37	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	62.76
16	10,000	20,000	15,000	1	38	2.00	76.00	28.92	108.59	14.29	53.67	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	46.05
17	20,000	50,000	35,000	8	46	16.00	92.00	37.91	146.49	18.73	72.40	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	34.13
18	50,000	100,000	75,000	2	48	4.00	96.00	13.94	160.43	6.89	79.29	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	31.17
19	100,000	500,000	300,000	2	50	4.00	100.00	41.90	202.33	20.71	100.00	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	24.71
20	500,000	UP		0	50	0.00	100.00	0.00	202.33	0.00	100.00	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	24.71
				50				202.33		1						50.00					24.71



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2158 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	58.33	58.33	0.04	0.04	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	8.33	66.67	0.30	0.33	0.70	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	8.33	75.00	0.31	0.65	0.73	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	8.33	83.33	0.58	1.23	1.36	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	8.33	91.67	4.80	6.02	11.23	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	8.33	100.00	36.66	42.69	85.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	42.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					42.69					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.33	2.33	0.18	0.18	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.33	4.65	0.35	0.53	0.10	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	4.65	9.30	2.87	3.40	0.80	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.33	11.63	0.95	4.35	0.27	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	7	4.65	16.28	3.13	7.48	0.88	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.33	18.60	4.49	11.98	1.26	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	11	6.98	25.58	10.42	22.40	2.93	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	13	4.65	30.23	7.68	30.08	2.16	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	15	4.65	34.88	10.18	40.26	2.86	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.33	37.21	8.66	48.91	2.43	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	2.33	39.53	10.61	59.52	2.98	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	19	4.65	44.19	21.12	80.64	5.93	22.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	2.33	46.51	5.53	86.18	1.55	24.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	22	4.65	51.16	7.65	93.83	2.15	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	39	39.53	90.70	175.61	269.44	49.31	75.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	40	2.33	93.02	39.26	308.69	11.02	86.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	41	2.33	95.35	11.92	320.62	3.35	90.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	43	4.65	100.00	35.49	356.11	9.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	43	0.00	100.00	0.00	356.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43					356.11					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	6.67	6.67	0.01	0.01	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	6.67	13.33	0.38	0.39	1.05	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	6.67	20.00	0.21	0.60	0.58	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	6.67	26.67	1.05	1.64	2.93	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	6.67	33.33	0.45	2.09	1.26	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	6.67	40.00	2.56	4.65	7.16	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	6.67	46.67	0.77	5.42	2.16	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	6.67	53.33	0.58	6.00	1.62	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	6.67	60.00	1.15	7.15	3.21	20.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	6.67	66.67	1.10	8.24	3.07	23.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	6.67	73.33	1.31	9.56	3.68	26.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	6.67	80.00	7.95	17.50	22.24	49.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	6.67	86.67	6.97	24.47	19.51	68.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	6.67	93.33	3.75	28.22	10.50	79.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	6.67	100.00	7.50	35.72	21.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	35.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	35.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	35.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	35.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	35.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					35.72					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	63.74	63.74	38.22	38.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	1.94	65.68	1.16	39.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	16.59	82.26	9.94	49.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	27.17	109.43	16.29	65.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	0.00	109.43	0.00	65.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	27.17	136.60	16.29	81.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	27.17	163.78	16.29	98.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	3.00	166.78	1.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	166.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	166.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	166.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	166.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	166.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	166.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	166.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	166.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	166.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	166.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	166.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	166.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				166.78				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 219 TARCOATED CHIPPINGS MANUFACTURE ASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	11.22	11.22	0.79	0.79	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	18	7.14	18.37	2.43	3.23	0.29	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	20	2.04	20.41	1.55	4.78	0.19	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	22	2.04	22.45	2.07	6.85	0.25	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	29	7.14	29.59	11.07	17.92	1.33	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	32	3.06	32.65	6.53	24.45	0.78	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	40	8.16	40.82	22.36	46.81	2.69	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	51	11.22	52.04	54.29	101.10	6.53	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	56	5.10	57.14	18.47	119.57	2.22	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	60	4.08	61.22	34.83	154.40	4.19	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	71	11.22	72.45	87.08	241.48	10.47	29.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	77	6.12	78.57	54.28	295.76	6.53	35.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	80	3.06	81.63	34.84	330.60	4.19	39.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	90	10.20	91.84	156.12	486.71	18.77	58.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	94	4.08	95.92	117.75	604.46	14.16	72.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	95	1.02	96.94	75.08	679.55	9.03	81.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	97	2.04	98.98	145.04	824.59	17.44	99.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	98	1.02	100.00	7.16	831.75	0.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	98	0.00	100.00	0.00	831.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	98	0.00	100.00	0.00	831.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				98					831.75					0					0.00					0.00



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 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.13	5.13	1.31	1.31	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.56	7.69	0.33	1.63	0.26	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.56	10.26	0.29	1.92	0.22	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.56	12.82	0.64	2.56	0.50	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.56	15.38	0.86	3.42	0.67	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	11	12.82	28.21	5.14	8.55	4.03	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	14	7.69	35.90	3.26	11.81	2.55	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	2.56	38.46	1.92	13.73	1.50	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	2.56	41.03	2.46	16.19	1.93	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	2.56	43.59	3.08	19.27	2.42	15.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	19	5.13	48.72	2.42	21.69	1.89	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	2.56	51.28	2.40	24.09	1.88	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	22	5.13	56.41	8.01	32.10	6.28	25.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	24	5.13	61.54	15.83	47.94	12.41	37.56	1	1	100.00	100.00	13.06	13.06	100.00	100.00	82.49	27.25
15	7,500	10,000	8,750	4	28	10.26	71.79	17.82	65.75	13.96	51.52	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	19.86
16	10,000	20,000	15,000	6	34	15.38	87.18	40.64	106.39	31.84	83.36	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	12.28
17	20,000	50,000	35,000	3	37	7.69	94.87	6.65	113.04	5.21	88.56	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	11.55
18	50,000	100,000	75,000	2	39	5.13	100.00	14.60	127.64	11.44	100.00	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	10.23
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	127.64	0.00	100.00	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	10.23
20	500,000	UP		0	39	0.00	100.00	0.00	127.64	0.00	100.00	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	10.23
				39				127.64		1						13.06					10.23



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2201

SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	60	60	5.57	5.57	83.01	83.01	2.33	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	75	1.39	6.96	5.85	88.86	0.16	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	29	104	2.69	9.65	5.44	94.30	0.15	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	123	1.76	11.41	7.19	101.49	0.20	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	43	166	3.99	15.40	15.98	117.48	0.45	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	195	2.69	18.09	18.46	135.94	0.52	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	68	263	6.31	24.40	25.93	161.87	0.73	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	38	301	3.53	27.92	42.62	204.49	1.19	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	52	353	4.82	32.75	59.22	263.71	1.66	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	382	2.69	35.44	45.37	309.08	1.27	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	404	2.04	37.48	35.41	344.49	0.99	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	95	499	8.81	46.29	113.50	457.99	3.18	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	57	556	5.29	51.58	186.69	644.67	5.23	18.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	80	636	7.42	59.00	224.52	869.19	6.29	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	53	689	4.92	63.91	217.42	1,086.61	6.09	30.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	84	773	7.79	71.71	616.18	1,702.79	17.27	47.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	102	875	9.46	81.17	837.41	2,540.19	23.47	71.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	92	967	8.53	89.70	570.43	3,110.63	15.98	87.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	99	1,066	9.18	98.89	366.52	3,477.14	10.27	97.44	2	2	100.00	100.00	25,388.36	25,388.36	100.00	100.00	6926.92	730.15
20	500,000	UP		12	1,078	1.11	100.00	91.53	3,568.68	2.56	100.00	0	0	0.00	100.00	0.00	25,388.36	0.00	100.00	0.00	711.42
				1,078				3,568.68				2				25,388.36				711.42	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.69	4.69	0.23	0.23	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.56	6.25	0.27	0.50	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	3.13	9.38	0.90	1.40	0.22	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	4.69	14.06	2.65	4.05	0.65	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.56	15.63	0.69	4.74	0.17	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	14	6.25	21.88	5.05	9.79	1.24	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	26	18.75	40.63	14.65	24.44	3.58	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	31	7.81	48.44	11.56	36.00	2.83	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	32	1.56	50.00	3.32	39.33	0.81	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	1.56	51.56	8.62	47.95	2.11	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	38	7.81	59.38	30.71	78.66	7.51	19.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	40	3.13	62.50	19.34	98.01	4.73	23.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	41	1.56	64.06	7.76	105.77	1.90	25.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	45	6.25	70.31	31.56	137.33	7.72	33.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	47	3.13	73.44	38.33	175.66	9.37	42.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	54	10.94	84.38	96.28	271.94	23.54	66.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	59	7.81	92.19	80.90	352.84	19.78	86.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	62	4.69	96.88	36.70	389.54	8.97	95.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	64	3.13	100.00	19.44	408.98	4.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	64	0.00	100.00	0.00	408.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				64					408.98					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2203 MIXED

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.13	5.13	0.80	0.80	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	6	10.26	15.38	1.46	2.25	0.83	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	2.56	17.95	0.59	2.84	0.33	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.56	20.51	2.10	4.94	1.19	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.56	23.08	0.75	5.70	0.43	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	11	5.13	28.21	3.42	9.11	1.94	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	5.13	33.33	1.46	10.58	0.83	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	20	17.95	51.28	13.97	24.55	7.93	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	28	20.51	71.79	18.48	43.03	10.48	24.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	30	5.13	76.92	7.15	50.18	4.05	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	31	2.56	79.49	3.93	54.11	2.23	30.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	33	5.13	84.62	10.24	64.35	5.81	36.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	2.56	87.18	6.50	70.85	3.69	40.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	2.56	89.74	8.10	78.95	4.59	44.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	2.56	92.31	19.56	98.51	11.10	55.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	37	2.56	94.87	13.19	111.70	7.48	63.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	39	5.13	100.00	64.60	176.31	36.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	176.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	176.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	39	0.00	100.00	0.00	176.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				176.31				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2211 MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION (EXCL. ELEC

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	3.50	3.50	8.67	8.67	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	16	1.59	5.10	2.20	10.88	0.18	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	24	2.55	7.64	0.96	11.84	0.08	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	35	3.50	11.15	4.52	16.35	0.37	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	49	4.46	15.61	6.73	23.09	0.56	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	60	3.50	19.11	6.96	30.04	0.57	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	69	2.87	21.97	10.28	40.32	0.85	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	84	4.78	26.75	24.22	64.54	2.00	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	100	5.10	31.85	17.43	81.97	1.44	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	113	4.14	35.99	33.26	115.23	2.74	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	127	4.46	40.45	25.80	141.04	2.13	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	147	6.37	46.82	32.13	173.16	2.65	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	152	1.59	48.41	9.86	183.02	0.81	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	170	5.73	54.14	57.00	240.03	4.70	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	185	4.78	58.92	77.38	317.41	6.38	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	44	229	14.01	72.93	346.41	663.82	28.56	54.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	36	265	11.46	84.39	197.73	861.55	16.30	71.04	1	1	50.00	50.00	150.00	150.00	96.77	96.77	75.86	17.41			
18	50,000	100,000	75,000	7	272	2.23	86.62	40.64	902.19	3.35	74.39	0	1	0.00	50.00	0.00	150.00	0.00	96.77	0.00	16.63			
19	100,000	500,000	300,000	29	301	9.24	95.86	195.06	1,097.25	16.08	90.47	1	2	50.00	100.00	5.00	155.00	3.23	100.00	2.56	14.13			
20	500,000	UP		13	314	4.14	100.00	115.55	1,212.80	9.53	100.00	0	2	0.00	100.00	0.00	155.00	0.00	100.00	0.00	12.78			
				314					1,212.80					2					155.00					12.78



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 22111 MECHANICAL ENGINEERING WITHOUT ANY MELTING OF METALS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	101	101	4.58	4.58	176.69	176.69	2.00	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	71	172	3.22	7.80	1.62	178.31	0.02	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	54	226	2.45	10.25	11.94	190.25	0.14	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	49	275	2.22	12.48	21.52	211.77	0.24	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	91	366	4.13	16.61	31.13	242.90	0.35	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	78	444	3.54	20.15	52.63	295.52	0.60	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	69	513	3.13	23.28	71.95	367.47	0.82	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	101	614	4.58	27.86	91.54	459.01	1.04	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	88	702	3.99	31.85	105.80	564.81	1.20	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	68	770	3.09	34.94	122.39	687.20	1.39	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	60	830	2.72	37.66	118.99	806.20	1.35	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	81	911	3.68	41.33	154.45	960.64	1.75	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	69	980	3.13	44.46	133.25	1,093.89	1.51	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	119	1,099	5.40	49.86	461.67	1,555.56	5.24	17.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	94	1,193	4.26	54.13	375.79	1,931.35	4.26	21.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	239	1,432	10.84	64.97	1,066.87	2,998.22	12.10	34.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	251	1,683	11.39	76.36	1,798.67	4,796.89	20.40	54.40	4	4	80.00	80.00	4.19	4.19	100.00	100.00	0.23	0.09
18	50,000	100,000	75,000	184	1,867	8.35	84.71	1,047.16	5,844.06	11.88	66.28	0	4	0.00	80.00	0.00	4.19	0.00	100.00	0.00	0.07
19	100,000	500,000	300,000	248	2,115	11.25	95.96	1,688.77	7,532.83	19.15	85.44	1	5	20.00	100.00	0.00	4.19	0.00	100.00	0.00	0.06
20	500,000	UP		89	2,204	4.04	100.00	1,284.19	8,817.02	14.56	100.00	0	5	0.00	100.00	0.00	4.19	0.00	100.00	0.00	0.05
				2,204				8,817.02				5				4.19				0.05	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	9.52	9.52	100.42	100.42	9.49	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	34	5.19	14.72	0.92	101.34	0.09	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	41	3.03	17.75	2.57	103.91	0.24	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	44	1.30	19.05	0.72	104.63	0.07	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	55	4.76	23.81	5.01	109.64	0.47	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	71	6.93	30.74	12.55	122.19	1.19	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	81	4.33	35.06	7.94	130.13	0.75	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	94	5.63	40.69	13.82	143.95	1.31	13.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	101	3.03	43.72	10.71	154.66	1.01	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	114	5.63	49.35	28.23	182.89	2.67	17.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	122	3.46	52.81	57.90	240.79	5.47	22.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	131	3.90	56.71	23.22	264.02	2.19	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	143	5.19	61.90	52.13	316.15	4.93	29.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	155	5.19	67.10	37.49	353.64	3.54	33.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	165	4.33	71.43	60.16	413.80	5.69	39.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	179	6.06	77.49	136.77	550.57	12.93	52.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	200	9.09	86.58	229.35	779.92	21.68	73.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	213	5.63	92.21	146.19	926.10	13.82	87.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	18	231	7.79	100.00	131.87	1,057.97	12.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	231	0.00	100.00	0.00	1,057.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				231					1,057.97					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	3.29	3.29	2.46	2.46	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	10	3.29	6.58	0.84	3.30	0.09	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	13	1.97	8.55	1.50	4.80	0.16	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.66	9.21	1.39	6.20	0.15	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	0.66	9.87	1.54	7.74	0.16	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	18	1.97	11.84	6.10	13.84	0.65	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	23	3.29	15.13	15.40	29.24	1.64	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	68	91	44.74	59.87	56.40	85.64	5.99	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	93	1.32	61.18	10.57	96.21	1.12	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	94	0.66	61.84	11.70	107.91	1.24	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	96	1.32	63.16	1.79	109.70	0.19	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	100	2.63	65.79	3.98	113.68	0.42	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	109	5.92	71.71	63.79	177.47	6.78	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	116	4.61	76.32	121.90	299.37	12.95	31.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	129	8.55	84.87	120.33	419.70	12.78	44.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	133	2.63	87.50	45.48	465.19	4.83	49.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	142	5.92	93.42	249.89	715.07	26.54	75.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	146	2.63	96.05	91.48	806.55	9.72	85.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	152	3.95	100.00	134.93	941.48	14.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	152	0.00	100.00	0.00	941.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				152					941.48					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12	12	10.62	10.62	5.02	5.02	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	14	1.77	12.39	0.24	5.26	0.04	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	15	0.88	13.27	0.20	5.46	0.04	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	16	0.88	14.16	0.57	6.03	0.11	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	20	3.54	17.70	2.25	8.29	0.42	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	29	7.96	25.66	9.14	17.43	1.69	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	33	3.54	29.20	4.07	21.50	0.75	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	45	10.62	39.82	19.64	41.14	3.64	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	50	4.42	44.25	19.03	60.17	3.53	11.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	57	6.19	50.44	45.67	105.84	8.46	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	59	1.77	52.21	6.32	112.16	1.17	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	61	1.77	53.98	9.74	121.90	1.80	22.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	75	12.39	66.37	65.97	187.87	12.22	34.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	83	7.08	73.45	29.45	217.32	5.46	40.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	89	5.31	78.76	30.93	248.26	5.73	45.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	101	10.62	89.38	154.00	402.26	28.53	74.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	110	7.96	97.35	108.07	510.32	20.02	94.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	111	0.88	98.23	19.02	529.34	3.52	98.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	113	1.77	100.00	10.42	539.76	1.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	113	0.00	100.00	0.00	539.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				113					539.76					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	4.20	4.20	12.53	12.53	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	17	2.29	6.49	0.56	13.09	0.03	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	29	4.58	11.07	3.19	16.28	0.15	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	33	1.53	12.60	6.40	22.68	0.30	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	43	3.82	16.41	10.45	33.13	0.48	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	47	1.53	17.94	6.21	39.34	0.29	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	67	7.63	25.57	26.21	65.55	1.21	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	84	6.49	32.06	49.74	115.29	2.30	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	95	4.20	36.26	45.62	160.91	2.11	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	106	4.20	40.46	45.43	206.34	2.11	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	114	3.05	43.51	37.20	243.54	1.72	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	122	3.05	46.56	38.72	282.26	1.79	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	138	6.11	52.67	101.78	384.04	4.72	17.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	159	8.02	60.69	134.62	518.66	6.24	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	25	184	9.54	70.23	272.25	790.90	12.61	36.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	218	12.98	83.21	510.87	1,301.77	23.67	60.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	243	9.54	92.75	608.49	1,910.26	28.19	88.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	252	3.44	96.18	42.29	1,952.56	1.96	90.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	260	3.05	99.24	160.96	2,113.51	7.46	97.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	262	0.76	100.00	44.69	2,158.21	2.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				262					2,158.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.23	3.23	44.54	44.54	2.72	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	10	2.15	5.38	18.52	63.06	1.13	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.54	5.91	0.23	63.29	0.01	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	0.54	6.45	0.06	63.36	0.00	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	16	2.15	8.60	4.84	68.20	0.30	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	20	2.15	10.75	21.44	89.63	1.31	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	24	2.15	12.90	7.69	97.33	0.47	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	32	4.30	17.20	10.42	107.74	0.64	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	47	8.06	25.27	47.71	155.45	2.92	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	50	1.61	26.88	10.35	165.80	0.63	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	56	3.23	30.11	27.54	193.33	1.68	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	68	6.45	36.56	93.91	287.24	5.74	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	80	6.45	43.01	133.31	420.55	8.15	25.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	107	14.52	57.53	187.99	608.54	11.49	37.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	123	8.60	66.13	122.86	731.41	7.51	44.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	152	15.59	81.72	436.01	1,167.42	26.66	71.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	170	9.68	91.40	237.84	1,405.27	14.54	85.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	185	8.06	99.46	172.37	1,577.63	10.54	96.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	186	0.54	100.00	58.01	1,635.65	3.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	186	0.00	100.00	0.00	1,635.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				186					1,635.65					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2218 MIXED

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.79	1.79	0.50	0.50	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.79	3.57	2.03	2.53	0.23	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.79	5.36	0.51	3.03	0.06	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.79	7.14	7.08	10.12	0.80	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.79	8.93	2.64	12.75	0.30	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.79	10.71	1.40	14.15	0.16	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	9	5.36	16.07	10.35	24.50	1.17	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	1.79	17.86	13.83	38.34	1.56	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	1.79	19.64	11.32	49.65	1.27	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	1.79	21.43	3.86	53.51	0.43	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	17	8.93	30.36	33.97	87.48	3.83	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	23	10.71	41.07	72.34	159.82	8.14	18.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	25	3.57	44.64	52.67	212.49	5.93	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	29	7.14	51.79	45.70	258.19	5.15	29.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	33	7.14	58.93	75.50	333.69	8.50	37.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	15	48	26.79	85.71	450.19	783.89	50.69	88.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	49	1.79	87.50	2.94	786.82	0.33	88.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	50	1.79	89.29	18.55	805.37	2.09	90.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	56	10.71	100.00	82.75	888.13	9.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				56					888.13					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.00				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	5.32	5.32	152.26	152.26	3.82	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	54	1.86	7.18	24.11	176.36	0.61	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	69	1.99	9.18	5.03	181.39	0.13	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	89	2.66	11.84	9.13	190.53	0.23	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	33	122	4.39	16.22	19.66	210.18	0.49	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	147	3.32	19.55	19.07	229.25	0.48	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	42	189	5.59	25.13	65.78	295.03	1.65	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	50	239	6.65	31.78	56.47	351.50	1.42	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	36	275	4.79	36.57	51.72	403.22	1.30	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	300	3.32	39.89	61.21	464.43	1.54	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	31	331	4.12	44.02	79.71	544.13	2.00	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	45	376	5.98	50.00	165.47	709.60	4.15	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	35	411	4.65	54.65	155.84	865.45	3.91	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	41	452	5.45	60.11	229.70	1,095.15	5.77	27.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	39	491	5.19	65.29	217.72	1,312.87	5.47	32.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	72	563	9.57	74.87	622.93	1,935.80	15.64	48.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	66	629	8.78	83.64	760.36	2,696.15	19.09	67.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	47	676	6.25	89.89	620.27	3,316.42	15.57	83.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	56	732	7.45	97.34	498.70	3,815.13	12.52	95.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		20	752	2.66	100.00	167.79	3,982.91	4.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				752					3,982.91					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.17	3.17	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1.59	4.76	0.80	0.88	0.15	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	1.59	6.35	0.00	0.88	0.00	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	1.59	7.94	0.00	0.88	0.00	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	1.59	9.52	0.25	1.13	0.05	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	1.59	11.11	0.09	1.23	0.02	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	1.59	12.70	5.28	6.51	0.98	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	1.59	14.29	3.41	9.92	0.63	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	1.59	15.87	2.27	12.19	0.42	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	1.59	17.46	4.44	16.63	0.82	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	1.59	19.05	4.69	21.32	0.87	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	1.59	20.63	6.25	27.57	1.16	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	1.59	22.22	9.38	36.94	1.74	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	1.59	23.81	0.41	37.35	0.08	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	1.59	25.40	3.23	40.58	0.60	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	14	30	22.22	47.62	64.57	105.15	12.00	19.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	43	20.63	68.25	125.27	230.43	23.29	42.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	51	12.70	80.95	124.74	355.17	23.19	66.02	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.00	0.00			
19	100,000	500,000	300,000	10	61	15.87	96.83	162.34	517.51	30.18	96.19	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00			
20	500,000	UP		2	63	3.17	100.00	20.48	538.00	3.81	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00			
				63					538.00					1					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2223

MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.66	5.66	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.89	7.55	1.57	1.57	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.89	9.43	0.28	1.86	0.09	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.89	11.32	0.77	2.62	0.23	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.89	13.21	1.33	3.95	0.41	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.89	15.09	1.61	5.57	0.49	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.89	16.98	0.99	6.56	0.30	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	14	9.43	26.42	11.92	18.48	3.64	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	17	5.66	32.08	11.99	30.47	3.66	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	1.89	33.96	3.31	33.78	1.01	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	20	3.77	37.74	4.72	38.50	1.44	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	22	3.77	41.51	24.67	63.17	7.54	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	26	7.55	49.06	8.45	71.62	2.58	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	32	11.32	60.38	10.00	81.62	3.06	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	34	3.77	64.15	0.24	81.86	0.07	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	35	1.89	66.04	19.50	101.36	5.96	30.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	45	18.87	84.91	111.05	212.41	33.94	64.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	49	7.55	92.45	72.15	284.56	22.05	86.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	53	7.55	100.00	42.67	327.23	13.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	53	0.00	100.00	0.00	327.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				53					327.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2228 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	8.00	8.00	21.42	21.42	7.16	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3	4.00	12.00	0.13	21.56	0.04	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.00	16.00	0.34	21.90	0.11	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.00	20.00	0.34	22.24	0.11	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.00	24.00	1.24	23.48	0.41	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.00	28.00	2.61	26.09	0.87	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.00	32.00	2.67	28.76	0.89	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.00	36.00	5.00	33.76	1.67	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.00	40.00	3.86	37.62	1.29	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.00	44.00	0.56	38.18	0.19	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.00	48.00	6.63	44.81	2.22	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	4.00	52.00	11.45	56.26	3.83	18.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	4.00	56.00	8.43	64.69	2.82	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	4.00	60.00	22.36	87.05	7.48	29.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	4.00	64.00	12.38	99.42	4.14	33.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	18	8.00	72.00	58.73	158.15	19.64	52.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	21	12.00	84.00	103.43	261.59	34.58	87.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	25	16.00	100.00	37.50	299.09	12.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	299.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	25	0.00	100.00	0.00	299.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				25					299.09					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	0.31	0.31	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	0.36	0.67	0.41	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	2.71	3.39	3.07	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	11.49	14.87	13.01	16.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	10.52	25.39	11.91	28.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	26.40	51.79	29.89	58.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	6.15	57.94	6.96	65.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	3.98	61.92	4.50	70.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	26.40	88.32	29.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	88.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	88.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	88.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	88.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	88.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	88.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	88.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	88.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	88.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	88.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					88.32					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	5.59	5.59	28.11	28.11	3.55	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.70	6.29	0.03	28.13	0.00	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	12	2.10	8.39	0.33	28.47	0.04	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	15	2.10	10.49	0.35	28.81	0.04	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	21	4.20	14.69	0.52	29.33	0.07	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	22	0.70	15.38	0.83	30.16	0.10	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	0.70	16.08	1.37	31.53	0.17	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	30	4.90	20.98	4.94	36.47	0.62	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	32	1.40	22.38	1.32	37.79	0.17	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	0.70	23.08	3.66	41.45	0.46	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	39	4.20	27.27	11.48	52.93	1.45	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	49	6.99	34.27	16.68	69.60	2.10	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	61	8.39	42.66	37.89	107.49	4.78	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	70	6.29	48.95	26.61	134.10	3.36	16.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	76	4.20	53.15	36.60	170.70	4.62	21.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	95	13.29	66.43	175.56	346.26	22.15	43.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	123	19.58	86.01	275.11	621.37	34.70	78.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	133	6.99	93.01	71.48	692.85	9.02	87.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	139	4.20	97.20	44.24	737.09	5.58	92.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	143	2.80	100.00	55.67	792.76	7.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				143					792.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.01	1.01	0.25	0.25	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.01	2.02	0.26	0.51	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.01	3.03	0.17	0.67	0.02	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	8	5.05	8.08	2.97	3.64	0.42	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	1.01	9.09	1.09	4.73	0.16	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	20	11.11	20.20	14.26	18.99	2.04	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	22	2.02	22.22	2.59	21.58	0.37	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	23	1.01	23.23	3.03	24.61	0.43	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	25	2.02	25.25	7.68	32.28	1.10	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	27	2.02	27.27	5.21	37.50	0.75	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	36	9.09	36.36	32.43	69.92	4.64	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	38	2.02	38.38	1.21	71.13	0.17	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	46	8.08	46.46	32.56	103.69	4.66	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	56	10.10	56.57	58.84	162.53	8.42	23.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	14	70	14.14	70.71	170.44	332.97	24.39	47.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	86	16.16	86.87	168.28	501.24	24.08	71.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	92	6.06	92.93	79.18	580.42	11.33	83.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	97	5.05	97.98	98.76	679.18	14.13	97.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	99	2.02	100.00	19.71	698.89	2.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				99					698.89					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	8.24	8.24	33.24	33.24	9.99	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	1.18	9.41	0.12	33.36	0.04	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	11	3.53	12.94	0.12	33.49	0.04	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	14	3.53	16.47	0.54	34.02	0.16	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	20	7.06	23.53	4.16	38.18	1.25	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	22	2.35	25.88	0.32	38.50	0.10	11.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	26	4.71	30.59	2.87	41.37	0.86	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	28	2.35	32.94	2.52	43.89	0.76	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	32	4.71	37.65	4.03	47.93	1.21	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	35	3.53	41.18	3.79	51.72	1.14	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	43	9.41	50.59	10.21	61.92	3.07	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	45	2.35	52.94	6.41	68.33	1.93	20.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	47	2.35	55.29	11.17	79.50	3.36	23.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	52	5.88	61.18	17.34	96.84	5.21	29.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	53	1.18	62.35	5.26	102.10	1.58	30.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	61	9.41	71.76	72.46	174.56	21.78	52.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	70	10.59	82.35	80.56	255.12	24.21	76.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	80	11.76	94.12	54.03	309.15	16.24	92.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	85	5.88	100.00	23.60	332.76	7.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	85	0.00	100.00	0.00	332.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				85					332.76					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2238 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	5.00	5.00	0.52	0.52	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	2.50	7.50	0.95	1.46	0.36	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	2.50	10.00	0.39	1.85	0.15	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	2.50	12.50	1.71	3.56	0.66	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6	2.50	15.00	2.52	6.08	0.97	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	2.50	17.50	3.94	10.02	1.52	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	8	2.50	20.00	1.45	11.48	0.56	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	9	2.50	22.50	0.69	12.17	0.26	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	10	2.50	25.00	5.13	17.29	1.97	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	11	2.50	27.50	9.69	26.99	3.73	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	12	2.50	30.00	9.18	36.17	3.53	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	13	2.50	32.50	4.86	41.03	1.87	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	14	2.50	35.00	3.01	44.04	1.16	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	15	2.50	37.50	0.00	44.04	0.00	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	16	2.50	40.00	0.00	44.04	0.00	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	17	2.50	42.50	17.75	61.79	6.82	23.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	18	2.50	45.00	19.00	80.79	7.31	31.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	19	2.50	47.50	23.06	103.85	8.87	39.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	18	37	45.00	92.50	128.95	232.80	49.58	89.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		3	40	7.50	100.00	27.27	260.07	10.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				40					260.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 224 VEHICLE RAILWAY CARRIAGES AND LOCOMOTIVES AIRCRAFT SHIP CONS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	1.35	1.35	1.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	25.14	26.48	31.71	33.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	52.80	79.29	66.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				79.29		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2241 VEHICLE CONSTRUCTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.80	2.80	16.98	16.98	2.78	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	1.87	4.67	0.05	17.03	0.01	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.93	5.61	0.10	17.13	0.02	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.93	6.54	0.18	17.31	0.03	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	0.93	7.48	0.40	17.71	0.07	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	10	1.87	9.35	0.77	18.48	0.13	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	13	2.80	12.15	1.19	19.67	0.19	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	22	8.41	20.56	7.82	27.48	1.28	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	25	2.80	23.36	2.33	29.81	0.38	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	33	7.48	30.84	12.55	42.36	2.06	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	35	1.87	32.71	3.40	45.76	0.56	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	39	3.74	36.45	13.91	59.67	2.28	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	45	5.61	42.06	10.88	70.55	1.78	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	54	8.41	50.47	63.94	134.48	10.47	22.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	62	7.48	57.94	17.36	151.85	2.84	24.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	78	14.95	72.90	111.85	263.70	18.32	43.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	92	13.08	85.98	198.95	462.64	32.59	75.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	99	6.54	92.52	55.75	518.39	9.13	84.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	105	5.61	98.13	68.35	586.74	11.20	96.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	107	1.87	100.00	23.75	610.49	3.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				107				610.49				0				0.00				0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	0.58	0.58	2.69	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	1.00	1.58	4.65	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	19.93	21.51	92.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	21.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					21.51					0					0.00					0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	18.47	18.47	33.22	33.22	3.73	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	42	0.45	18.92	0.07	33.29	0.01	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	50	3.60	22.52	1.28	34.57	0.14	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	53	1.35	23.87	1.87	36.44	0.21	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	62	4.05	27.93	4.54	40.98	0.51	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	96	15.32	43.24	43.86	84.84	4.93	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	118	9.91	53.15	32.13	116.97	3.61	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	129	4.95	58.11	14.19	131.16	1.60	14.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	135	2.70	60.81	12.32	143.48	1.39	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	136	0.45	61.26	2.45	145.93	0.28	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	137	0.45	61.71	3.06	149.00	0.34	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	144	3.15	64.86	7.50	156.49	0.84	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	145	0.45	65.32	4.26	160.75	0.48	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	151	2.70	68.02	37.32	198.07	4.19	22.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	159	3.60	71.62	46.16	244.22	5.19	27.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	173	6.31	77.93	155.21	399.43	17.45	44.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	194	9.46	87.39	195.13	594.57	21.94	66.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	208	6.31	93.69	183.40	777.97	20.62	87.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	220	5.41	99.10	94.26	872.22	10.60	98.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	222	0.90	100.00	17.38	889.60	1.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				222					889.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	3.29	3.29	66.75	66.75	8.27	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.47	3.76	0.10	66.86	0.01	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	0.47	4.23	0.14	66.99	0.02	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	0.47	4.69	0.02	67.01	0.00	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	12	0.94	5.63	0.40	67.41	0.05	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	23	5.16	10.80	5.82	73.23	0.72	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	27	1.88	12.68	1.29	74.53	0.16	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	36	4.23	16.90	3.70	78.23	0.46	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	43	3.29	20.19	1.85	80.08	0.23	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	47	1.88	22.07	8.53	88.61	1.06	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	49	0.94	23.00	1.34	89.95	0.17	11.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	56	3.29	26.29	6.55	96.50	0.81	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	62	2.82	29.11	6.56	103.06	0.81	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	73	5.16	34.27	27.28	130.35	3.38	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	78	2.35	36.62	26.03	156.38	3.23	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	18	96	8.45	45.07	68.20	224.58	8.45	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	108	5.63	50.70	115.29	339.86	14.29	42.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	10	118	4.69	55.40	109.74	449.60	13.60	55.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	31	149	14.55	69.95	146.77	596.37	18.19	73.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		64	213	30.05	100.00	210.43	806.81	26.08	100.00	2	2	100.00	100.00	149.96	149.96	100.00	100.00	71.26	18.59	
				213					806.81					2					149.96			18.59



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2248 MIXED

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	15.38	15.38	0.22	0.22	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.85	19.23	0.13	0.35	0.09	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	7.69	26.92	0.52	0.87	0.37	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	3.85	30.77	0.39	1.25	0.27	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	3.85	34.62	0.35	1.60	0.25	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	13	15.38	50.00	2.59	4.19	1.84	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	3.85	53.85	2.35	6.54	1.67	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	3.85	57.69	4.71	11.26	3.34	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	3.85	61.54	6.65	17.91	4.72	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	3.85	65.38	7.31	25.22	5.18	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	3.85	69.23	9.87	35.08	7.00	24.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	3.85	73.08	8.50	43.58	6.03	30.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	3.85	76.92	12.12	55.70	8.60	39.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	3.85	80.77	6.97	62.67	4.95	44.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	3.85	84.62	4.59	67.27	3.26	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	3.85	88.46	22.89	90.16	16.24	63.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	25	7.69	96.15	22.94	113.11	16.28	80.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	26	3.85	100.00	27.86	140.97	19.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	140.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	26	0.00	100.00	0.00	140.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				140.97		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	2.29	2.29	2.11	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	27.32	29.61	25.13	27.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	26.40	56.01	24.29	51.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	28.25	84.25	25.99	77.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	24.42	108.68	22.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	108.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				108.68		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.96	1.96	26.97	26.97	8.66	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.96	3.92	0.00	26.97	0.00	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.96	5.88	0.50	27.47	0.16	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.96	7.84	0.00	27.47	0.00	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.96	9.80	0.55	28.01	0.18	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	1.96	11.76	0.27	28.29	0.09	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	1.96	13.73	1.14	29.43	0.37	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	1.96	15.69	3.26	32.69	1.05	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	1.96	17.65	2.23	34.92	0.72	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	1.96	19.61	2.03	36.95	0.65	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	14	7.84	27.45	11.08	48.03	3.56	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	1.96	29.41	4.73	52.76	1.52	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	1.96	31.37	6.03	58.79	1.93	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	18	3.92	35.29	10.90	69.68	3.50	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	21	5.88	41.18	24.40	94.09	7.83	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	24	5.88	47.06	51.68	145.76	16.59	46.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	34	19.61	66.67	77.90	223.67	25.01	71.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	42	15.69	82.35	40.33	263.99	12.95	84.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	49	13.73	96.08	46.12	310.11	14.81	99.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	51	3.92	100.00	1.40	311.51	0.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				51					311.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.35	4.35	0.06	0.06	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.35	8.70	0.28	0.34	0.12	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.35	13.04	0.24	0.58	0.11	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.35	17.39	0.47	1.04	0.21	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.35	21.74	0.00	1.04	0.00	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	7	8.70	30.43	1.53	2.58	0.68	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.35	34.78	3.81	6.38	1.68	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.35	39.13	3.15	9.53	1.39	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.35	43.48	3.50	13.03	1.55	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.35	47.83	0.27	13.31	0.12	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.35	52.17	5.85	19.15	2.58	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.35	56.52	10.01	29.16	4.42	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.35	60.87	11.08	40.24	4.89	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.35	65.22	11.71	51.95	5.17	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.35	69.57	19.54	71.49	8.63	31.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.35	73.91	35.89	107.38	15.85	47.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	19	8.70	82.61	43.45	150.83	19.19	66.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	4.35	86.96	8.93	159.76	3.95	70.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	23	13.04	100.00	66.62	226.38	29.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	23	0.00	100.00	0.00	226.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				226.38				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.76	4.76	0.65	0.65	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.76	9.52	2.16	2.81	0.82	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.76	14.29	1.76	4.57	0.67	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.76	19.05	0.60	5.17	0.23	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.76	23.81	0.84	6.01	0.32	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.76	28.57	2.18	8.20	0.83	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.76	33.33	10.54	18.73	3.99	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.76	38.10	7.58	26.31	2.87	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.76	42.86	7.02	33.33	2.66	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.76	47.62	6.60	39.93	2.50	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.76	52.38	10.03	49.96	3.80	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.76	57.14	13.35	63.32	5.06	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.76	61.90	31.63	94.95	11.99	35.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.76	66.67	4.14	99.08	1.57	37.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.76	71.43	27.08	126.16	10.26	47.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.76	76.19	3.48	129.64	1.32	49.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	18	9.52	85.71	31.43	161.07	11.91	61.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	19	4.76	90.48	18.11	179.18	6.86	67.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	21	9.52	100.00	84.64	263.82	32.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21					263.82					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 226 RADIO AND TELEVISION RECEIVER FACTORIES AND OR ASSEMBLING PL

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.56	11.11	1.80	1.80	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.56	16.67	1.44	3.24	1.47	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.56	22.22	1.56	4.81	1.60	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.56	27.78	4.31	9.11	4.40	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.56	33.33	1.67	10.79	1.71	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.56	38.89	1.79	12.58	1.83	12.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.56	44.44	1.79	14.37	1.83	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.56	50.00	0.38	14.75	0.39	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	5.56	55.56	18.00	32.75	18.40	33.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	5.56	61.11	2.30	35.06	2.36	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	5.56	66.67	0.11	35.17	0.11	35.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	5.56	72.22	0.17	35.34	0.18	36.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	5.56	77.78	0.18	35.52	0.19	36.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	5.56	83.33	8.62	44.14	8.81	45.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	5.56	88.89	0.85	44.99	0.87	45.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	5.56	94.44	0.91	45.90	0.93	46.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	18	5.56	100.00	51.92	97.81	53.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	97.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	97.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					97.81					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2261

RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.94	2.94	3.57	3.57	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.47	4.41	0.07	3.64	0.02	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	5	2.94	7.35	0.49	4.13	0.12	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	7	2.94	10.29	0.18	4.31	0.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	9	2.94	13.24	0.04	4.35	0.01	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.47	14.71	0.00	4.35	0.00	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	1.47	16.18	2.88	7.23	0.70	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	1.47	17.65	1.05	8.28	0.25	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	15	4.41	22.06	7.38	15.67	1.78	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	21	8.82	30.88	6.14	21.80	1.48	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	1.47	32.35	4.95	26.76	1.20	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	24	2.94	35.29	7.77	34.52	1.88	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	25	1.47	36.76	6.99	41.51	1.69	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	26	1.47	38.24	1.82	43.33	0.44	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	27	1.47	39.71	13.27	56.60	3.21	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	32	7.35	47.06	42.49	99.09	10.27	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	43	16.18	63.24	81.40	180.49	19.67	43.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	47	5.88	69.12	88.34	268.83	21.35	64.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	64	25.00	94.12	89.05	357.88	21.52	86.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	68	5.88	100.00	55.96	413.84	13.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				68					413.84					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2262

FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.92	1.92	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.92	3.85	0.14	0.14	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.92	5.77	0.24	0.38	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.92	7.69	0.45	0.83	0.09	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.92	9.62	0.77	1.60	0.15	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	1.92	11.54	1.29	2.89	0.25	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	8	3.85	15.38	1.54	4.43	0.30	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	1.92	17.31	4.15	8.58	0.81	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	12	5.77	23.08	10.02	18.61	1.96	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	15	5.77	28.85	8.91	27.52	1.74	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	17	3.85	32.69	6.81	34.33	1.33	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	19	3.85	36.54	5.64	39.97	1.10	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	21	3.85	40.38	5.59	45.56	1.09	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	23	3.85	44.23	11.51	57.07	2.25	11.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	31	15.38	59.62	63.67	120.74	12.44	23.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	41	19.23	78.85	184.23	304.97	36.01	59.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	42	1.92	80.77	20.18	325.15	3.94	63.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	48	11.54	92.31	102.39	427.53	20.01	83.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	50	3.85	96.15	33.52	461.05	6.55	90.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	52	3.85	100.00	50.55	511.60	9.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				52					511.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.08	4.08	0.81	0.81	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	4.08	8.16	15.62	16.43	5.46	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	8	8.16	16.33	11.45	27.88	4.00	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.04	18.37	0.35	28.23	0.12	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	11	4.08	22.45	1.18	29.40	0.41	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	14	6.12	28.57	15.12	44.52	5.28	15.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	2.04	30.61	3.57	48.10	1.25	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	2.04	32.65	1.40	49.50	0.49	17.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	2.04	34.69	2.30	51.80	0.80	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	2.04	36.73	2.20	54.00	0.77	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	2.04	38.78	2.36	56.36	0.83	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	23	8.16	46.94	9.63	65.99	3.36	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	26	6.12	53.06	4.65	70.64	1.62	24.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	32	12.24	65.31	38.85	109.48	13.58	38.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	36	8.16	73.47	28.61	138.10	10.00	48.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	40	8.16	81.63	43.84	181.94	15.32	63.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	41	2.04	83.67	7.06	189.00	2.47	66.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	42	2.04	85.71	16.40	205.40	5.73	71.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	48	12.24	97.96	66.99	272.39	23.41	95.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	49	2.04	100.00	13.76	286.14	4.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				49				286.14				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 228

WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	2.97	2.97	13.56	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	2.22	5.19	10.12	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	1.40	6.59	6.37	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	2.32	8.90	10.57	40.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	1.49	10.39	6.78	47.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	11.53	21.92	52.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				21.92				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	8.33	8.33	0.23	0.23	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	8.33	16.67	1.31	1.54	1.50	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	8.33	25.00	0.99	2.53	1.14	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	8.33	33.33	1.31	3.84	1.50	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	8.33	41.67	2.69	6.53	3.09	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	8.33	50.00	6.43	12.97	7.38	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	8.33	58.33	6.15	19.12	7.05	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	8.33	66.67	7.87	26.98	9.02	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	8.33	75.00	14.62	41.60	16.76	47.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	8.33	83.33	15.82	57.42	18.14	65.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	8.33	91.67	16.96	74.38	19.44	85.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	8.33	100.00	12.84	87.22	14.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	87.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	87.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	87.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	87.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	87.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	87.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	87.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					87.22					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	7.09	7.09	23.96	23.96	3.15	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	12	2.36	9.45	0.71	24.67	0.09	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	17	3.94	13.39	1.71	26.38	0.23	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	19	1.57	14.96	9.85	36.24	1.30	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	24	3.94	18.90	2.91	39.15	0.38	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	35	8.66	27.56	14.74	53.89	1.94	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	39	3.15	30.71	4.01	57.89	0.53	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	46	5.51	36.22	9.61	67.50	1.26	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	54	6.30	42.52	13.37	80.87	1.76	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	56	1.57	44.09	2.89	83.76	0.38	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	62	4.72	48.82	11.47	95.24	1.51	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	64	1.57	50.39	5.00	100.24	0.66	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	73	7.09	57.48	32.39	132.63	4.26	17.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	85	9.45	66.93	75.50	208.13	9.93	27.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	89	3.15	70.08	32.65	240.79	4.30	31.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	101	9.45	79.53	110.80	351.59	14.57	46.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	105	3.15	82.68	38.96	390.54	5.12	51.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	116	8.66	91.34	89.91	480.45	11.83	63.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	125	7.09	98.43	183.46	663.91	24.13	87.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	127	1.57	100.00	96.35	760.26	12.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				127					760.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	0.34	0.34	5.22	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.48	0.82	7.39	12.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	0.44	1.26	6.74	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	1.33	2.59	20.39	39.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	2.14	4.74	32.81	72.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	1.79	6.53	27.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	6.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					6.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 230 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	1.91	1.91	4.82	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	1.19	3.10	3.01	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	0.96	4.06	2.41	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	2.03	6.09	5.12	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	2.39	8.48	6.03	21.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	31.14	39.62	78.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	39.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				39.62				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2300

CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	8.33	8.33	4.26	4.26	6.53	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	8.33	16.67	0.72	4.98	1.10	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	8.33	25.00	3.13	8.11	4.80	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	8.33	33.33	0.98	9.09	1.50	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	8.33	41.67	1.36	10.44	2.08	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	8.33	50.00	2.15	12.60	3.30	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	8.33	58.33	40.10	52.69	61.41	80.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	8.33	66.67	1.28	53.98	1.97	82.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	8.33	75.00	1.84	55.82	2.82	85.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	8.33	83.33	5.21	61.03	7.98	93.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	8.33	91.67	1.39	62.42	2.13	95.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	8.33	100.00	2.87	65.29	4.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	65.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	65.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	65.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	65.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	65.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	65.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	65.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					65.29					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	0.56	0.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.28	0.84	0.11	0.11	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.28	1.11	0.05	0.15	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	0.56	1.67	0.24	0.39	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	31	6.96	8.64	5.62	6.02	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	36	1.39	10.03	1.99	8.00	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	51	4.18	14.21	12.55	20.56	0.16	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	66	4.18	18.38	14.72	35.28	0.19	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	82	4.46	22.84	204.28	239.56	2.58	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	97	4.18	27.02	15.48	255.04	0.20	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	107	2.79	29.81	16.28	271.32	0.21	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	128	5.85	35.65	40.65	311.96	0.51	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	141	3.62	39.28	25.88	337.85	0.33	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	165	6.69	45.96	113.24	451.09	1.43	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	184	5.29	51.25	75.84	526.93	0.96	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	37	221	10.31	61.56	443.27	970.20	5.59	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	46	267	12.81	74.37	832.31	1,802.51	10.50	22.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	290	6.41	80.78	513.95	2,316.46	6.48	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	59	349	16.43	97.21	5,526.89	7,843.36	69.72	98.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		10	359	2.79	100.00	84.32	7,927.68	1.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				359					7,927.68					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	5.00	5.00	54.51	54.51	2.38	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.45	5.45	0.02	54.53	0.00	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	0.45	5.91	1.04	55.57	0.05	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.45	6.36	0.54	56.11	0.02	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	20	2.73	9.09	7.85	63.96	0.34	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	25	2.27	11.36	3.79	67.76	0.17	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	34	4.09	15.45	7.83	75.59	0.34	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	45	5.00	20.45	15.76	91.34	0.69	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	47	0.91	21.36	8.42	99.76	0.37	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	57	4.55	25.91	18.62	118.38	0.81	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	63	2.73	28.64	30.84	149.21	1.35	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	64	0.45	29.09	10.63	159.84	0.46	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	67	1.36	30.45	37.29	197.13	1.63	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	74	3.18	33.64	91.53	288.66	4.00	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	76	0.91	34.55	55.16	343.82	2.41	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	98	10.00	44.55	203.46	547.28	8.90	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	40	138	18.18	62.73	473.99	1,021.27	20.73	44.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	29	167	13.18	75.91	315.34	1,336.61	13.79	58.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	43	210	19.55	95.45	820.32	2,156.93	35.88	94.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		10	220	4.55	100.00	129.15	2,286.08	5.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				220					2,286.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.62	4.62	17.96	17.96	1.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.77	5.38	0.38	18.34	0.04	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.77	6.15	0.68	19.02	0.06	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.77	6.92	0.12	19.14	0.01	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	0.77	7.69	1.17	20.31	0.11	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	17	5.38	13.08	3.03	23.34	0.29	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	20	2.31	15.38	5.77	29.12	0.55	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	22	1.54	16.92	3.64	32.76	0.34	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	31	6.92	23.85	19.79	52.55	1.87	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	32	0.77	24.62	4.71	57.25	0.44	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	35	2.31	26.92	2.16	59.41	0.20	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	43	6.15	33.08	53.41	112.82	5.05	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	49	4.62	37.69	39.65	152.47	3.75	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	62	10.00	47.69	90.66	243.12	8.57	22.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	69	5.38	53.08	68.74	311.86	6.50	29.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	91	16.92	70.00	169.40	481.26	16.01	45.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	105	10.77	80.77	157.87	639.13	14.92	60.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	116	8.46	89.23	234.81	873.93	22.19	82.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	126	7.69	96.92	160.95	1,034.88	15.21	97.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	130	3.08	100.00	23.39	1,058.28	2.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				130					1,058.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	2.78	2.78	36.73	36.73	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	17	0.60	3.38	0.10	36.83	0.00	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	22	0.99	4.37	1.75	38.58	0.06	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	32	1.99	6.36	5.97	44.56	0.20	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	38	1.19	7.55	4.76	49.32	0.16	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	42	0.80	8.35	1.60	50.91	0.05	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	52	1.99	10.34	12.64	63.55	0.42	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	63	2.19	12.52	16.02	79.57	0.53	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	26	89	5.17	17.69	90.11	169.69	2.98	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	27	116	5.37	23.06	35.84	205.53	1.19	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	133	3.38	26.44	35.23	240.76	1.17	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	144	2.19	28.63	31.95	272.71	1.06	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	165	4.17	32.80	39.44	312.15	1.31	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	52	217	10.34	43.14	154.23	466.38	5.11	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	32	249	6.36	49.50	143.69	610.07	4.76	20.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	60	309	11.93	61.43	419.98	1,030.05	13.91	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	66	375	13.12	74.55	588.47	1,618.52	19.49	53.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	51	426	10.14	84.69	481.48	2,100.01	15.94	69.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	60	486	11.93	96.62	706.96	2,806.96	23.41	92.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		17	503	3.38	100.00	212.81	3,019.77	7.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				503					3,019.77					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.03	3.03	1.56	1.56	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	3.03	6.06	0.44	2.00	0.14	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	3.03	9.09	0.44	2.44	0.14	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	8	3.03	12.12	1.29	3.73	0.41	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	13	7.58	19.70	3.45	7.18	1.09	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	19	9.09	28.79	6.12	13.30	1.94	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	22	4.55	33.33	6.14	19.44	1.95	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	28	9.09	42.42	10.91	30.34	3.46	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	29	1.52	43.94	4.17	34.51	1.32	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	30	1.52	45.45	3.99	38.50	1.26	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	32	3.03	48.48	8.48	46.98	2.69	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	36	6.06	54.55	20.78	67.76	6.59	21.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	41	7.58	62.12	37.68	105.44	11.96	33.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	49	12.12	74.24	62.37	167.81	19.79	53.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	54	7.58	81.82	23.97	191.78	7.60	60.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	62	12.12	93.94	92.51	284.29	29.35	90.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	64	3.03	96.97	57.72	342.01	18.31	108.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	65	1.52	98.48	12.50	329.51	3.97	104.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	66	1.52	100.00	14.34	315.17	4.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	66	0.00	100.00	0.00	315.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				66					315.17					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.85	3.85	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.96	4.81	0.19	0.21	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	8	2.88	7.69	1.00	1.22	0.14	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	11	2.88	10.58	1.22	2.44	0.17	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	0.96	11.54	1.35	3.79	0.18	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.96	12.50	4.25	8.04	0.58	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	15	1.92	14.42	1.85	9.89	0.25	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	18	2.88	17.31	2.58	12.46	0.35	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	20	1.92	19.23	0.25	12.71	0.03	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	0.96	20.19	5.24	17.95	0.72	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	25	3.85	24.04	0.70	18.65	0.10	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	28	2.88	26.92	6.32	24.97	0.86	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	37	8.65	35.58	30.65	55.62	4.19	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	53	15.38	50.96	95.58	151.19	13.08	20.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	58	4.81	55.77	60.23	211.42	8.24	28.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	74	15.38	71.15	143.55	354.97	19.64	48.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	85	10.58	81.73	176.13	531.10	24.09	72.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	100	14.42	96.15	129.35	660.45	17.70	90.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	104	3.85	100.00	70.53	730.98	9.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	104	0.00	100.00	0.00	730.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				104					730.98					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.18	1.18	1.53	1.53	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.18	2.35	1.92	3.45	0.13	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.18	3.53	2.35	5.80	0.16	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.18	4.71	9.01	14.81	0.62	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.18	5.88	9.09	23.90	0.63	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.18	7.06	14.76	38.67	1.02	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.18	8.24	4.87	43.54	0.33	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	10	3.53	11.76	26.30	69.84	1.81	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	13	3.53	15.29	13.47	83.31	0.93	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	1.18	16.47	23.69	107.00	1.63	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	34	23.53	40.00	106.34	213.34	7.32	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	40	7.06	47.06	49.52	262.86	3.41	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	51	12.94	60.00	140.16	403.02	9.64	27.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	53	2.35	62.35	26.09	429.11	1.79	29.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	63	11.76	74.12	212.79	641.90	14.64	44.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	74	12.94	87.06	286.65	928.55	19.72	63.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	80	7.06	94.12	386.91	1,315.46	26.62	90.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	83	3.53	97.65	21.26	1,336.72	1.46	91.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	85	2.35	100.00	116.88	1,453.60	8.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				85					1,453.60					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.06	5.06	170.78	170.78	4.97	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	14	0.84	5.91	0.50	170.29	0.01	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	18	1.69	7.59	2.66	172.94	0.08	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	19	0.42	8.02	1.31	174.26	0.04	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	23	1.69	9.70	3.42	177.68	0.10	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	29	2.53	12.24	15.19	192.87	0.44	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	33	1.69	13.92	10.74	203.61	0.31	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	41	3.38	17.30	53.70	257.31	1.56	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	59	7.59	24.89	97.41	354.72	2.84	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	70	4.64	29.54	65.03	419.75	1.89	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	87	7.17	36.71	154.50	574.25	4.50	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	27	114	11.39	48.10	218.47	792.72	6.36	23.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	128	5.91	54.01	195.71	988.43	5.70	28.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	28	156	11.81	65.82	228.04	1,216.47	6.64	35.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	164	3.38	69.20	273.93	1,490.40	7.97	43.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	37	201	15.61	84.81	928.22	2,418.62	27.02	70.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	231	12.66	97.47	774.21	3,192.84	22.53	92.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	235	1.69	99.16	101.33	3,294.16	2.95	95.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	237	0.84	100.00	141.75	3,435.91	4.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	237	0.00	100.00	0.00	3,435.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				237					3,435.91					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.33	2.33	0.45	0.45	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.33	4.65	0.93	1.38	0.21	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.33	6.98	1.36	2.74	0.30	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.33	9.30	1.87	4.61	0.42	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	6	4.65	13.95	4.05	8.66	0.90	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	10	9.30	23.26	8.06	16.72	1.79	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	14	9.30	32.56	12.74	29.47	2.84	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	16	4.65	37.21	12.15	41.61	2.70	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	17	2.33	39.53	6.48	48.09	1.44	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	19	4.65	44.19	8.04	56.12	1.79	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	21	4.65	48.84	4.94	61.06	1.10	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	22	2.33	51.16	6.00	67.06	1.34	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	23	2.33	53.49	2.20	69.26	0.49	15.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	24	2.33	55.81	10.28	79.54	2.29	17.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	32	18.60	74.42	143.40	222.95	31.91	49.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	33	2.33	76.74	12.90	235.85	2.87	52.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	35	4.65	81.40	25.54	261.39	5.68	58.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	43	18.60	100.00	188.00	449.39	41.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	43	0.00	100.00	0.00	449.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				43					449.39					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.85	3.85	2.81	2.81	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.85	7.69	45.65	48.46	23.71	25.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.85	11.54	17.16	65.62	8.91	34.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.85	15.38	40.66	106.28	21.12	55.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	3.85	19.23	0.00	106.28	0.00	55.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	3.85	23.08	0.58	106.86	0.30	55.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	3.85	26.92	1.30	108.16	0.68	56.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	3.85	30.77	0.00	108.16	0.00	56.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	3.85	34.62	4.25	112.42	2.21	58.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	3.85	38.46	9.52	121.94	4.95	63.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	3.85	42.31	0.71	122.65	0.37	63.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	3.85	46.15	1.61	124.26	0.84	64.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	3.85	50.00	9.66	133.91	5.02	69.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	3.85	53.85	1.88	135.80	0.98	70.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	3.85	57.69	0.83	136.62	0.43	70.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	18	11.54	69.23	17.78	154.41	9.24	80.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	22	15.38	84.62	18.84	173.24	9.78	90.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	26	15.38	100.00	19.26	192.50	10.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	192.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					192.50					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	20.00	20.00	0.37	0.37	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	10.00	30.00	1.80	2.17	0.80	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	10.00	40.00	13.43	15.59	5.97	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	10.00	50.00	13.43	29.02	5.97	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	10.00	60.00	13.43	42.44	5.97	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	10.00	70.00	15.66	58.11	6.97	25.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	10.00	80.00	96.34	154.45	42.84	68.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	10.00	90.00	14.96	169.41	6.65	75.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	10.00	100.00	55.48	224.89	24.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	224.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	224.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	224.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	224.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	224.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	224.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	224.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	224.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	224.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	224.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	224.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					224.89					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	129.48	129.48	81.17	81.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	30.04	159.52	18.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	159.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					159.52					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	4.32	4.32	2.56	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.01	4.34	0.01	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.07	4.40	0.04	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	6.99	11.40	4.14	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	4.07	15.47	2.41	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	0.83	16.30	0.49	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	0.14	16.44	0.08	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	0.85	17.29	0.50	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	125.95	143.24	74.56	84.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	25.69	168.93	15.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10					168.93					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.00	4.00	0.30	0.30	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	1.56	1.86	0.77	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.00	12.00	1.09	2.94	0.54	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.00	16.00	1.95	4.89	0.97	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.00	20.00	2.98	7.87	1.48	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.00	24.00	0.84	8.71	0.42	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.00	28.00	5.64	14.35	2.80	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.00	32.00	0.21	14.56	0.10	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.00	36.00	3.93	18.49	1.95	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.00	40.00	0.21	18.69	0.10	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.00	44.00	3.89	22.58	1.93	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.00	48.00	22.00	44.58	10.94	22.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	17	20.00	68.00	18.28	62.86	9.09	31.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	20	12.00	80.00	35.47	98.33	17.64	48.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	21	4.00	84.00	3.05	101.38	1.52	50.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	22	4.00	88.00	23.14	124.52	11.51	61.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	24	8.00	96.00	18.22	142.75	9.06	70.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	25	4.00	100.00	58.36	201.11	29.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	201.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					201.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	22.34	22.34	0.65	0.65	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	22	1.06	23.40	0.04	0.60	0.01	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	23	1.06	24.47	0.09	0.52	0.03	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	24	1.06	25.53	3.61	3.09	1.16	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	25	1.06	26.60	4.74	7.83	1.53	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	28	3.19	29.79	3.00	10.83	0.97	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	29	1.06	30.85	0.15	10.98	0.05	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	32	3.19	34.04	3.99	14.97	1.29	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	34	2.13	36.17	4.98	19.95	1.60	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	46	12.77	48.94	17.90	37.85	5.77	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	49	3.19	52.13	1.45	39.30	0.47	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	51	2.13	54.26	1.46	40.76	0.47	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	53	2.13	56.38	13.80	54.56	4.45	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	60	7.45	63.83	38.29	92.85	12.34	29.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	61	1.06	64.89	13.79	106.64	4.44	34.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	69	8.51	73.40	35.13	141.77	11.32	45.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	84	15.96	89.36	95.34	237.11	30.73	76.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	90	6.38	95.74	70.72	307.83	22.79	99.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	91	1.06	96.81	0.21	308.04	0.07	99.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	94	3.19	100.00	2.21	310.25	0.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				94					310.25					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.67	6.67	1.38	1.38	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.67	13.33	1.84	3.22	1.60	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.67	20.00	0.97	4.19	0.84	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.67	26.67	1.60	5.79	1.40	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.67	33.33	1.30	7.09	1.13	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.67	40.00	1.14	8.23	0.99	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	6.67	46.67	1.70	9.93	1.48	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	6.67	53.33	0.85	10.78	0.74	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	6.67	60.00	1.99	12.77	1.73	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	6.67	66.67	9.48	22.25	8.26	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	6.67	73.33	26.25	48.50	22.86	42.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	6.67	80.00	13.91	62.41	12.12	54.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	6.67	86.67	17.92	80.33	15.61	69.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	6.67	93.33	10.50	90.83	9.14	79.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	6.67	100.00	24.00	114.83	20.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	114.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	114.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	114.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	114.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					114.83					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	18.75	18.75	15.44	15.44	38.15	38.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.25	25.00	0.29	15.14	0.73	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.25	31.25	0.39	14.75	0.97	36.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.25	37.50	0.86	13.89	2.12	34.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	6.25	43.75	1.95	11.94	4.83	29.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.25	50.00	2.68	9.26	6.63	22.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	6.25	56.25	2.84	6.42	7.02	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	6.25	62.50	3.00	3.42	7.40	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	6.25	68.75	3.15	0.27	7.79	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	6.25	75.00	5.21	4.94	12.87	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	6.25	81.25	8.66	13.60	21.39	33.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	6.25	87.50	24.31	37.91	60.09	93.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	6.25	93.75	0.30	38.21	0.74	94.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	6.25	100.00	2.25	40.46	5.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	40.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	40.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	40.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	40.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	40.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	40.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					40.46					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	0.55	0.55	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	1.03	1.59	0.55	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	0.70	2.29	0.37	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	4.48	6.77	2.40	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	15.68	22.45	8.41	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	51.74	74.19	27.73	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	7.50	81.69	4.02	43.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	51.74	133.43	27.73	71.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	3.05	136.48	1.63	73.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	7.88	144.36	4.22	77.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	42.21	186.57	22.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	186.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	186.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	186.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	186.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	186.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	186.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	186.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	186.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					186.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	2.04	2.04	34.06	34.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	3.94	5.98	65.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					5.98					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 23103 REFORMING PLANTS CYCLIZATION (AROMATIZATION)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	10.95	10.95	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					10.95					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	2.69	2.69	9.86	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	1.16	3.84	4.24	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	3.69	7.54	13.55	27.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	8.71	16.25	31.95	59.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	0.20	16.05	0.73	58.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	2.93	18.98	10.74	69.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	1.98	20.96	7.27	76.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	1.39	22.36	5.11	81.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	1.98	24.34	7.27	89.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	2.93	27.27	10.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	27.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	27.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	27.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	27.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	27.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	27.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	27.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	27.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	27.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10				27.27					0				0.00						0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23110 OTHER CHEMICAL AND PHYSICAL TREATMENTS (E.G WASHING ETC)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	5.26	5.26	13.93	13.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	0.75	6.01	1.99	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	28.00	34.01	74.15	90.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	0.09	34.10	0.25	90.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	0.05	34.15	0.13	90.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	3.61	37.76	9.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	37.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					37.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	1.97	1.97	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	2.86	4.82	1.41	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	3.87	8.70	1.91	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	5.51	14.20	2.71	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	3.34	17.54	1.64	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	11.66	29.20	5.74	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.69	53.85	13.10	42.31	6.45	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.69	61.54	7.56	49.87	3.72	24.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.69	69.23	11.35	61.22	5.59	30.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.69	76.92	41.92	103.14	20.64	50.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.69	84.62	44.10	147.24	21.72	72.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.69	92.31	39.20	186.43	19.30	91.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.69	100.00	16.62	203.05	8.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	203.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	203.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	203.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	203.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	203.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	203.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					203.05					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.58	0.58	4.26	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	12.95	13.52	95.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	13.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					13.52					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23115 OIL REFINERY PLANTS (PABRIK PENGOLAHAN/DAUR ULANG OLI BEKAS)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	13.41	13.41	6.30	6.30	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	1.22	14.63	1.33	7.63	0.19	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	1.22	15.85	0.86	8.49	0.12	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	1.22	17.07	1.82	10.31	0.26	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	1.22	18.29	2.27	12.58	0.33	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	1.22	19.51	1.10	13.68	0.16	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	1.22	20.73	2.55	16.22	0.37	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	1.22	21.95	3.83	20.06	0.55	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	1.22	23.17	3.73	23.78	0.54	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	1.22	24.39	4.71	28.50	0.68	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	1.22	25.61	6.79	35.29	0.98	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	23	2.44	28.05	1.32	36.61	0.19	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	25	2.44	30.49	0.37	36.98	0.05	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	26	1.22	31.71	9.81	46.79	1.41	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	27	1.22	32.93	0.59	47.38	0.09	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	37	12.20	45.12	125.64	173.02	18.09	24.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	49	14.63	59.76	218.57	391.59	31.47	56.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	58	10.98	70.73	202.04	593.63	29.09	85.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	71	15.85	86.59	48.35	641.97	6.96	92.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		11	82	13.41	100.00	52.52	694.49	7.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				82					694.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	20.00	40.00	2.57	2.57	6.91	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	20.00	60.00	0.96	3.53	2.60	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	20.00	80.00	30.48	34.01	82.11	91.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	20.00	100.00	3.11	37.12	8.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	37.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					37.12					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2321 PETROCHEMICAL WORK WITH BASIC MATERIALS SUCH AS ETHYLENE ETC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.48	5.48	11.71	11.71	3.81	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.37	6.85	25.53	37.25	8.30	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.37	8.22	0.04	37.29	0.01	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.37	9.59	0.03	37.31	0.01	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.37	10.96	0.27	37.58	0.09	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.37	12.33	0.28	37.86	0.09	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.37	13.70	1.61	39.46	0.52	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.37	15.07	2.57	42.04	0.84	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.37	16.44	1.91	43.94	0.62	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	1.37	17.81	1.40	45.34	0.45	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	1.37	19.18	1.28	46.62	0.42	15.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	1.37	20.55	1.28	47.91	0.42	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	1.37	21.92	3.81	51.72	1.24	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	1.37	23.29	2.58	54.29	0.84	17.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	19	2.74	26.03	5.01	59.30	1.63	19.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	30	15.07	41.10	41.93	101.23	13.62	32.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	31	1.37	42.47	4.36	105.59	1.42	34.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	35	5.48	47.95	11.68	117.27	3.80	38.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	22	57	30.14	78.08	148.68	265.95	48.31	86.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		16	73	21.92	100.00	41.80	307.75	13.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				73				307.75				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2322 PERTROCHEMICAL INTERMEDIATE PRODUCT(VINYL CHLORIDE & OTHERS)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.70	3.70	0.25	0.25	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.70	7.41	1.89	2.15	0.64	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.70	11.11	10.37	12.51	3.52	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.70	14.81	12.44	24.95	4.23	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.70	18.52	5.75	30.70	1.95	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.70	22.22	18.13	48.83	6.16	16.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	3.70	25.93	2.90	51.72	0.98	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	3.70	29.63	9.14	60.86	3.10	20.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	3.70	33.33	45.92	106.78	15.60	36.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	3.70	37.04	42.59	149.37	14.47	50.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	3.70	40.74	4.24	153.61	1.44	52.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	3.70	44.44	0.81	154.42	0.28	52.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	3.70	48.15	0.35	154.77	0.12	52.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	3.70	51.85	1.80	156.57	0.61	53.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	3.70	55.56	0.33	156.90	0.11	53.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	3.70	59.26	2.85	159.75	0.97	54.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	3.70	62.96	31.40	191.15	10.67	64.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	3.70	66.67	0.98	192.13	0.33	65.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		9	27	33.33	100.00	102.18	294.31	34.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				27					294.31					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 2323 POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	10.71	10.71	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	1.79	12.50	1.08	1.08	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	1.79	14.29	0.74	1.82	0.20	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	1.79	16.07	1.36	3.18	0.37	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	1.79	17.86	1.05	4.22	0.28	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	1.79	19.64	1.22	5.44	0.33	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	1.79	21.43	5.50	10.94	1.48	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	1.79	23.21	8.18	19.13	2.20	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	1.79	25.00	6.53	25.66	1.75	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	1.79	26.79	13.50	39.16	3.62	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	1.79	28.57	11.44	50.61	3.07	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	1.79	30.36	8.30	58.90	2.23	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	1.79	32.14	12.28	71.18	3.29	19.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	19	1.79	33.93	18.63	89.81	5.00	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	21	3.57	37.50	33.83	123.64	9.07	33.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	23	3.57	41.07	45.12	168.76	12.10	45.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	25	3.57	44.64	42.25	211.02	11.33	56.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	31	10.71	55.36	58.02	269.04	15.56	72.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	39	14.29	69.64	74.14	343.18	19.89	92.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		17	56	30.36	100.00	29.64	372.83	7.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				56				372.83					0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 23232 POLYMERIZATION ON A LARGE SCALE:MANUFACTURE OF PVC

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	9.08	9.08	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	9.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				9.08				0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	0.75	0.75	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.26	10.53	3.56	4.31	5.45	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.26	15.79	2.74	7.05	4.20	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.26	21.05	5.25	12.30	8.05	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.26	26.32	0.81	13.11	1.24	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.26	31.58	5.15	18.26	7.89	27.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.26	36.84	17.39	35.65	26.65	54.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.26	42.11	2.60	38.25	3.98	58.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.26	47.37	3.19	41.44	4.89	63.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.26	52.63	7.97	49.41	12.22	75.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.26	57.89	7.98	57.39	12.22	87.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.26	63.16	1.16	58.55	1.78	89.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.26	68.42	1.16	59.71	1.78	91.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.26	73.68	1.16	60.88	1.78	93.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.26	78.95	1.16	62.04	1.78	95.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.26	84.21	0.22	62.26	0.33	95.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.26	89.47	1.16	63.42	1.78	97.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	5.26	94.74	1.16	64.59	1.78	98.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	19	5.26	100.00	0.66	65.25	1.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					65.25					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.18	1.18	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.18	2.35	0.07	0.13	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	2.35	4.71	0.69	0.83	0.18	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	8	4.71	9.41	1.43	2.26	0.37	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	1.18	10.59	0.62	2.88	0.16	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	1.18	11.76	1.86	4.74	0.47	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	13	3.53	15.29	6.24	10.98	1.60	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	18	5.88	21.18	7.63	18.61	1.95	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	19	1.18	22.35	2.72	21.33	0.70	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	20	1.18	23.53	4.56	25.89	1.17	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	23	3.53	27.06	8.38	34.27	2.14	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	24	1.18	28.24	5.10	39.37	1.30	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	31	8.24	36.47	47.09	86.46	12.05	22.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	38	8.24	44.71	20.09	106.55	5.14	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	49	12.94	57.65	73.24	179.79	18.73	45.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	17	66	20.00	77.65	77.44	257.23	19.81	65.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	73	8.24	85.88	58.65	315.89	15.00	80.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	81	9.41	95.29	63.87	379.76	16.34	97.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	85	4.71	100.00	11.20	390.96	2.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				85					390.96					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 23242 PRODUCTION OF MELAMINE POWDER/MELAMINE CRYSTALS USING UREA

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	35.29	35.29	118.57	118.57	43.64	43.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	5.88	41.18	0.38	118.94	0.14	43.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	5.88	47.06	1.50	120.45	0.55	44.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	5.88	52.94	7.97	128.42	2.94	47.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	5.88	58.82	30.90	159.32	11.37	58.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	5.88	64.71	7.98	167.30	2.94	61.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	5.88	70.59	31.90	199.20	11.74	73.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	5.88	76.47	15.95	215.15	5.87	79.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	5.88	82.35	23.88	239.03	8.79	87.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	5.88	88.24	6.49	245.52	2.39	90.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	5.88	94.12	6.38	251.90	2.35	92.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	5.88	100.00	19.82	271.72	7.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	271.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	271.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	271.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	271.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	271.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	271.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	271.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	271.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					271.72					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.35	4.35	1.86	1.86	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.35	8.70	1.30	3.15	0.44	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.35	13.04	1.11	4.27	0.38	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.35	17.39	1.11	5.38	0.38	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.35	21.74	1.84	7.22	0.62	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.35	26.09	1.84	9.05	0.62	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.35	30.43	1.84	10.89	0.62	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.35	34.78	14.45	25.34	4.91	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.35	39.13	3.98	29.32	1.35	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.35	43.48	3.98	33.31	1.35	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.35	47.83	6.38	39.68	2.17	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	13	8.70	56.52	27.88	67.56	9.47	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	4.35	60.87	1.36	68.92	0.46	23.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	4.35	65.22	3.41	72.32	1.16	24.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	4.35	69.57	30.07	102.40	10.21	34.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	4.35	73.91	19.87	122.27	6.75	41.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	18	4.35	78.26	7.90	130.16	2.68	44.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	21	13.04	91.30	83.35	213.52	28.31	72.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	23	8.70	100.00	80.90	294.42	27.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				23				294.42					0				0.00						0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.13	5.13	0.16	0.16	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.56	7.69	0.47	0.63	0.15	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.56	10.26	0.21	0.84	0.07	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.56	12.82	1.36	2.20	0.44	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.56	15.38	0.61	2.81	0.20	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	8	5.13	20.51	1.94	4.75	0.64	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.56	23.08	1.37	6.13	0.45	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.56	25.64	1.05	7.17	0.34	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	15	12.82	38.46	7.17	14.34	2.35	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	2.56	41.03	0.84	15.18	0.28	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	2.56	43.59	3.02	18.20	0.99	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	22	12.82	56.41	11.36	29.56	3.72	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	25	7.69	64.10	22.28	51.84	7.30	16.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	2.56	66.67	9.20	61.04	3.01	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	2.56	69.23	25.56	86.60	8.37	28.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	28	2.56	71.79	5.42	92.01	1.77	30.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	32	10.26	82.05	108.58	200.59	35.56	65.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	33	2.56	84.62	0.03	200.63	0.01	65.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	37	10.26	94.87	51.91	252.54	17.00	82.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	39	5.13	100.00	52.83	305.37	17.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				305.37		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	8.00	8.00	10.73	10.73	3.64	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	4.00	12.00	0.46	11.19	0.16	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	4.00	16.00	9.99	21.18	3.39	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	4.00	20.00	13.39	34.57	4.54	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	4.00	24.00	23.61	58.19	8.00	19.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	4.00	28.00	2.22	60.40	0.75	20.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	4.00	32.00	4.95	65.35	1.68	22.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	4.00	36.00	8.81	74.16	2.99	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	4.00	40.00	19.67	93.83	6.67	31.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	4.00	44.00	9.19	103.02	3.11	34.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	4.00	48.00	20.51	123.52	6.95	41.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	4.00	52.00	15.55	139.07	5.27	47.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	4.00	56.00	16.95	156.02	5.74	52.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	4.00	60.00	32.24	188.26	10.93	63.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	4.00	64.00	17.58	205.83	5.96	69.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	1	4.00	68.00	8.11	213.95	2.75	72.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	1	4.00	72.00	12.78	226.73	4.33	76.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	7	28.00	100.00	68.28	295.01	23.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	295.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	295.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				25					295.01					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2328 PETROL COKE SOOT GRAPHITE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	18.64	18.64	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					18.64					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2329

LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	15.86	15.86	42.72	42.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	21.27	37.13	57.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					37.13					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	2.41	2.41	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.22	2.63	0.09	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.80	4.43	0.79	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	12.30	16.73	5.37	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	78.43	95.17	34.22	41.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	53.66	148.83	23.41	64.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	80.36	229.18	35.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	229.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	229.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	229.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	229.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	229.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	229.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	229.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	229.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	229.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	229.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	229.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	229.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				229.18		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	2.80	2.80	4.87	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	1.28	4.08	2.23	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	2.33	6.41	4.04	11.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	2.64	9.05	4.59	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	7.43	16.48	12.91	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	5.74	22.22	9.97	38.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.26	36.84	7.94	30.15	13.80	52.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.26	42.11	0.49	30.65	0.85	53.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.26	47.37	8.25	38.89	14.34	67.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.26	52.63	1.29	40.19	2.25	69.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.26	57.89	0.31	40.50	0.55	70.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.26	63.16	2.33	42.83	4.04	74.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.26	68.42	2.64	45.47	4.59	79.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.26	73.68	2.09	47.56	3.64	82.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.26	78.95	2.29	49.85	3.98	86.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.26	84.21	0.61	50.46	1.06	87.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.26	89.47	2.64	53.10	4.59	92.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	19	10.53	100.00	4.42	57.52	7.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19					57.52					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.98	5.98	108.66	108.66	12.57	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.85	6.84	0.56	109.22	0.06	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.85	7.69	1.53	110.75	0.18	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.85	8.55	1.40	112.15	0.16	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.85	9.40	2.40	114.55	0.28	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	0.85	10.26	1.75	116.30	0.20	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	0.85	11.11	1.77	118.07	0.21	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	26	11.11	22.22	18.88	136.95	2.18	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	32	5.13	27.35	3.46	140.41	0.40	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	34	1.71	29.06	5.23	145.64	0.60	16.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	35	0.85	29.91	8.39	154.02	0.97	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	40	4.27	34.19	19.02	173.04	2.20	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	41	0.85	35.04	5.78	178.82	0.67	20.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	46	4.27	39.32	0.00	178.82	0.00	20.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	59	11.11	50.43	62.69	241.51	7.25	27.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	69	8.55	58.97	129.73	371.25	15.01	42.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	87	15.38	74.36	200.86	572.11	23.24	66.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	95	6.84	81.20	109.93	682.04	12.72	78.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	103	6.84	88.03	129.85	811.89	15.02	93.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		14	117	11.97	100.00	52.44	864.34	6.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				117				864.34		0				0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	13.07	13.07	37.96	37.96	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	26	3.92	16.99	1.18	39.14	0.10	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	33	4.58	21.57	2.29	41.43	0.20	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	34	0.65	22.22	0.59	42.02	0.05	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	51	11.11	33.33	18.48	60.50	1.58	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	52	0.65	33.99	1.71	62.21	0.15	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	57	3.27	37.25	12.69	74.90	1.09	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	66	5.88	43.14	30.40	105.30	2.60	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	69	1.96	45.10	14.46	119.76	1.24	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	75	3.92	49.02	28.90	148.66	2.48	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	82	4.58	53.59	42.16	190.82	3.61	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	86	2.61	56.21	33.29	224.11	2.85	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	94	5.23	61.44	83.54	307.66	7.16	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	119	16.34	77.78	205.88	513.53	17.63	43.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	132	8.50	86.27	298.80	812.33	25.59	69.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	141	5.88	92.16	160.85	973.19	13.78	83.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	143	1.31	93.46	67.28	1,040.47	5.76	89.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	146	1.96	95.42	62.92	1,103.38	5.39	94.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	153	4.58	100.00	64.21	1,167.60	5.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	153	0.00	100.00	0.00	1,167.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				153					1,167.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.59	0.59	2.97	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.05	0.64	0.25	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	19.14	19.77	96.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	19.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					19.77					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2335 OTHER LIQUID CHEMICALS (E.G AMMONIA)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.33	3.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.33	6.67	1.40	1.40	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.33	10.00	1.62	3.02	0.51	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.33	13.33	3.90	6.92	1.22	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.33	16.67	0.45	7.37	0.14	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.33	20.00	0.68	8.05	0.21	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.33	23.33	12.61	20.65	3.95	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.33	26.67	24.38	45.03	7.63	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.33	30.00	4.17	49.20	1.30	15.40	0	0	0.00	0.00	1.30	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.33	33.33	1.00	50.20	0.31	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.33	36.67	1.55	51.75	0.49	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.33	40.00	1.40	53.15	0.44	16.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.33	43.33	5.89	59.04	1.84	18.48	0	0	0.00	0.00	1.84	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.33	46.67	5.57	64.60	1.74	20.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.33	50.00	6.05	70.66	1.90	22.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.33	53.33	9.39	80.05	2.94	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	3.33	56.67	18.31	98.36	5.73	30.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	19	6.67	63.33	1.61	99.97	0.50	31.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	30	36.67	100.00	219.45	319.41	68.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	30	0.00	100.00	0.00	319.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				30					319.41					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.13	3.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.13	6.25	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.13	9.38	0.02	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.13	12.50	0.96	0.99	0.33	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.13	15.63	0.03	1.02	0.01	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.13	18.75	2.15	3.17	0.75	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.13	21.88	0.00	3.17	0.00	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.13	25.00	0.14	3.31	0.05	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.13	28.13	0.15	3.46	0.05	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.13	31.25	2.06	5.52	0.72	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.13	34.38	8.01	13.53	2.79	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	14	9.38	43.75	18.06	31.59	6.28	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	3.13	46.88	0.36	31.95	0.12	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	3.13	50.00	5.15	37.10	1.79	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	19	9.38	59.38	25.02	62.13	8.70	21.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	22	9.38	68.75	7.09	69.21	2.46	24.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	27	15.63	84.38	66.07	135.28	22.98	47.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	29	6.25	90.63	41.90	177.18	14.57	61.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	32	9.38	100.00	110.31	287.49	38.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	32	0.00	100.00	0.00	287.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					287.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	348	348	5.06	5.06	1,256.25	1,256.25	2.56	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	40	388	0.58	5.64	66.95	1,323.20	0.14	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	75	463	1.09	6.73	44.15	1,367.36	0.09	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	83	546	1.21	7.93	60.68	1,428.04	0.12	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	222	768	3.23	11.16	149.84	1,577.88	0.31	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	192	960	2.79	13.95	216.01	1,793.89	0.44	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	238	1,198	3.46	17.41	528.98	2,322.87	1.08	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	380	1,578	5.52	22.93	840.55	3,163.43	1.72	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	368	1,946	5.35	28.28	994.33	4,157.76	2.03	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	321	2,267	4.67	32.95	1,182.15	5,339.91	2.41	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	274	2,541	3.98	36.93	1,076.47	6,416.37	2.20	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	412	2,953	5.99	42.92	2,089.56	8,505.93	4.26	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	366	3,319	5.32	48.23	2,111.21	10,617.15	4.31	21.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	611	3,930	8.88	57.11	4,589.48	15,206.62	9.36	31.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	484	4,414	7.03	64.15	4,533.15	19,739.78	9.25	40.28	3	3	37.50	37.50	734.42	734.42	75.73	75.73	16.20	3.72			
16	10,000	20,000	15,000	878	5,292	12.76	76.91	10,080.87	29,820.65	20.57	60.85	0	3	0.00	37.50	0.00	734.42	0.00	75.73	0.00	2.46			
17	20,000	50,000	35,000	803	6,095	11.67	88.58	10,390.44	40,211.08	21.20	82.05	2	5	25.00	62.50	43.70	778.12	4.51	80.23	0.42	1.94			
18	50,000	100,000	75,000	489	6,584	7.11	95.68	4,947.50	45,158.59	10.10	92.14	1	6	12.50	75.00	43.70	821.82	4.51	84.74	0.88	1.82			
19	100,000	500,000	300,000	255	6,839	3.71	99.39	3,167.93	48,326.51	6.46	98.61	2	8	25.00	100.00	147.98	969.80	15.26	100.00	4.67	2.01			
20	500,000	UP		42	6,881	0.61	100.00	681.75	49,008.26	1.39	100.00	0	8	0.00	100.00	0.00	969.80	0.00	100.00	0.00	1.98			
				6,881					49,008.26					8					969.80					1.98



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	4.01	4.01	741.33	741.33	5.27	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	22	0.63	4.64	1.22	742.55	0.01	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	27	1.05	5.70	9.08	751.63	0.06	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	28	0.21	5.91	4.39	756.02	0.03	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	37	1.90	7.81	33.58	789.59	0.24	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	40	0.63	8.44	3.98	793.57	0.03	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	49	1.90	10.34	85.37	878.94	0.61	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	67	3.80	14.14	125.27	1,004.20	0.89	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	86	4.01	18.14	138.49	1,142.69	0.98	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	102	3.38	21.52	95.05	1,237.75	0.68	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	123	4.43	25.95	188.26	1,426.01	1.34	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	67	190	14.14	40.08	525.37	1,951.38	3.73	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	26	216	5.49	45.57	519.64	2,471.02	3.69	17.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	43	259	9.07	54.64	1,084.89	3,555.92	7.71	25.26	2	2	66.67	66.67	213.50	213.50	0.36	0.36	19.68	6.00			
15	7,500	10,000	8,750	51	310	10.76	65.40	1,234.06	4,789.98	8.77	34.03	0	2	0.00	66.67	0.00	213.50	0.00	0.36	0.00	4.46			
16	10,000	20,000	15,000	77	387	16.24	81.65	4,505.71	9,295.69	32.01	66.04	0	2	0.00	66.67	0.00	213.50	0.00	0.36	0.00	2.30			
17	20,000	50,000	35,000	69	456	14.56	96.20	3,357.71	12,653.41	23.85	89.89	0	2	0.00	66.67	0.00	213.50	0.00	0.36	0.00	1.69			
18	50,000	100,000	75,000	10	466	2.11	98.31	467.76	13,121.17	3.32	93.21	1	3	33.33	100.00	59,267.00	59,480.50	99.64	100.00	12670.29	453.32			
19	100,000	500,000	300,000	8	474	1.69	100.00	955.40	14,076.57	6.79	100.00	0	3	0.00	100.00	0.00	59,480.50	0.00	100.00	0.00	422.55			
20	500,000	UP		0	474	0.00	100.00	0.00	14,076.57	0.00	100.00	0	3	0.00	100.00	0.00	59,480.50	0.00	100.00	0.00	422.55			
				474					14,076.57					3					59,480.50					422.55



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2343 MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	16.41	16.41	32.93	32.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	33.42	49.83	67.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	49.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					49.83					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	5.00	25.00	10.24	10.24	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	5.00	30.00	29.25	39.49	5.46	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	5.00	35.00	5.59	45.08	1.04	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	5.00	40.00	4.19	49.27	0.78	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	5.00	45.00	1.83	51.10	0.34	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	5.00	50.00	10.78	61.88	2.01	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	5.00	55.00	17.74	79.62	3.31	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	5.00	60.00	6.92	86.54	1.29	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	5.00	65.00	2.10	88.64	0.39	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	5.00	70.00	0.29	88.93	0.05	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	5.00	75.00	129.10	218.03	24.12	40.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	5.00	80.00	127.04	345.07	23.73	64.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	5.00	85.00	14.86	359.93	2.78	67.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	5.00	90.00	19.81	379.74	3.70	70.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	5.00	95.00	16.83	396.57	3.14	74.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	20	5.00	100.00	138.70	535.27	25.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	535.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	535.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	535.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					535.27					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.35	0.35	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	8.33	16.67	2.16	2.50	1.55	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	8.33	25.00	0.00	2.50	0.00	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	8.33	33.33	0.01	2.51	0.00	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	8.33	41.67	0.08	2.59	0.06	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	8.33	50.00	0.01	2.60	0.01	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	8.33	58.33	0.09	2.70	0.07	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	8.33	66.67	0.01	2.71	0.01	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	8.33	75.00	60.60	63.31	43.39	45.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	8.33	83.33	76.20	139.51	54.57	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	8.33	91.67	0.02	139.52	0.01	99.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	8.33	100.00	0.12	139.65	0.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	139.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	139.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	139.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	139.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	139.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	139.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	12	0.00	100.00	0.00	139.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12					139.65					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	7.14	7.14	100.77	100.77	8.26	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	9	0.89	8.04	42.59	143.36	3.49	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	12	2.68	10.71	1.23	144.60	0.10	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	0.89	11.61	0.61	145.21	0.05	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	16	2.68	14.29	2.63	147.84	0.22	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	18	1.79	16.07	2.70	150.54	0.22	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	22	3.57	19.64	8.37	158.91	0.69	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	27	4.46	24.11	23.14	182.05	1.90	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	28	0.89	25.00	3.06	185.11	0.25	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	32	3.57	28.57	14.12	199.23	1.16	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	37	4.46	33.04	28.71	227.94	2.35	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	41	3.57	36.61	14.13	242.07	1.16	19.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	46	4.46	41.07	34.03	276.10	2.79	22.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	51	4.46	45.54	68.00	344.10	5.58	28.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	54	2.68	48.21	20.72	364.82	1.70	29.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	62	7.14	55.36	169.04	533.86	13.86	43.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	68	5.36	60.71	267.22	801.08	21.91	65.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	77	8.04	68.75	113.79	914.87	9.33	75.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	14	91	12.50	81.25	144.78	1,059.65	11.87	86.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		21	112	18.75	100.00	159.85	1,219.50	13.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				112					1,219.50					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 236

MANUFACTURE OF FILM PHOTO GRAFIC PAPER AND MAGNETIC TAPE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.63	6.63	37.31	37.31	5.48	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.60	7.23	0.82	38.13	0.12	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	0.60	7.83	0.04	38.18	0.01	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.60	8.43	0.66	38.84	0.10	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	22	4.82	13.25	6.44	45.27	0.95	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	23	0.60	13.86	0.70	45.97	0.10	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	25	1.20	15.06	1.31	47.27	0.19	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	27	1.20	16.27	0.36	47.64	0.05	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	28	0.60	16.87	0.25	47.89	0.04	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	35	4.22	21.08	12.57	60.46	1.85	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	39	2.41	23.49	5.92	66.38	0.87	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	42	1.81	25.30	9.94	76.32	1.46	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	53	6.63	31.93	13.11	89.42	1.93	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	60	4.22	36.14	24.13	113.55	3.55	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	73	7.83	43.98	40.87	154.42	6.01	22.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	81	4.82	48.80	98.73	253.15	14.51	37.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	35	116	21.08	69.88	145.99	399.14	21.46	58.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	130	8.43	78.31	33.30	432.44	4.89	63.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	25	155	15.06	93.37	129.31	561.74	19.01	82.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		11	166	6.63	100.00	118.54	680.29	17.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				166					680.29					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 237

MANUFACTURE OF TOOTH PASTE SOAP DETERGENTS POLISHES ETHERIC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	0.80	0.80	20.00	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	0.80	1.61	20.00	40.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	0.80	2.41	20.00	60.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	5	40.00	100.00	1.61	4.02	40.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					4.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2371

MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.70	3.70	62.98	62.98	3.27	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	9	1.85	5.56	0.49	63.46	0.03	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.62	6.17	0.33	63.80	0.02	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	12	1.23	7.41	0.32	64.12	0.02	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	17	3.09	10.49	3.50	67.62	0.18	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	21	2.47	12.96	2.52	70.14	0.13	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	24	1.85	14.81	6.24	76.38	0.32	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	30	3.70	18.52	7.69	84.06	0.40	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	37	4.32	22.84	18.07	102.14	0.94	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	40	1.85	24.69	13.63	115.77	0.71	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	44	2.47	27.16	12.81	128.58	0.67	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	54	6.17	33.33	19.85	148.42	1.03	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	58	2.47	35.80	9.90	158.33	0.51	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	65	4.32	40.12	75.48	233.80	3.92	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	74	5.56	45.68	104.17	337.97	5.42	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	91	10.49	56.17	309.78	647.75	16.10	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	118	16.67	72.84	514.03	1,161.77	26.72	60.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	130	7.41	80.25	298.28	1,460.05	15.51	75.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	149	11.73	91.98	259.90	1,719.95	13.51	89.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	162	8.02	100.00	203.57	1,923.52	10.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				162					1,923.52					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2372 MANUFACTURE OF ETHERIC OILSSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.93	2.93	65.66	65.66	3.50	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	10	1.95	4.88	1.86	67.52	0.10	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	12	0.98	5.85	0.47	67.99	0.02	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	15	1.46	7.32	0.72	68.71	0.04	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	31	7.80	15.12	12.20	80.91	0.65	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	37	2.93	18.05	5.64	86.55	0.30	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	45	3.90	21.95	12.41	98.96	0.66	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	56	5.37	27.32	14.55	113.51	0.78	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	70	6.83	34.15	34.39	147.91	1.83	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	78	3.90	38.05	12.38	160.28	0.66	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	85	3.41	41.46	19.54	179.83	1.04	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	93	3.90	45.37	46.54	226.36	2.48	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	103	4.88	50.24	46.40	272.77	2.48	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	122	9.27	59.51	188.26	461.03	10.04	24.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	125	1.46	60.98	65.40	526.43	3.49	28.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	152	13.17	74.15	349.19	875.62	18.63	46.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	180	13.66	87.80	545.32	1,420.94	29.09	75.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	182	0.98	88.78	2.02	1,422.96	0.11	75.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	198	7.80	96.59	249.26	1,672.23	13.30	89.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	205	3.41	100.00	202.45	1,874.68	10.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				205					1,874.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2373

MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.54	1.54	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.54	3.08	0.18	0.18	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.54	4.62	0.36	0.54	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	4.62	9.23	1.88	2.42	0.27	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	16	15.38	24.62	9.17	11.60	1.30	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	19	4.62	29.23	4.95	16.54	0.70	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	25	9.23	38.46	44.33	60.88	6.30	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	31	9.23	47.69	24.81	85.69	3.53	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	36	7.69	55.38	30.91	116.60	4.39	16.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	39	4.62	60.00	23.61	140.21	3.36	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	44	7.69	67.69	31.29	171.50	4.45	24.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	45	1.54	69.23	2.55	174.05	0.36	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	46	1.54	70.77	14.20	188.24	2.02	26.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	49	4.62	75.38	50.96	239.20	7.24	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	53	6.15	81.54	24.52	263.72	3.49	37.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	57	6.15	87.69	110.46	374.18	15.70	53.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	62	7.69	95.38	205.61	579.78	29.23	82.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	65	4.62	100.00	123.60	703.39	17.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	65	0.00	100.00	0.00	703.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	65	0.00	100.00	0.00	703.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				65				703.39				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2374

MANUFACTURE OF NATURAL ADHESIVE (GLUE) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.88	5.88	0.80	0.80	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	4.65	5.45	5.97	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	4.80	10.25	6.17	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	0.10	10.36	0.13	13.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	0.32	10.68	0.41	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.88	35.29	8.54	19.22	10.97	24.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.88	41.18	2.00	21.22	2.57	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.88	47.06	0.46	21.67	0.59	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.88	52.94	0.15	21.83	0.20	28.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.88	58.82	2.04	23.87	2.62	30.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.88	64.71	8.71	32.58	11.19	41.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.88	70.59	1.59	34.16	2.04	43.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.88	76.47	0.53	34.69	0.68	44.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.88	82.35	3.55	38.24	4.57	49.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.88	88.24	1.18	39.43	1.52	50.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.88	94.12	3.92	43.35	5.04	55.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.88	100.00	34.51	77.86	44.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	77.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	77.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					77.86					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23741 USING WATER OR OTHER NON COMBUSTIBLE SOLVENT(S) AS THE SOLE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.17	4.17	4.32	4.32	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.17	8.33	3.80	8.12	0.91	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.17	12.50	1.43	9.55	0.34	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	4.17	16.67	1.43	10.98	0.34	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	4.17	20.83	4.32	15.30	1.04	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	4.17	25.00	7.59	22.89	1.83	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	4.17	29.17	0.36	23.24	0.09	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	4.17	33.33	1.55	24.80	0.37	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	4.17	37.50	8.63	33.42	2.08	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	4.17	41.67	11.40	44.82	2.74	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	14	16.67	58.33	25.07	69.89	6.03	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	4.17	62.50	9.92	79.81	2.39	19.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	19	16.67	79.17	83.68	163.49	20.13	39.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	4.17	83.33	40.50	203.99	9.74	49.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	23	12.50	95.83	106.40	310.39	25.60	74.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	24	4.17	100.00	105.24	415.62	25.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	415.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	415.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	415.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					415.62					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	10.53	10.53	0.28	0.28	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	5.26	15.79	0.51	0.79	0.24	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	5.26	21.05	1.86	2.65	0.88	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	5.26	26.32	0.91	3.56	0.43	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	5.26	31.58	26.22	29.78	12.46	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	5.26	36.84	25.13	54.91	11.95	26.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	5.26	42.11	16.32	71.23	7.76	33.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	5.26	47.37	21.28	92.51	10.12	43.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	5.26	52.63	10.20	102.71	4.85	48.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	5.26	57.89	10.20	112.90	4.85	53.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	5.26	63.16	10.20	123.10	4.85	58.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	5.26	68.42	10.20	133.30	4.85	63.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	5.26	73.68	42.67	175.97	20.29	83.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	5.26	78.95	4.62	180.60	2.20	85.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	5.26	84.21	3.40	183.99	1.61	87.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	1	5.26	89.47	12.94	196.93	6.15	93.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	1	5.26	94.74	4.79	201.72	2.28	95.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	1	5.26	100.00	8.63	210.35	4.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	210.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	210.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				19					210.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2378 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.80	0.80	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	26.57	27.38	49.82	51.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	25.44	52.82	47.69	99.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.26	53.08	0.49	99.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.27	53.34	0.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	53.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				53.34		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	10.98	10.98	22.59	22.59	3.58	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	12	3.66	14.63	0.33	22.92	0.05	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	1.22	15.85	0.30	23.22	0.05	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	1.22	17.07	0.80	24.02	0.13	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	20	7.32	24.39	4.74	28.76	0.75	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	23	3.66	28.05	2.85	31.61	0.45	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	27	4.88	32.93	5.22	36.84	0.83	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	32	6.10	39.02	10.98	47.81	1.74	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	33	1.22	40.24	2.83	50.64	0.45	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	36	3.66	43.90	10.08	60.72	1.60	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	40	4.88	48.78	11.60	72.32	1.84	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	45	6.10	54.88	22.41	94.74	3.55	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	48	3.66	58.54	19.18	113.91	3.04	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	53	6.10	64.63	48.87	162.78	7.74	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	55	2.44	67.07	26.94	189.72	4.26	30.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	64	10.98	78.05	128.33	318.05	20.31	50.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	66	2.44	80.49	23.60	341.66	3.74	54.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	69	3.66	84.15	63.86	405.52	10.11	64.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	78	10.98	95.12	169.06	574.58	26.76	90.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	82	4.88	100.00	57.20	631.77	9.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				82					631.77					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	7.69	7.69	0.14	0.14	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.85	11.54	4.82	4.96	0.54	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.85	15.38	0.34	5.29	0.04	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.85	19.23	1.67	6.96	0.19	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.85	23.08	0.00	6.96	0.00	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	8	7.69	30.77	1.20	8.16	0.13	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	3.85	34.62	10.99	19.15	1.23	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	12	11.54	46.15	44.52	63.66	5.00	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	3.85	50.00	37.26	100.92	4.18	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	3.85	53.85	2.94	103.87	0.33	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	3.85	57.69	13.25	117.12	1.49	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	3.85	61.54	2.68	119.80	0.30	13.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	3.85	65.38	117.13	236.93	13.16	26.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	3.85	69.23	126.14	363.07	14.17	40.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	21	11.54	80.77	183.92	546.99	20.66	61.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	22	3.85	84.62	7.70	554.69	0.86	62.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	23	3.85	88.46	173.99	728.68	19.54	81.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	26	11.54	100.00	161.68	890.35	18.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	26	0.00	100.00	0.00	890.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					890.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.89	1.89	0.54	0.54	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.89	3.77	0.52	1.06	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.89	5.66	1.43	2.49	0.09	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.89	7.55	7.65	10.14	0.50	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	1.89	9.43	1.63	11.77	0.11	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	1.89	11.32	4.07	15.83	0.27	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	1.89	13.21	4.07	19.90	0.27	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	11	7.55	20.75	12.45	32.35	0.82	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	1.89	22.64	0.68	31.67	0.04	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	16	7.55	30.19	16.07	47.74	1.06	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	1.89	32.08	26.12	73.86	1.72	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	1.89	33.96	28.40	102.26	1.87	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	21	5.66	39.62	121.40	223.66	7.99	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	27	11.32	50.94	95.50	319.16	6.29	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	28	1.89	52.83	0.24	319.41	0.02	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	37	16.98	69.81	255.92	575.33	16.85	37.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	43	11.32	81.13	235.17	810.50	15.49	53.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	46	5.66	86.79	239.65	1,050.15	15.78	69.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	53	13.21	100.00	468.49	1,518.64	30.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	53	0.00	100.00	0.00	1,518.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				53					1,518.64					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	17.46	17.46	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	1.59	19.05	0.27	0.27	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	1.59	20.63	0.82	1.09	1.25	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	1.59	22.22	1.50	2.59	2.30	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	1.59	23.81	0.15	2.74	0.23	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	1.59	25.40	0.29	3.03	0.45	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	1.59	26.98	1.66	4.69	2.54	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	1.59	28.57	1.75	6.44	2.69	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	24	9.52	38.10	16.05	22.49	24.64	34.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	26	3.17	41.27	12.14	34.63	18.64	53.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	27	1.59	42.86	3.03	37.66	4.65	57.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	28	1.59	44.44	1.90	39.56	2.92	60.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	1.59	46.03	1.48	41.05	2.28	63.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	32	4.76	50.79	14.87	55.91	22.82	85.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	33	1.59	52.38	0.33	56.25	0.51	86.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	34	1.59	53.97	0.33	56.58	0.51	86.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	35	1.59	55.56	3.27	59.85	5.02	91.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	36	1.59	57.14	0.33	60.18	0.51	92.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	41	7.94	65.08	1.02	61.20	1.56	93.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		22	63	34.92	100.00	3.94	65.14	6.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				63					65.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.28	0.28	3.75	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.86	1.13	11.61	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.27	1.40	3.70	19.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	3.69	5.10	50.13	69.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	0.73	5.83	9.93	79.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	1.54	7.37	20.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	7.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				7.37		0						0.00							0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	11.87	11.87	27.78	27.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	19.05	30.92	44.58	72.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	2.75	33.67	6.44	78.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	8.40	42.07	19.66	98.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	0.39	42.46	0.91	99.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	0.28	42.73	0.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	42.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					42.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2402 SPINNING MILLSPRE SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.46	0.46	0.31	0.31	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	0.46	0.91	0.05	0.35	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	0.46	1.37	0.29	0.65	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	0.46	1.83	0.04	0.69	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	0.46	2.28	0.02	0.71	0.00	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	0.46	2.74	0.01	0.72	0.00	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	11	2.28	5.02	0.23	0.95	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	0.46	5.48	1.09	2.04	0.12	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	0.46	5.94	3.96	6.00	0.43	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	0.46	6.39	0.01	6.00	0.00	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	0.46	6.85	0.00	6.00	0.00	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	21	2.74	9.59	7.14	13.14	0.77	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	25	1.83	11.42	22.34	35.48	2.42	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	17	42	7.76	19.18	28.60	64.08	3.10	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	33	75	15.07	34.25	122.39	186.47	13.25	20.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	34	109	15.53	49.77	192.87	379.35	20.87	41.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	23	132	10.50	60.27	214.32	593.67	23.19	64.25	1	1	100.00	100.00	15.00	15.00	100.00	100.00	7.00	2.53			
19	100,000	500,000	300,000	57	189	26.03	86.30	281.47	875.14	30.46	94.71	0	1	0.00	100.00	0.00	15.00	0.00	100.00	0.00	0.00	1.71		
20	500,000	UP		30	219	13.70	100.00	48.87	924.00	5.29	100.00	0	1	0.00	100.00	0.00	15.00	0.00	100.00	0.00	0.00	1.62		
				219					924.00					1					15.00					1.62



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2403 SPINNING MILLSPRE SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	4.57	4.57	68.16	68.16	4.82	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	18	0.27	4.84	0.27	68.42	0.02	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	19	0.27	5.11	0.45	68.87	0.03	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	23	1.08	6.18	1.20	70.08	0.09	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	30	1.88	8.06	0.71	70.79	0.05	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	31	0.27	8.33	0.89	71.68	0.06	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	35	1.08	9.41	7.51	79.19	0.53	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	45	2.69	12.10	16.86	96.05	1.19	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	54	2.42	14.52	12.39	108.43	0.88	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	55	0.27	14.78	3.10	111.53	0.22	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	56	0.27	15.05	4.03	115.57	0.29	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	58	0.54	15.59	6.77	122.33	0.48	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	71	3.49	19.09	13.97	136.31	0.99	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	26	97	6.99	26.08	31.05	167.36	2.20	11.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	25	122	6.72	32.80	102.92	270.28	7.29	19.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	47	169	12.63	45.43	258.68	528.96	18.31	37.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	72	241	19.35	64.78	218.80	747.76	15.49	52.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	259	4.84	69.62	131.42	879.18	9.30	62.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	85	344	22.85	92.47	504.67	1,383.85	35.72	97.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		28	372	7.53	100.00	28.89	1,412.73	2.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				372					1,412.73					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2408 SPINNING MILLSPRE SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	1.18	1.18	0.22	0.22	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	9	4.14	5.33	0.95	1.17	0.12	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	10	0.59	5.92	0.54	1.70	0.07	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	15	2.96	8.88	1.76	3.47	0.22	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	16	0.59	9.47	1.22	4.69	0.16	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	20	2.37	11.83	3.89	8.58	0.49	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	22	1.18	13.02	4.08	12.66	0.52	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	25	1.78	14.79	4.68	17.35	0.59	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	28	1.78	16.57	11.92	29.27	1.51	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	29	0.59	17.16	5.46	34.73	0.69	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	30	0.59	17.75	2.81	37.54	0.36	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	31	0.59	18.34	17.89	55.43	2.27	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	35	2.37	20.71	29.12	84.55	3.69	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	39	2.37	23.08	30.07	114.62	3.82	14.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	41	1.18	24.26	11.79	126.41	1.50	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	30	71	17.75	42.01	379.37	505.78	48.13	64.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	84	7.69	49.70	29.86	535.64	3.79	67.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	19	103	11.24	60.95	82.79	618.43	10.50	78.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	23	126	13.61	74.56	49.56	667.99	6.29	84.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		43	169	25.44	100.00	120.23	788.22	15.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				169					788.22					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.15	1.15	4.97	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.02	1.17	0.10	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	5.23	6.41	22.58	27.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	2.70	9.11	11.66	39.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	2.62	11.73	11.30	50.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.88	13.61	8.13	58.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	9.56	23.18	41.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				23.18		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2411 WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	10.01	10.01	42.86	42.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	10.01	20.02	42.86	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	3.34	23.35	14.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					23.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2412

WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	2.80	2.80	23.89	23.89	1.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.40	3.20	0.20	24.09	0.01	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	10	0.80	4.00	2.01	26.10	0.14	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.40	4.40	0.23	26.32	0.02	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	15	1.60	6.00	1.69	28.02	0.12	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	18	1.20	7.20	2.63	30.65	0.19	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	22	1.60	8.80	3.28	33.93	0.23	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	27	2.00	10.80	5.25	39.18	0.37	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	31	1.60	12.40	7.62	46.80	0.54	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	38	2.80	15.20	8.53	55.33	0.61	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	40	0.80	16.00	8.06	63.39	0.57	4.50	1	1	100.00	100.00	0.12	0.12	100.00	100.00	1.46	0.19			
12	3,000	4,000	3,500	6	46	2.40	18.40	16.25	79.65	1.15	5.66	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.15			
13	4,000	5,000	4,500	6	52	2.40	20.80	20.09	99.74	1.43	7.08	0	1	0.00	100.00	1.43	0.00	0.12	0.00	100.00	0.00	0.12		
14	5,000	7,500	6,250	18	70	7.20	28.00	56.06	155.80	3.98	11.07	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.08			
15	7,500	10,000	8,750	9	79	3.60	31.60	32.92	188.72	2.34	13.40	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.06			
16	10,000	20,000	15,000	45	124	18.00	49.60	320.62	509.34	22.77	36.18	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.02			
17	20,000	50,000	35,000	17	141	6.80	56.40	215.21	724.55	15.29	51.46	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.02			
18	50,000	100,000	75,000	23	164	9.20	65.60	89.38	813.94	6.35	57.81	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.01			
19	100,000	500,000	300,000	58	222	23.20	88.80	575.07	1,389.00	40.84	98.65	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.01			
20	500,000	UP		28	250	11.20	100.00	18.95	1,407.96	1.35	100.00	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.01			
				250					1,407.96					1					0.12					0.01



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2413

WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	7.04	7.04	7.72	7.72	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	27	0.56	7.61	0.01	7.73	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	28	0.28	7.89	0.71	8.44	0.03	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	29	0.28	8.17	0.08	8.52	0.00	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	30	0.28	8.45	3.58	12.10	0.17	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	39	2.54	10.99	2.27	14.37	0.11	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	45	1.69	12.68	7.17	21.54	0.34	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	55	2.82	15.49	11.25	32.80	0.53	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	61	1.69	17.18	9.98	42.78	0.47	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	65	1.13	18.31	4.54	47.31	0.21	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	78	3.66	21.97	23.80	71.11	1.12	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	96	5.07	27.04	60.27	131.39	2.85	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	111	4.23	31.27	57.90	189.29	2.73	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	125	3.94	35.21	54.36	243.65	2.57	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	146	5.92	41.13	151.91	395.56	7.17	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	62	208	17.46	58.59	341.73	737.30	16.13	34.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	70	278	19.72	78.31	675.39	1,412.69	31.89	66.69	1	1	50.00	50.00	17.50	17.50	22.73	22.73	2.59	1.24			
18	50,000	100,000	75,000	27	305	7.61	85.92	284.60	1,697.28	13.44	80.13	1	2	50.00	100.00	59.50	77.00	77.27	100.00	20.91	4.54			
19	100,000	500,000	300,000	39	344	10.99	96.90	348.62	2,045.91	16.46	96.59	0	2	0.00	100.00	0.00	77.00	0.00	100.00	0.00	3.76			
20	500,000	UP		11	355	3.10	100.00	72.24	2,118.15	3.41	100.00	0	2	0.00	100.00	0.00	77.00	0.00	100.00	0.00	3.64			
				355					2,118.15					2					77.00					3.64



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2418

WEAVINGPRE WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	2.88	2.88	4.37	4.37	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.36	3.24	0.24	4.60	0.02	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	12	1.08	4.32	2.40	7.00	0.18	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.36	4.68	0.03	7.03	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	29	5.76	10.43	3.57	10.61	0.27	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	33	1.44	11.87	5.70	16.30	0.42	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	41	2.88	14.75	3.05	19.36	0.23	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	56	5.40	20.14	16.99	36.34	1.26	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	60	1.44	21.58	16.86	53.21	1.25	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	62	0.72	22.30	10.10	63.31	0.75	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	72	3.60	25.90	37.41	100.72	2.78	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	73	0.36	26.26	3.91	104.63	0.29	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	81	2.88	29.14	30.42	135.05	2.26	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	88	2.52	31.65	47.70	182.75	3.54	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	91	1.08	32.73	37.55	220.30	2.79	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	37	128	13.31	46.04	502.14	722.45	37.25	53.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	156	10.07	56.12	302.66	1,025.11	22.45	76.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	170	5.04	61.15	95.75	1,120.86	7.10	83.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	47	217	16.91	78.06	105.08	1,225.94	7.79	90.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		61	278	21.94	100.00	122.20	1,348.14	9.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				278					1,348.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 242 DRESSING (INCLUDING BUT NOT LIMITED TO PRINTING) AND FINIS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	2.68	2.68	34.87	34.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	5.01	7.70	65.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	7.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				7.70		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2421 ANIMAL FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	22.22	22.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	11.11	33.33	2.04	2.04	13.00	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	11.11	44.44	2.39	4.43	15.23	28.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	11.11	55.56	3.11	7.54	19.83	48.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	11.11	66.67	0.92	8.46	5.86	53.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	11.11	77.78	1.84	10.30	11.73	65.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	11.11	88.89	2.43	12.73	15.49	81.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	11.11	100.00	2.96	15.70	18.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	0.00	100.00	0.00	15.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	0.00	100.00	0.00	15.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	0.00	100.00	0.00	15.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	0.00	100.00	0.00	15.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	0.00	100.00	0.00	15.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	0.00	100.00	0.00	15.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	0.00	100.00	0.00	15.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	0.00	100.00	0.00	15.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	15.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	15.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	15.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	15.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				9					15.70					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2422 VEGETABLE AND CELLULOSE FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.08	2.08	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.08	4.17	0.35	0.44	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.08	6.25	0.80	1.25	0.22	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.08	8.33	0.61	1.85	0.17	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.08	10.42	1.39	3.24	0.38	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.08	12.50	3.32	6.55	0.90	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.08	14.58	3.17	9.72	0.86	2.65	1	1	100.00	100.00	0.12	0.12	100.00	100.00	3.71	1.21	0.00	1.21	
9	1,500	2,000	1,750	1	8	2.08	16.67	6.46	16.18	1.76	4.40	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0.00	0.00	0.73
10	2,000	2,500	2,250	1	9	2.08	18.75	1.39	17.57	0.38	4.78	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0.00	0.00	0.67
11	2,500	3,000	2,750	1	10	2.08	20.83	0.83	18.40	0.23	5.01	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0.00	0.00	0.64
12	3,000	4,000	3,500	1	11	2.08	22.92	4.82	23.22	1.31	6.32	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0.00	0.00	0.51
13	4,000	5,000	4,500	1	12	2.08	25.00	13.94	37.16	3.79	10.11	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0.00	0.00	0.32
14	5,000	7,500	6,250	1	13	2.08	27.08	2.65	39.81	0.72	10.83	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0.00	0.00	0.30
15	7,500	10,000	8,750	1	14	2.08	29.17	7.89	47.70	2.15	12.98	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0.00	0.00	0.25
16	10,000	20,000	15,000	3	17	6.25	35.42	58.62	106.32	15.95	28.94	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0.00	0.00	0.11
17	20,000	50,000	35,000	9	26	18.75	54.17	146.64	252.96	39.91	68.85	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0.00	0.00	0.05
18	50,000	100,000	75,000	7	33	14.58	68.75	77.08	330.04	20.98	89.83	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0.00	0.00	0.04
19	100,000	500,000	300,000	15	48	31.25	100.00	37.38	367.41	10.17	100.00	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0.00	0.00	0.03
20	500,000	UP		0	48	0.00	100.00	0.00	367.41	0.00	100.00	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0.00	0.00	0.00	0.00	0.03
				48					367.41					1					0.12					0.03



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	6.56	6.56	32.75	32.75	3.77	3.77	2	2	50.00	50.00	15.00	15.00	31.58	31.58	45.80	45.80			
2	50	100	75	1	13	0.55	7.10	0.03	32.78	0.00	3.77	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	45.77			
3	100	200	150	1	14	0.55	7.65	1.11	33.89	0.13	3.90	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	44.27			
4	200	300	250	1	15	0.55	8.20	0.18	34.07	0.02	3.92	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	44.03			
5	300	500	400	1	16	0.55	8.74	1.27	35.34	0.15	4.07	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	42.44			
6	500	750	625	1	17	0.55	9.29	1.39	36.73	0.16	4.23	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	40.84			
7	750	1,000	875	1	18	0.55	9.84	2.81	39.54	0.32	4.55	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	37.94			
8	1,000	1,500	1,250	1	19	0.55	10.38	0.54	40.08	0.06	4.62	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	37.42			
9	1,500	2,000	1,750	4	23	2.19	12.57	4.69	44.77	0.54	5.16	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	33.50			
10	2,000	2,500	2,250	2	25	1.09	13.66	5.38	50.15	0.62	5.77	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	29.91			
11	2,500	3,000	2,750	16	41	8.74	22.40	3.78	53.93	0.44	6.21	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	27.81			
12	3,000	4,000	3,500	3	44	1.64	24.04	9.97	63.90	1.15	7.36	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	23.47			
13	4,000	5,000	4,500	9	53	4.92	28.96	51.61	115.51	5.94	13.30	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	12.99			
14	5,000	7,500	6,250	7	60	3.83	32.79	51.00	166.52	5.87	19.17	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	9.01			
15	7,500	10,000	8,750	11	71	6.01	38.80	86.94	253.46	10.01	29.18	0	2	0.00	50.00	0.00	15.00	0.00	31.58	0.00	5.92			
16	10,000	20,000	15,000	31	102	16.94	55.74	205.72	459.17	23.69	52.87	2	4	50.00	100.00	32.50	47.50	68.42	100.00	15.80	10.34			
17	20,000	50,000	35,000	32	134	17.49	73.22	105.75	564.92	12.18	65.05	0	4	0.00	100.00	12.18	47.50	0.00	100.00	0.00	8.41			
18	50,000	100,000	75,000	13	147	7.10	80.33	123.96	688.88	14.27	79.32	0	4	0.00	100.00	0.00	47.50	0.00	100.00	0.00	6.90			
19	100,000	500,000	300,000	32	179	17.49	97.81	137.21	826.09	15.80	95.12	0	4	0.00	100.00	0.00	47.50	0.00	100.00	0.00	5.75			
20	500,000	UP		4	183	2.19	100.00	42.39	868.48	4.88	100.00	0	4	0.00	100.00	0.00	47.50	0.00	100.00	0.00	5.47			
				183					868.48					4					47.50					5.47



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2428 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	7.81	7.81	21.52	21.52	1.93	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.78	8.59	0.22	21.74	0.02	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	0.78	9.38	2.36	24.11	0.21	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.78	10.16	17.50	41.60	1.57	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	0.78	10.94	2.07	43.67	0.19	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	0.78	11.72	0.00	43.67	0.00	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	0.78	12.50	1.84	45.51	0.16	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	17	0.78	13.28	3.10	48.61	0.28	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	20	2.34	15.63	7.93	56.54	0.71	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	23	2.34	17.97	13.81	70.35	1.24	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	27	3.13	21.09	25.16	95.50	2.25	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	36	7.03	28.13	22.36	117.87	2.00	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	37	0.78	28.91	10.38	128.24	0.93	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	41	3.13	32.03	37.12	165.36	3.33	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	46	3.91	35.94	19.59	184.95	1.76	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	76	23.44	59.38	462.36	647.32	41.42	58.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	93	13.28	72.66	178.62	825.94	16.00	74.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	28	121	21.88	94.53	240.61	1,066.55	21.56	95.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	128	5.47	100.00	49.60	1,116.16	4.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	128	0.00	100.00	0.00	1,116.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				128					1,116.16					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 243 MIXED PROCESS (SPINNING WEAVING DRESSING AND FINISHING)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	37.93	37.93	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	3.45	41.38	2.76	2.76	16.65	16.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	3.45	44.83	1.19	3.95	7.17	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	3.45	48.28	0.08	4.03	0.47	24.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	3.45	51.72	0.02	4.05	0.10	24.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	3.45	55.17	0.13	4.18	0.80	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	3.45	58.62	0.10	4.28	0.60	25.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	3.45	62.07	0.03	4.31	0.17	25.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	3.45	65.52	3.31	7.62	19.91	45.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	3.45	68.97	0.42	8.03	2.50	48.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	3.45	72.41	0.47	8.50	2.84	51.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	3.45	75.86	0.12	8.62	0.70	51.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	3.45	79.31	3.31	11.92	19.91	71.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	24	3.45	82.76	0.56	12.49	3.40	75.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	3.45	86.21	0.14	12.63	0.87	76.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	26	3.45	89.66	1.01	13.64	6.07	82.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	27	3.45	93.10	0.24	13.89	1.47	83.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	28	3.45	96.55	0.97	14.86	5.87	89.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	29	3.45	100.00	1.74	16.60	10.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	29	0.00	100.00	0.00	16.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					16.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2431 MIXED PROCESSES (SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	10.02	10.02	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				10.02						0				0.00						0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2432 MIXED PROCESSES (SPINNINGWEAVING) : VEGETABLE AND CELLULOSE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2.11	2.11	2.11	5.78	5.78	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.05	3.16	0.03	5.81	0.01	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.05	4.21	0.11	5.92	0.03	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.05	5.26	0.21	6.13	0.06	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.05	6.32	0.64	6.77	0.17	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.05	7.37	0.55	7.32	0.15	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.05	8.42	0.87	8.19	0.23	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	1.05	9.47	3.19	11.38	0.85	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	1.05	10.53	5.18	16.56	1.38	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	1.05	11.58	6.27	22.83	1.67	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	1.05	12.63	6.77	29.60	1.80	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	1.05	13.68	0.88	30.48	0.23	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	1.05	14.74	23.80	54.28	6.34	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	1.05	15.79	9.56	63.83	2.55	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	1.05	16.84	2.30	66.13	0.61	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	43	28.42	45.26	69.99	136.12	18.65	36.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	72	30.53	75.79	108.30	244.43	28.85	65.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	86	14.74	90.53	88.44	332.87	23.56	88.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	95	9.47	100.00	42.49	375.35	11.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	95	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				95					375.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2433 MIXED PROCESSES (SPINNINGWEAVING): SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	4.18	4.18	44.97	44.97	3.20	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	0.28	4.46	0.49	45.45	0.03	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	17	0.28	4.74	0.44	45.90	0.03	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	0.28	5.01	0.04	45.94	0.00	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	25	1.95	6.96	75.34	29.40	5.36	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	36	3.06	10.03	0.42	28.98	0.03	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	39	0.84	10.86	0.04	28.94	0.00	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	40	79	11.14	22.01	11.48	17.47	0.82	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	97	5.01	27.02	3.43	14.04	0.24	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	107	2.79	29.81	5.63	8.41	0.40	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	112	1.39	31.20	5.92	2.49	0.42	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	122	2.79	33.98	16.63	14.15	1.18	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	137	4.18	38.16	50.98	65.13	3.62	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	149	3.34	41.50	30.45	95.58	2.16	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	168	5.29	46.80	29.00	124.58	2.06	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	188	5.57	52.37	82.98	207.56	5.90	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	58	246	16.16	68.52	491.67	699.23	34.95	49.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	52	298	14.48	83.01	450.87	1,150.09	32.05	81.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	52	350	14.48	97.49	207.14	1,357.24	14.73	96.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	359	2.51	100.00	49.42	1,406.66	3.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				359					1,406.66					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2438 MIXED PROCESSES (SPINNINGWEAVING DRES.&FINIS.): MIXED

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	1.72	1.72	16.28	16.28	1.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.34	2.07	0.22	16.50	0.01	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	11	1.72	3.79	1.20	17.70	0.07	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	14	1.03	4.83	0.96	18.66	0.06	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	0.34	5.17	1.45	20.11	0.09	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	0.34	5.52	1.26	21.37	0.08	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	19	1.03	6.55	1.52	22.89	0.09	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	25	2.07	8.62	8.59	31.48	0.53	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	36	3.79	12.41	16.91	48.39	1.05	3.00	0	0	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	37	0.34	12.76	4.98	53.37	0.31	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	42	1.72	14.48	16.60	69.98	1.03	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	54	4.14	18.62	28.92	98.90	1.80	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	56	0.69	19.31	21.92	120.81	1.36	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	33	89	11.38	30.69	56.80	177.61	3.53	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	99	3.45	34.14	70.66	248.27	4.39	15.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	46	145	15.86	50.00	261.42	509.69	16.23	31.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	71	216	24.48	74.48	584.44	1,094.13	36.28	67.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	240	8.28	82.76	60.87	1,155.01	3.78	71.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	42	282	14.48	97.24	303.02	1,458.03	18.81	90.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	290	2.76	100.00	152.78	1,610.81	9.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				290					1,610.81					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	8.46	8.46	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					8.46					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2442 PROCESSING OF TEXTILE WASTE : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	32.50	32.50	57.65	57.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	1.00	33.50	1.77	59.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	0.77	34.27	1.37	60.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	1.10	35.36	1.95	62.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	1.44	36.80	2.55	65.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	4.13	40.93	7.33	72.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	3.16	44.10	5.61	78.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	6.96	51.05	12.34	90.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	5.32	56.37	9.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	56.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	56.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	56.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	56.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	56.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	56.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	56.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	56.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	56.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	56.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					56.37					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2443

PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.51	3.51	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1.75	5.26	0.11	0.11	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	1.75	7.02	0.67	0.78	0.15	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	1.75	8.77	0.60	1.38	0.14	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	1.75	10.53	0.32	1.70	0.07	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	1.75	12.28	0.26	1.96	0.06	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	1.75	14.04	6.20	8.16	1.41	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	1.75	15.79	2.00	10.16	0.46	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	1.75	17.54	4.25	14.41	0.97	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	1.75	19.30	3.79	18.20	0.86	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	1.75	21.05	5.49	23.70	1.25	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	20	14.04	35.09	42.17	65.87	9.60	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	30	17.54	52.63	42.29	108.16	9.62	24.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	37	12.28	64.91	82.71	190.87	18.82	43.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	40	5.26	70.18	13.12	203.99	2.98	46.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	45	8.77	78.95	50.48	254.47	11.49	57.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	51	10.53	89.47	99.53	354.00	22.65	80.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	57	10.53	100.00	85.48	439.49	19.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	439.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	57	0.00	100.00	0.00	439.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				57					439.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2448

PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	4	10.26	10.26	0.61	0.61	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.56	12.82	0.54	1.16	0.29	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.56	15.38	0.82	1.97	0.43	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.56	17.95	2.93	4.90	1.55	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.56	20.51	3.96	8.86	2.09	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.56	23.08	4.39	13.25	2.32	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.56	25.64	0.87	14.11	0.46	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.56	28.21	4.33	18.45	2.29	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	14	7.69	35.90	13.92	32.37	7.36	17.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.56	38.46	3.84	36.21	2.03	19.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	23	20.51	58.97	45.65	81.86	24.14	43.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	29	15.38	74.36	16.45	98.31	8.70	51.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	31	5.13	79.49	23.78	122.09	12.57	64.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	2.56	82.05	8.81	130.89	4.66	69.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	35	7.69	89.74	26.33	157.22	13.92	83.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	37	5.13	94.87	27.16	184.38	14.36	97.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	38	2.56	97.44	1.64	186.02	0.87	98.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	39	2.56	100.00	3.07	189.09	1.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	39	0.00	100.00	0.00	189.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				189.09					0				0.00						0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 245 ROPEMAKERS STRINGMAKER SACKMAKERS BLANKETS WEAVING MILLS CAR

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.03	0.03	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.03				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	11.76	11.76	0.63	0.63	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.96	13.73	0.12	0.75	0.03	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.96	15.69	0.22	0.97	0.06	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	11	5.88	21.57	3.25	4.22	0.88	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	13	3.92	25.49	1.12	5.35	0.30	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	1.96	27.45	1.91	7.25	0.51	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	16	3.92	31.37	8.11	15.36	2.18	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	21	9.80	41.18	4.37	19.73	1.18	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	24	5.88	47.06	33.90	53.63	9.13	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	25	1.96	49.02	5.85	59.48	1.58	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	27	3.92	52.94	8.60	68.08	2.32	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	28	1.96	54.90	5.55	73.63	1.49	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	1.96	56.86	2.63	76.26	0.71	20.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	30	1.96	58.82	14.19	90.45	3.82	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	33	5.88	64.71	36.15	126.60	9.74	34.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	38	9.80	74.51	53.29	179.89	14.35	48.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	39	1.96	76.47	64.64	244.54	17.41	65.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	51	23.53	100.00	126.75	371.28	34.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	51	0.00	100.00	0.00	371.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	51	0.00	100.00	0.00	371.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				51					371.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.72	4.72	15.11	15.11	1.71	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.79	5.51	0.07	15.18	0.01	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.79	6.30	0.16	15.34	0.02	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.79	7.09	0.56	15.90	0.06	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	0.79	7.87	1.70	17.59	0.19	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	0.79	8.66	1.29	18.88	0.15	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	13	1.57	10.24	3.54	22.43	0.40	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	15	1.57	11.81	6.22	28.65	0.70	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	0.79	12.60	5.28	33.92	0.60	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	0.79	13.39	2.53	36.45	0.29	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	0.79	14.17	4.23	40.68	0.48	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	0.79	14.96	2.11	42.79	0.24	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	21	1.57	16.54	19.01	61.80	2.15	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	36	11.81	28.35	61.84	123.64	6.99	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	46	7.87	36.22	36.40	160.04	4.12	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	75	22.83	59.06	337.53	497.58	38.16	56.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	89	11.02	70.08	111.24	608.82	12.58	68.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	95	4.72	74.80	70.22	679.03	7.94	76.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	107	9.45	84.25	139.17	818.20	15.74	92.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		20	127	15.75	100.00	66.21	884.41	7.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				127					884.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	2.70	2.70	16.74	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	5.72	8.42	35.44	52.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	7.72	16.14	47.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					16.14					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	10.00	10.00	1.60	1.60	2.67	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	10.00	20.00	2.70	4.31	4.50	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	10.00	30.00	1.99	6.30	3.32	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	10.00	40.00	7.72	14.02	12.87	23.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	10.00	50.00	4.72	18.74	7.86	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	10.00	60.00	21.79	40.53	36.31	67.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	10.00	70.00	5.73	46.25	9.54	77.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	10.00	80.00	4.10	50.36	6.84	83.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	10.00	90.00	5.54	55.90	9.24	93.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	10	10.00	100.00	4.10	60.01	6.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	60.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	60.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	60.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	60.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	60.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	60.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	60.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	60.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	60.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	60.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					60.01					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2458 MIXED

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.14	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.14	14.29	1.03	1.03	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.14	21.43	1.41	2.44	1.13	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.14	28.57	1.94	4.38	1.56	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.14	35.71	1.51	5.89	1.21	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.14	42.86	6.74	12.62	5.41	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.14	50.00	15.39	28.01	12.36	22.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.14	57.14	3.50	31.51	2.81	25.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.14	64.29	7.01	38.52	5.63	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.14	71.43	3.00	41.52	2.41	33.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.14	78.57	2.00	43.52	1.61	34.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.14	85.71	1.00	44.52	0.80	35.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.14	92.86	40.00	84.52	32.12	67.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	7.14	100.00	40.00	124.52	32.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	124.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	124.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	124.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	124.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	124.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	124.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				124.52				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.35	0.35	6.93	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	4.66	5.01	93.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	5.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					5.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	38	38	5.23	5.23	158.70	158.70	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	45	0.96	6.20	2.66	161.36	0.03	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	52	0.96	7.16	2.89	164.25	0.04	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	58	0.83	7.99	4.19	168.44	0.05	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	76	2.48	10.47	27.58	196.02	0.36	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	94	2.48	12.95	42.55	238.57	0.55	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	111	2.34	15.29	77.83	316.40	1.01	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	138	3.72	19.01	106.31	422.72	1.38	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	177	5.37	24.38	174.37	597.09	2.27	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	36	213	4.96	29.34	183.85	780.94	2.39	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	42	255	5.79	35.12	215.80	996.74	2.81	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	37	292	5.10	40.22	247.66	1,244.39	3.22	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	26	318	3.58	43.80	264.03	1,508.43	3.43	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	66	384	9.09	52.89	514.05	2,022.48	6.68	26.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	64	448	8.82	61.71	726.02	2,748.50	9.44	35.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	101	549	13.91	75.62	1,557.84	4,306.34	20.25	55.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	92	641	12.67	88.29	2,030.05	6,336.39	26.39	82.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	53	694	7.30	95.59	1,025.96	7,362.35	13.34	95.72	1	1	100.00	100.00	4.89	4.89	100.00	100.00	0.48	0.07			
19	100,000	500,000	300,000	28	722	3.86	99.45	317.41	7,679.76	4.13	99.84	0	1	0.00	100.00	0.00	4.89	0.00	100.00	0.00	0.06			
20	500,000	UP		4	726	0.55	100.00	12.10	7,691.86	0.16	100.00	0	1	0.00	100.00	0.00	4.89	0.00	100.00	0.00	0.06			
				726					7,691.86					1					4.89					0.06



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	41	41	3.78	3.78	161.03	161.03	1.71	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	16	57	1.47	5.25	4.39	165.43	0.05	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	22	79	2.03	7.28	6.92	172.35	0.07	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	29	108	2.67	9.95	19.03	191.38	0.20	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	41	149	3.78	13.73	22.19	213.57	0.24	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	34	183	3.13	16.87	59.62	273.19	0.63	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	22	205	2.03	18.89	36.14	309.33	0.38	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	37	242	3.41	22.30	55.47	364.80	0.59	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	30	272	2.76	25.07	68.09	432.89	0.72	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	34	306	3.13	28.20	95.07	527.96	1.01	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	31	337	2.86	31.06	98.37	626.33	1.04	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	26	363	2.40	33.46	112.12	738.45	1.19	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	28	391	2.58	36.04	154.51	892.96	1.64	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	50	441	4.61	40.65	383.82	1,276.78	4.08	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	82	523	7.56	48.20	549.37	1,826.15	5.83	19.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	110	633	10.14	58.34	1,382.57	3,208.72	14.68	34.08	1	1	100.00	100.00	27.42	27.42	100.00	100.00	1.98	0.85	
17	20,000	50,000	35,000	177	810	16.31	74.65	1,791.59	5,000.31	19.03	53.11	0	1	0.00	100.00	0.00	27.42	0.00	100.00	0.00	0.55	
18	50,000	100,000	75,000	127	937	11.71	86.36	1,680.61	6,680.92	17.85	70.95	0	1	0.00	100.00	0.00	27.42	0.00	100.00	0.00	0.41	
19	100,000	500,000	300,000	135	1,072	12.44	98.80	2,650.92	9,331.84	28.15	99.11	0	1	0.00	100.00	0.00	27.42	0.00	100.00	0.00	0.29	
20	500,000	UP		13	1,085	1.20	100.00	83.93	9,415.77	0.89	100.00	0	1	0.00	100.00	0.00	27.42	0.00	100.00	0.00	0.29	
				1,085					9,415.77					1					27.42			0.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	5.59	5.59	71.87	71.87	4.83	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	33	4.12	9.71	3.21	75.08	0.22	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	57	7.06	16.76	9.71	84.79	0.65	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	67	124	19.71	36.47	41.79	126.58	2.81	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	151	7.94	44.41	23.55	150.13	1.58	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	169	5.29	49.71	24.58	174.71	1.65	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	190	6.18	55.88	38.93	213.64	2.62	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	211	6.18	62.06	52.84	266.48	3.55	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	227	4.71	66.76	61.30	327.78	4.12	22.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	252	7.35	74.12	90.07	417.86	6.06	28.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	265	3.82	77.94	56.98	474.84	3.83	31.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	275	2.94	80.88	61.77	536.61	4.15	36.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	288	3.82	84.71	91.25	627.86	6.13	42.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	306	5.29	90.00	207.18	835.04	13.93	56.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	319	3.82	93.82	185.62	1,020.66	12.48	68.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	333	4.12	97.94	231.25	1,251.91	15.55	84.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	339	1.76	99.71	192.43	1,444.34	12.94	97.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	340	0.29	100.00	43.27	1,487.61	2.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	340	0.00	100.00	0.00	1,487.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	340	0.00	100.00	0.00	1,487.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				340					1,487.61					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	9.73	9.73	15.88	15.88	3.73	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	26	13.27	23.01	2.77	18.66	0.65	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	34	7.08	30.09	1.42	20.08	0.33	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	43	7.96	38.05	2.41	22.49	0.57	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	48	4.42	42.48	2.81	25.30	0.66	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	57	7.96	50.44	6.49	31.79	1.52	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	60	2.65	53.10	3.29	35.08	0.77	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	62	1.77	54.87	3.03	38.11	0.71	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	63	0.88	55.75	1.89	40.00	0.44	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	70	6.19	61.95	19.71	59.70	4.63	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	76	5.31	67.26	7.90	67.61	1.86	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	80	3.54	70.80	26.52	94.12	6.23	22.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	91	9.73	80.53	52.05	146.18	12.22	34.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	95	3.54	84.07	34.29	180.47	8.05	42.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	101	5.31	89.38	50.67	231.14	11.90	54.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	102	0.88	90.27	20.84	251.98	4.89	59.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	111	7.96	98.23	147.58	399.56	34.65	93.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	112	0.88	99.12	23.40	422.96	5.49	99.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	113	0.88	100.00	2.91	425.87	0.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	113	0.00	100.00	0.00	425.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				113					425.87					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	20.57	20.57	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	20.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				20.57		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	3.22	3.22	25.04	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	9.64	12.85	74.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					12.85					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	340	340	7.44	7.44	393.44	393.44	2.43	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	223	563	4.88	12.32	69.64	463.07	0.43	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	377	940	8.25	20.56	138.44	601.51	0.85	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	290	1,230	6.34	26.91	172.97	774.48	1.07	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	571	1,801	12.49	39.40	575.13	1,349.60	3.55	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	409	2,210	8.95	48.35	614.33	1,963.93	3.79	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	437	2,647	9.56	57.91	843.64	2,807.58	5.21	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	403	3,050	8.82	66.73	1,079.78	3,887.35	6.67	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	287	3,337	6.28	73.00	1,058.41	4,945.76	6.54	30.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	171	3,508	3.74	76.74	771.18	5,716.95	4.76	35.30	1	1	100.00	100.00	1,020.70	1,020.70	100.00	100.00	132.35	17.85			
11	2,500	3,000	2,750	147	3,655	3.22	79.96	842.12	6,559.07	5.20	40.50	0	1	0.00	100.00	0.00	1,020.70	0.00	100.00	0.00	15.56			
12	3,000	4,000	3,500	173	3,828	3.78	83.75	1,035.27	7,594.34	6.39	46.90	0	1	0.00	100.00	0.00	1,020.70	0.00	100.00	0.00	13.44			
13	4,000	5,000	4,500	117	3,945	2.56	86.30	1,032.77	8,627.11	6.38	53.28	0	1	0.00	100.00	0.00	1,020.70	0.00	100.00	0.00	11.83			
14	5,000	7,500	6,250	166	4,111	3.63	89.94	1,752.77	10,379.87	10.82	64.10	0	1	0.00	100.00	0.00	1,020.70	0.00	100.00	0.00	9.83			
15	7,500	10,000	8,750	103	4,214	2.25	92.19	930.62	11,310.49	5.75	69.85	0	1	0.00	100.00	0.00	1,020.70	0.00	100.00	0.00	9.02			
16	10,000	20,000	15,000	133	4,347	2.91	95.10	2,006.65	13,317.14	12.39	82.24	0	1	0.00	100.00	0.00	1,020.70	0.00	100.00	0.00	7.66			
17	20,000	50,000	35,000	113	4,460	2.47	97.57	1,815.56	15,132.71	11.21	93.45	0	1	0.00	100.00	0.00	1,020.70	0.00	100.00	0.00	6.74			
18	50,000	100,000	75,000	41	4,501	0.90	98.47	427.43	15,560.13	2.64	96.09	0	1	0.00	100.00	0.00	1,020.70	0.00	100.00	0.00	6.56			
19	100,000	500,000	300,000	62	4,563	1.36	99.82	592.03	16,152.16	3.66	99.75	0	1	0.00	100.00	0.00	1,020.70	0.00	100.00	0.00	6.32			
20	500,000	UP		8	4,571	0.18	100.00	41.20	16,193.37	0.25	100.00	0	1	0.00	100.00	0.00	1,020.70	0.00	100.00	0.00	6.30			
				4,571					16,193.37					1					1,020.70					6.30



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2468 MIXED

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.00	1.00	0.18	0.18	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.00	2.00	0.45	0.63	0.12	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.00	3.00	0.74	1.36	0.20	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	7	4.00	7.00	2.23	3.60	0.59	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	11	4.00	11.00	3.09	6.69	0.82	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	15	4.00	15.00	6.75	13.44	1.79	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	18	3.00	18.00	6.16	19.60	1.63	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	23	5.00	23.00	19.98	39.58	5.29	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	24	1.00	24.00	5.17	44.75	1.37	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	25	1.00	25.00	4.28	49.03	1.13	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	26	1.00	26.00	7.00	56.03	1.85	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	33	7.00	33.00	7.73	63.77	2.05	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	37	4.00	37.00	11.47	75.24	3.03	19.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	38	1.00	38.00	18.50	93.74	4.89	24.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	46	8.00	46.00	96.95	190.69	25.65	50.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	21	67	21.00	67.00	91.75	282.44	24.27	74.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	72	5.00	72.00	78.92	361.36	20.88	95.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	28	100	28.00	100.00	16.67	378.03	4.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	100	0.00	100.00	0.00	378.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				100					378.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	3.80	3.80	58.19	58.19	7.29	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.54	4.35	0.26	58.45	0.03	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	18	5.43	9.78	0.92	59.36	0.11	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	17	35	9.24	19.02	5.66	65.02	0.71	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	25	60	13.59	32.61	7.68	72.70	0.96	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	75	8.15	40.76	15.72	88.42	1.97	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	85	5.43	46.20	12.89	101.31	1.61	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	97	6.52	52.72	13.29	114.60	1.66	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	109	6.52	59.24	1.81	116.41	0.23	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	110	0.54	59.78	13.10	129.52	1.64	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	111	0.54	60.33	10.05	139.57	1.26	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	28	139	15.22	75.54	53.76	193.33	6.73	24.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	19	158	10.33	85.87	66.99	260.31	8.39	32.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	159	0.54	86.41	2.20	262.51	0.28	32.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	165	3.26	89.67	22.08	284.59	2.76	35.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	173	4.35	94.02	163.70	448.29	20.50	56.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	179	3.26	97.28	197.25	645.54	24.70	80.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	182	1.63	98.91	101.68	747.22	12.73	93.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	184	1.09	100.00	51.32	798.54	6.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	184	0.00	100.00	0.00	798.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				184				798.54					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.67	6.67	43.58	43.58	13.70	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	4.44	11.11	0.60	44.18	0.19	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	8	6.67	17.78	1.95	46.13	0.61	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	12	8.89	26.67	2.21	48.33	0.69	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	17	11.11	37.78	6.19	54.52	1.94	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	21	8.89	46.67	5.60	60.12	1.76	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	2.22	48.89	2.81	62.93	0.88	19.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	29	15.56	64.44	27.76	90.69	8.73	28.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	34	11.11	75.56	12.83	103.52	4.03	32.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	35	2.22	77.78	5.01	108.52	1.57	34.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	36	2.22	80.00	1.97	110.49	0.62	34.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	37	2.22	82.22	15.09	125.58	4.74	39.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	38	2.22	84.44	5.92	131.50	1.86	41.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	40	4.44	88.89	43.65	175.15	13.72	55.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	43	6.67	95.56	46.06	221.21	14.48	69.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	45	4.44	100.00	96.89	318.10	30.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	318.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	318.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	318.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	45	0.00	100.00	0.00	318.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					318.10					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 249

LAUNDRIES PRESSERS DRY (CHEMICAL) CLEANING CLEANING OF FEATH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.70	0.70	1.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	16.68	17.38	30.26	31.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	37.74	55.12	68.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	55.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					55.12					0					0.00			0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	106	106	14.95	14.95	142.72	142.72	6.88	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	50	156	7.05	22.00	12.90	155.62	0.62	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	87	243	12.27	34.27	55.25	210.87	2.66	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	64	307	9.03	43.30	60.66	271.53	2.92	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	92	399	12.98	56.28	120.62	392.14	5.81	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	73	472	10.30	66.57	146.91	539.06	7.08	25.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	68	540	9.59	76.16	161.43	700.49	7.78	33.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	47	587	6.63	82.79	168.40	868.89	8.12	41.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	35	622	4.94	87.73	160.85	1,029.74	7.75	49.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	640	2.54	90.27	111.84	1,141.58	5.39	55.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	647	0.99	91.26	33.65	1,175.23	1.62	56.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	669	3.10	94.36	202.75	1,377.98	9.77	66.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	677	1.13	95.49	67.51	1,445.49	3.25	69.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	696	2.68	98.17	363.47	1,808.95	17.52	87.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	703	0.99	99.15	135.75	1,944.71	6.54	93.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	707	0.56	99.72	124.49	2,069.20	6.00	99.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	708	0.14	99.86	6.90	2,076.10	0.33	100.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	709	0.14	100.00	1.06	2,075.04	0.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	709	0.00	100.00	0.00	2,075.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	709	0.00	100.00	0.00	2,075.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				709					2,075.04					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	3	11.11	11.11	0.71	0.71	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	3.70	14.81	2.01	2.72	0.92	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	7	11.11	25.93	2.26	4.97	1.04	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	3.70	29.63	1.23	6.20	0.56	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	10	7.41	37.04	4.01	10.21	1.84	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	3.70	40.74	3.45	13.65	1.58	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	3.70	44.44	4.71	18.36	2.16	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	3.70	48.15	4.71	23.07	2.16	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	3.70	51.85	53.04	76.11	24.36	34.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	3.70	55.56	9.46	85.56	4.34	39.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	3.70	59.26	19.19	104.75	8.81	48.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	3.70	62.96	8.42	113.17	3.87	51.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	25	29.63	92.59	63.52	176.69	29.17	81.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	27	7.41	100.00	41.06	217.75	18.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	217.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	217.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	217.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	217.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	27	0.00	100.00	0.00	217.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				27					217.75					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2498 MIXED

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	3	10.71	10.71	0.97	0.97	1.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	5	7.14	17.86	1.94	2.92	2.01	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	9	14.29	32.14	3.14	6.05	3.26	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	3.57	35.71	2.10	8.15	2.18	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	15	17.86	53.57	9.55	17.70	9.91	18.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	22	25.00	78.57	19.26	36.96	19.98	38.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	23	3.57	82.14	5.09	42.05	5.28	43.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	3.57	85.71	6.36	48.41	6.60	50.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	25	3.57	89.29	5.64	54.06	5.85	56.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	26	3.57	92.86	7.46	61.51	7.74	63.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	27	3.57	96.43	16.88	78.39	17.51	81.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	28	3.57	100.00	17.98	96.37	18.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	96.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	96.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	96.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	96.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	96.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	96.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	28	0.00	100.00	0.00	96.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				28					96.37					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.15	1.15	3.80	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	5.20	6.35	17.10	20.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	6.28	12.63	20.68	41.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	3.58	16.20	11.77	53.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.47	17.68	4.85	58.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	5.33	23.00	17.53	75.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	7.37	30.37	24.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	30.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	30.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	30.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	30.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	30.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	30.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	30.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	30.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	30.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	30.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	30.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	30.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				30.37		0						0.00							0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	2.22	2.22	6.60	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	2.22	4.45	6.60	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	13.01	17.46	38.62	51.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	16.23	33.69	48.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				33.69		0								0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2508 MIXED

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	17.55	17.55	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				17.55		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	1.40	1.40	4.69	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	2.77	4.17	9.33	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	9.04	13.21	30.42	44.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	2.46	15.68	8.29	52.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	9.12	24.80	30.68	83.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	4.93	29.73	16.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	29.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					29.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	5.70	5.70	56.56	56.56	2.50	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	47	0.12	5.82	0.41	56.97	0.02	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	51	0.50	6.32	1.23	58.20	0.05	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	53	0.25	6.57	0.53	58.72	0.02	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	59	0.74	7.31	1.97	60.70	0.09	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	63	0.50	7.81	8.69	69.39	0.38	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	67	0.50	8.30	4.12	73.51	0.18	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	72	0.62	8.92	3.55	77.06	0.16	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	91	2.35	11.28	29.32	106.38	1.29	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	94	0.37	11.65	32.79	139.17	1.45	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	101	0.87	12.52	26.86	166.03	1.19	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	24	125	2.97	15.49	28.20	194.23	1.25	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	24	149	2.97	18.46	34.40	228.63	1.52	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	34	183	4.21	22.68	86.66	315.29	3.83	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	206	2.85	25.53	47.98	363.28	2.12	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	95	301	11.77	37.30	418.45	781.72	18.48	34.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	106	407	13.14	50.43	342.14	1,123.86	15.11	49.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	45	452	5.58	56.01	137.01	1,260.87	6.05	55.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	243	695	30.11	86.12	598.81	1,859.68	26.44	82.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		112	807	13.88	100.00	404.82	2,264.51	17.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				807					2,264.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	6.45	6.45	0.62	0.62	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3.23	9.68	3.07	3.68	0.64	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	3.23	12.90	3.07	6.75	0.64	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	3.23	16.13	5.95	12.70	1.25	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	3.23	19.35	2.25	14.95	0.47	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	3.23	22.58	7.03	21.99	1.48	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	3.23	25.81	1.43	23.42	0.30	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	3.23	29.03	6.13	29.55	1.29	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	3.23	32.26	9.90	39.45	2.08	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	3.23	35.48	5.95	45.40	1.25	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	3.23	38.71	17.79	63.19	3.73	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	3.23	41.94	17.59	80.77	3.69	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	3.23	45.16	14.06	94.83	2.95	19.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	3.23	48.39	23.54	118.37	4.94	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	3.23	51.61	42.85	161.23	8.99	33.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	1	3.23	54.84	1.52	162.75	0.32	34.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	5	22	16.13	70.97	84.02	246.77	17.63	51.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	30	25.81	96.77	177.78	424.55	37.30	89.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	31	3.23	100.00	52.14	476.69	10.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	31	0.00	100.00	0.00	476.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				31					476.69					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2518 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	0.21	0.21	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	0.26	0.47	0.18	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	2.08	2.55	1.40	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	0.17	2.72	0.11	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	0.13	2.86	0.09	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	1.25	4.10	0.84	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	10.20	14.30	6.86	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	21.39	35.69	14.39	24.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	1.02	36.71	0.69	24.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	6.11	42.82	4.11	28.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	0.65	43.47	0.44	29.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.17	50.00	43.25	86.72	29.10	58.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.17	54.17	12.66	99.38	8.52	66.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.17	58.33	2.35	101.73	1.58	68.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	16	8.33	66.67	1.67	103.40	1.13	69.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	20	16.67	83.33	9.28	112.68	6.24	75.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	4.17	87.50	17.08	129.76	11.49	87.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	24	12.50	100.00	18.85	148.61	12.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	24	0.00	100.00	0.00	148.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				148.61					0				0.00						0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	1.52	1.52	5.68	5.68	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	0.76	2.27	1.05	6.73	0.06	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	0.76	3.03	1.09	7.82	0.06	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	8	3.03	6.06	10.70	18.52	0.64	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	11	2.27	8.33	6.55	25.07	0.39	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	16	3.79	12.12	24.71	49.77	1.47	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	20	3.03	15.15	39.86	89.63	2.37	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	24	3.03	18.18	46.23	135.87	2.75	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	25	0.76	18.94	10.63	146.50	0.63	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	13	38	9.85	28.79	72.01	218.50	4.28	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	39	0.76	29.55	1.04	219.54	0.06	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	17	56	12.88	42.42	72.14	291.68	4.29	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	62	4.55	46.97	135.88	427.56	8.08	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	67	3.79	50.76	93.03	520.59	5.53	30.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	17	84	12.88	63.64	256.30	776.90	15.24	46.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	90	4.55	68.18	295.02	1,071.92	17.54	63.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	31	121	23.48	91.67	396.35	1,468.27	23.56	87.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	132	8.33	100.00	213.86	1,682.13	12.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	132	0.00	100.00	0.00	1,682.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				132					1,682.13					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	30	3.56	3.56	153.34	153.34	2.92	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	36	0.71	4.27	1.81	155.15	0.03	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	42	0.85	5.12	6.58	161.73	0.13	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	49	1.00	6.12	6.54	168.27	0.12	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	63	1.99	8.11	20.24	188.51	0.39	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	76	1.85	9.96	25.70	214.21	0.49	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	98	3.13	13.09	60.88	275.10	1.16	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	121	3.27	16.36	89.92	365.01	1.72	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	24	145	3.41	19.77	109.49	474.50	2.09	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	167	3.13	22.90	127.19	601.69	2.43	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	37	204	5.26	28.17	197.31	799.00	3.76	15.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	59	263	8.39	36.56	296.11	1,095.10	5.65	20.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	31	294	4.41	40.97	204.82	1,299.92	3.91	24.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	66	360	9.39	50.36	483.79	1,783.71	9.23	34.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	36	396	5.12	55.48	404.56	2,188.27	7.72	41.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	79	475	11.24	66.71	989.32	3,177.58	18.87	60.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	130	605	18.49	85.21	1,254.32	4,431.91	23.92	84.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	51	656	7.25	92.46	389.31	4,821.22	7.43	91.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	52	708	7.40	99.86	417.61	5,238.83	7.97	99.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	709	0.14	100.00	3.94	5,242.77	0.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				703				5,242.77		0				0.00							0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	1.63	1.63	12.26	12.26	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	0.81	2.44	0.12	12.38	0.01	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	0.81	3.25	1.35	13.73	0.16	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	7	2.44	5.69	2.60	16.33	0.31	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	9	1.63	7.32	2.41	18.74	0.29	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	11	1.63	8.94	2.58	21.31	0.31	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	17	4.88	13.82	23.55	44.86	2.80	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	28	8.94	22.76	26.17	71.03	3.12	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	31	2.44	25.20	9.22	80.25	1.10	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	36	4.07	29.27	19.07	99.32	2.27	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	39	2.44	31.71	20.56	119.89	2.45	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	47	6.50	38.21	21.63	141.52	2.58	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	55	6.50	44.72	42.67	184.19	5.08	21.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	14	69	11.38	56.10	86.22	270.41	10.27	32.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	73	3.25	59.35	61.88	332.29	7.37	39.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	85	9.76	69.11	84.43	416.72	10.06	49.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	36	121	29.27	98.37	337.73	754.45	40.22	89.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	123	1.63	100.00	85.18	839.63	10.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	123	0.00	100.00	0.00	839.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	123	0.00	100.00	0.00	839.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				123					839.63					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2528 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.14	7.14	0.71	0.71	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.14	14.29	0.42	1.12	0.29	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.14	21.43	1.16	2.28	0.81	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.14	28.57	2.09	4.37	1.47	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.14	35.71	3.68	8.05	2.58	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.14	42.86	22.66	30.71	15.91	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.14	50.00	18.46	49.17	12.96	34.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.14	57.14	68.57	117.73	48.14	82.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.14	64.29	13.71	131.45	9.63	92.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.14	71.43	3.28	134.73	2.30	94.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.14	78.57	0.89	135.61	0.62	95.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.14	85.71	3.69	139.31	2.59	97.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.14	92.86	1.88	141.18	1.32	99.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	7.14	100.00	1.26	142.44	0.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	142.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	142.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	142.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	142.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	142.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					142.44					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.88	5.88	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	10.91	10.92	12.36	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	10.18	21.11	11.54	23.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	1.64	22.74	1.85	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	6.00	28.74	6.80	32.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.88	35.29	1.97	30.71	2.23	34.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.88	41.18	4.52	35.23	5.13	39.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.88	47.06	1.48	36.72	1.68	41.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.88	52.94	5.20	41.91	5.89	47.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.88	58.82	2.43	44.34	2.75	50.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.88	64.71	7.40	51.74	8.39	58.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.88	70.59	1.20	52.94	1.36	59.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.88	76.47	4.93	57.87	5.58	65.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.88	82.35	15.04	72.91	17.04	82.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.88	88.24	2.69	75.60	3.05	85.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.88	94.12	9.53	85.14	10.80	96.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.88	100.00	3.12	88.26	3.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	88.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	88.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					88.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	5.68	5.68	17.56	17.56	3.66	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.14	6.82	0.25	17.80	0.05	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.14	7.95	0.11	17.92	0.02	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	12	5.68	13.64	1.22	19.14	0.25	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	15	3.41	17.05	1.79	20.93	0.37	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	20	5.68	22.73	5.36	26.29	1.12	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	1.14	23.86	1.73	28.01	0.36	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	24	3.41	27.27	3.98	32.00	0.83	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	32	9.09	36.36	16.49	48.49	3.44	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	41	10.23	46.59	23.18	71.67	4.84	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	43	2.27	48.86	9.30	80.97	1.94	16.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	48	5.68	54.55	25.15	106.12	5.25	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	49	1.14	55.68	1.55	107.67	0.32	22.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	54	5.68	61.36	28.86	136.53	6.02	28.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	69	17.05	78.41	104.86	241.40	21.88	50.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	80	12.50	90.91	109.22	350.62	22.79	73.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	86	6.82	97.73	77.23	427.85	16.11	89.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	87	1.14	98.86	23.62	451.47	4.93	94.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	88	1.14	100.00	27.80	479.27	5.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	88	0.00	100.00	0.00	479.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				88					479.27					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	241	241	6.66	6.66	378.21	378.21	3.05	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	79	320	2.18	8.85	54.55	432.76	0.44	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	149	469	4.12	12.97	77.03	509.79	0.62	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	221	690	6.11	19.08	123.50	633.29	1.00	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	285	975	7.88	26.96	223.23	856.52	1.80	6.92	1	1	33.33	33.33	500.00	500.00	90.05	90.05	223.98	58.38			
6	500	750	625	213	1,188	5.89	32.85	216.40	1,072.92	1.75	8.66	0	1	0.00	33.33	0.00	500.00	0.00	90.05	0.00	46.60			
7	750	1,000	875	248	1,436	6.86	39.71	359.77	1,432.69	2.91	11.57	0	1	0.00	33.33	0.00	500.00	0.00	90.05	0.00	34.90			
8	1,000	1,500	1,250	290	1,726	8.02	47.73	546.76	1,979.45	4.42	15.98	0	1	0.00	33.33	0.00	500.00	0.00	90.05	0.00	25.26			
9	1,500	2,000	1,750	260	1,986	7.19	54.92	617.20	2,596.65	4.98	20.97	0	1	0.00	33.33	0.00	500.00	0.00	90.05	0.00	19.26			
10	2,000	2,500	2,250	160	2,146	4.42	59.35	469.08	3,065.73	3.79	24.76	0	1	0.00	33.33	0.00	500.00	0.00	90.05	0.00	16.31			
11	2,500	3,000	2,750	128	2,274	3.54	62.89	413.34	3,479.06	3.34	28.09	0	1	0.00	33.33	0.00	500.00	0.00	90.05	0.00	14.37			
12	3,000	4,000	3,500	159	2,433	4.40	67.28	697.09	4,176.16	5.63	33.72	0	1	0.00	33.33	0.00	500.00	0.00	90.05	0.00	11.97			
13	4,000	5,000	4,500	150	2,583	4.15	71.43	595.88	4,772.04	4.81	38.53	0	1	0.00	33.33	0.00	500.00	0.00	90.05	0.00	10.48			
14	5,000	7,500	6,250	222	2,805	6.14	77.57	1,305.41	6,077.45	10.54	49.08	0	1	0.00	33.33	0.00	500.00	0.00	90.05	0.00	8.23			
15	7,500	10,000	8,750	144	2,949	3.98	81.55	1,053.05	7,130.51	8.50	57.58	0	1	0.00	33.33	0.00	500.00	0.00	90.05	0.00	7.01			
16	10,000	20,000	15,000	270	3,219	7.47	89.02	2,049.65	9,180.15	16.55	74.13	0	1	0.00	33.33	0.00	500.00	0.00	90.05	0.00	5.45			
17	20,000	50,000	35,000	231	3,450	6.39	95.41	2,076.60	11,256.75	16.77	90.90	2	3	66.67	100.00	55.28	555.28	9.95	100.00	2.66	4.93			
18	50,000	100,000	75,000	71	3,521	1.96	97.37	409.75	11,666.50	3.31	94.21	0	3	0.00	100.00	0.00	555.28	0.00	100.00	0.00	4.76			
19	100,000	500,000	300,000	79	3,600	2.18	99.56	369.67	12,036.17	2.99	97.19	0	3	0.00	100.00	0.00	555.28	0.00	100.00	0.00	4.61			
20	500,000	UP		16	3,616	0.44	100.00	347.60	12,383.77	2.81	100.00	0	3	0.00	100.00	0.00	555.28	0.00	100.00	0.00	4.48			
				3,616					12,383.77					3					555.28					4.48



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	10.00	10.00	9.32	9.32	5.84	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	3.33	13.33	0.35	9.67	0.22	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	3.33	16.67	0.35	10.01	0.22	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	3.33	20.00	1.13	11.14	0.71	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	8	6.67	26.67	1.93	13.07	1.21	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	10	6.67	33.33	3.72	16.79	2.33	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	3.33	36.67	2.09	18.88	1.31	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	18	23.33	60.00	17.56	36.44	11.00	22.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	19	3.33	63.33	3.92	40.36	2.46	25.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	20	3.33	66.67	5.13	45.49	3.21	28.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	21	3.33	70.00	3.62	49.11	2.27	30.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	22	3.33	73.33	4.23	53.33	2.65	33.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	23	3.33	76.67	10.00	63.33	6.27	39.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	27	13.33	90.00	41.22	104.55	25.83	65.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	28	3.33	93.33	13.43	117.98	8.41	73.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	30	6.67	100.00	41.60	159.57	26.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	30	0.00	100.00	0.00	159.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	159.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	159.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	30	0.00	100.00	0.00	159.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				30					159.57					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.80	2.80	1.27	1.27	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	1.87	4.67	0.25	1.52	0.05	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	8	2.80	7.48	1.32	2.84	0.28	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	10	1.87	9.35	1.50	4.34	0.32	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	22	11.21	20.56	13.05	17.39	2.80	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	25	2.80	23.36	4.59	21.97	0.98	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	33	7.48	30.84	14.44	36.42	3.10	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	41	7.48	38.32	28.10	64.52	6.04	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	46	4.67	42.99	20.45	84.97	4.39	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	48	1.87	44.86	8.27	93.24	1.78	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	50	1.87	46.73	11.08	104.31	2.38	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	51	0.93	47.66	16.88	121.19	3.62	26.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	55	3.74	51.40	44.68	165.87	9.59	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	66	10.28	61.68	61.15	227.02	13.13	48.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	74	7.48	69.16	49.54	276.56	10.64	59.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	78	3.74	72.90	62.56	339.12	13.43	72.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	98	18.69	91.59	52.77	391.88	11.33	84.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	100	1.87	93.46	36.29	428.17	7.79	91.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	107	6.54	100.00	37.52	465.69	8.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	107	0.00	100.00	0.00	465.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				107					465.69					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2538 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14	14	11.29	11.29	12.60	12.60	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	15	0.81	12.10	0.43	13.02	0.04	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	20	4.03	16.13	4.10	17.12	0.40	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	24	3.23	19.35	4.46	21.58	0.44	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	32	6.45	25.81	12.07	33.65	1.18	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	39	5.65	31.45	24.47	58.13	2.40	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	18	57	14.52	45.97	28.81	86.93	2.82	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	62	4.03	50.00	14.95	101.88	1.46	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	66	3.23	53.23	23.86	125.74	2.34	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	71	4.03	57.26	25.52	151.26	2.50	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	73	1.61	58.87	9.05	160.31	0.89	15.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	76	2.42	61.29	12.34	172.65	1.21	16.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	82	4.84	66.13	33.84	206.49	3.32	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	14	96	11.29	77.42	131.54	338.03	12.89	33.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	99	2.42	79.84	48.71	386.75	4.77	37.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	105	4.84	84.68	65.30	452.05	6.40	44.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	121	12.90	97.58	194.69	646.74	19.08	63.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	122	0.81	98.39	38.77	685.51	3.80	67.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	123	0.81	99.19	5.57	691.08	0.55	67.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	124	0.81	100.00	329.36	1,020.44	32.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				124					1,020.44					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	6.25	6.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	3.13	9.38	0.25	0.25	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	5	6.25	15.63	0.95	1.20	0.53	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	3.13	18.75	1.05	2.25	0.59	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	3.13	21.88	1.27	3.52	0.71	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	3.13	25.00	1.35	4.86	0.75	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	11	9.38	34.38	8.85	13.72	4.96	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	14	9.38	43.75	7.03	20.75	3.94	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	3.13	46.88	3.99	24.74	2.24	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	18	9.38	56.25	13.13	37.87	7.36	21.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	22	12.50	68.75	7.78	45.65	4.36	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	23	3.13	71.88	0.35	46.00	0.20	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	25	6.25	78.13	0.89	46.89	0.50	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	27	6.25	84.38	24.39	71.28	13.66	39.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	28	3.13	87.50	12.01	83.29	6.73	46.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	30	6.25	93.75	45.77	129.06	25.63	72.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	32	6.25	100.00	49.48	178.54	27.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	178.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	178.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	32	0.00	100.00	0.00	178.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				32					178.54					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	9.46	9.46	23.42	23.42	5.58	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	1.35	10.81	0.60	24.03	0.14	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	1.35	12.16	0.68	24.71	0.16	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	1.35	13.51	0.73	25.44	0.17	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	1.35	14.86	0.74	26.18	0.18	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	1.35	16.22	1.07	27.25	0.26	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	1.35	17.57	1.19	28.44	0.28	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	16	4.05	21.62	4.81	33.26	1.15	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	23	9.46	31.08	18.88	52.13	4.50	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	24	1.35	32.43	2.34	54.47	0.56	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	25	1.35	33.78	0.00	54.47	0.00	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	29	5.41	39.19	11.33	65.80	2.70	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	35	8.11	47.30	27.27	93.07	6.50	22.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	39	5.41	52.70	19.27	112.34	4.59	26.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	42	4.05	56.76	21.46	133.81	5.11	31.87	1	1	100.00	100.00	35.00	35.00	100.00	100.00	163.07	26.16			
16	10,000	20,000	15,000	14	56	18.92	75.68	157.59	291.40	37.54	69.41	0	1	0.00	100.00	0.00	35.00	0.00	100.00	0.00	12.01			
17	20,000	50,000	35,000	17	73	22.97	98.65	91.94	383.34	21.90	91.31	0	1	0.00	100.00	21.90	35.00	0.00	100.00	0.00	9.13			
18	50,000	100,000	75,000	1	74	1.35	100.00	36.46	419.81	8.69	100.00	0	1	0.00	100.00	0.00	35.00	0.00	100.00	0.00	8.34			
19	100,000	500,000	300,000	0	74	0.00	100.00	0.00	419.81	0.00	100.00	0	1	0.00	100.00	0.00	35.00	0.00	100.00	0.00	8.34			
20	500,000	UP		0	74	0.00	100.00	0.00	419.81	0.00	100.00	0	1	0.00	100.00	0.00	35.00	0.00	100.00	0.00	8.34			
				74					419.81					1					35.00					8.34



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	21.43	21.43	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	7.14	28.57	3.55	3.55	5.52	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	7.14	35.71	7.52	11.07	11.71	17.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	7.14	42.86	3.73	14.79	5.80	23.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	7.14	50.00	0.97	15.76	1.51	24.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	7.14	57.14	7.02	22.78	10.93	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	7.14	64.29	1.30	24.09	2.03	37.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	7.14	71.43	1.30	25.39	2.03	39.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	7.14	78.57	5.21	30.59	8.10	47.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	7.14	85.71	6.30	36.90	9.81	57.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	7.14	92.86	18.94	55.84	29.48	86.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	7.14	100.00	8.41	64.25	13.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	64.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	64.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	64.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	64.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	64.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	64.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	64.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	64.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					64.25					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2571 LEATHER

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	4.03	4.03	21.60	21.60	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	11	4.84	8.87	2.81	24.41	0.15	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	14	2.42	11.29	5.51	29.91	0.30	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	18	3.23	14.52	3.49	33.40	0.19	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	22	3.23	17.74	9.41	42.81	0.52	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	34	9.68	27.42	39.61	82.42	2.18	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	42	6.45	33.87	32.70	115.13	1.80	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	54	9.68	43.55	72.11	187.24	3.96	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	65	8.87	52.42	60.09	247.33	3.30	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	70	4.03	56.45	61.36	308.69	3.37	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	74	3.23	59.68	42.61	351.30	2.34	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	85	8.87	68.55	126.56	477.86	6.95	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	86	0.81	69.35	1.66	479.52	0.09	26.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	91	4.03	73.39	61.40	540.92	3.37	29.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	101	8.06	81.45	292.73	833.65	16.08	45.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	113	9.68	91.13	480.85	1,314.50	26.41	72.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	121	6.45	97.58	365.86	1,680.36	20.10	92.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	122	0.81	98.39	33.42	1,713.78	1.84	94.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	124	1.61	100.00	106.85	1,820.62	5.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	124	0.00	100.00	0.00	1,820.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				124					1,820.62					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	4.42	4.42	52.53	52.53	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	31	0.85	5.27	20.73	73.26	0.31	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	34	0.51	5.78	4.63	77.89	0.07	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	40	1.02	6.80	7.94	85.83	0.12	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	46	1.02	7.82	7.79	93.62	0.12	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	52	1.02	8.84	27.02	120.64	0.41	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	64	2.04	10.88	45.54	166.18	0.69	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	76	2.04	12.93	40.55	206.73	0.61	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	100	4.08	17.01	72.50	279.23	1.09	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	125	4.25	21.26	45.61	324.84	0.69	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	139	2.38	23.64	47.88	372.72	0.72	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	154	2.55	26.19	93.73	466.45	1.41	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	58	212	9.86	36.05	237.47	703.92	3.58	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	36	248	6.12	42.18	548.44	1,252.36	8.27	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	271	3.91	46.09	247.33	1,499.70	3.73	22.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	96	367	16.33	62.41	1,317.56	2,817.26	19.87	42.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	84	451	14.29	76.70	1,577.82	4,395.08	23.80	66.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	38	489	6.46	83.16	799.66	5,194.74	12.06	78.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	68	557	11.56	94.73	1,145.37	6,340.11	17.28	95.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		31	588	5.27	100.00	290.02	6,630.12	4.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				588					6,630.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2578

OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	5.45	5.45	189.86	189.86	3.15	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	20	1.82	7.27	4.32	194.17	0.07	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	27	2.55	9.82	15.11	209.28	0.25	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	29	0.73	10.55	4.40	213.68	0.07	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	36	2.55	13.09	26.45	240.12	0.44	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	56	7.27	20.36	66.38	306.50	1.10	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	61	1.82	22.18	35.65	342.15	0.59	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	74	4.73	26.91	64.27	406.42	1.07	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	77	1.09	28.00	34.79	441.21	0.58	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	85	2.91	30.91	47.07	488.28	0.78	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	90	1.82	32.73	60.50	548.78	1.00	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	93	1.09	33.82	21.62	570.40	0.36	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	103	3.64	37.45	196.80	767.21	3.27	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	118	5.45	42.91	237.48	1,004.69	3.94	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	125	2.55	45.45	99.39	1,104.08	1.65	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	49	174	17.82	63.27	1,553.53	2,657.62	25.80	44.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	56	230	20.36	83.64	2,011.29	4,668.91	33.41	77.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	25	255	9.09	92.73	432.40	5,101.31	7.18	84.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	262	2.55	95.27	286.81	5,388.12	4.76	89.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	275	4.73	100.00	632.22	6,020.34	10.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				275					6,020.34					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	2.63	2.63	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	4	7.89	10.53	0.21	0.22	0.08	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	7	7.89	18.42	0.25	0.48	0.10	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	2.63	21.05	0.32	0.80	0.13	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	10	5.26	26.32	1.05	1.84	0.42	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	14	10.53	36.84	1.83	3.67	0.73	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	15	2.63	39.47	3.01	6.68	1.20	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	18	7.89	47.37	3.72	10.40	1.48	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	19	2.63	50.00	3.01	13.41	1.20	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	20	2.63	52.63	4.08	17.49	1.63	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	21	2.63	55.26	5.04	22.53	2.01	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	22	2.63	57.89	10.82	33.35	4.32	13.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	24	5.26	63.16	7.80	41.14	3.11	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	26	5.26	68.42	13.77	54.92	5.50	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	27	2.63	71.05	7.06	61.98	2.82	24.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	29	5.26	76.32	20.93	82.91	8.35	33.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	32	7.89	84.21	88.33	171.24	35.25	68.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	35	7.89	92.11	25.23	196.48	10.07	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	38	7.89	100.00	54.10	250.58	21.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	38	0.00	100.00	0.00	250.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				38				250.58					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	5.21	5.21	0.65	0.65	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.04	6.25	0.22	0.87	0.04	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.04	7.29	0.58	1.45	0.10	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	13	6.25	13.54	4.80	6.25	0.82	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	30	17.71	31.25	16.98	23.24	2.89	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	38	8.33	39.58	14.42	37.66	2.45	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	45	7.29	46.88	9.57	47.23	1.62	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	53	8.33	55.21	12.98	60.21	2.21	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	57	4.17	59.38	24.26	84.47	4.12	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	59	2.08	61.46	15.63	100.10	2.65	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	68	9.38	70.83	15.31	115.41	2.60	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	70	2.08	72.92	32.27	147.69	5.48	25.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	71	1.04	73.96	13.06	160.75	2.22	27.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	76	5.21	79.17	32.23	192.98	5.47	32.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	83	7.29	86.46	78.61	271.59	13.35	46.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	92	9.38	95.83	105.02	376.61	17.84	63.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	96	4.17	100.00	212.05	588.65	36.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	96	0.00	100.00	0.00	588.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	96	0.00	100.00	0.00	588.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	96	0.00	100.00	0.00	588.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				96					588.65					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2588 MIXED

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.33	3.33	0.29	0.29	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	4	10.00	13.33	1.07	1.36	0.35	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	3.33	16.67	1.30	2.66	0.42	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	7	6.67	23.33	2.86	5.51	0.93	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	3.33	26.67	3.00	8.51	0.98	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	3.33	30.00	5.74	14.26	1.87	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	3.33	33.33	7.11	21.36	2.31	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.33	36.67	7.72	29.08	2.51	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.33	40.00	2.92	32.00	0.95	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.33	43.33	1.48	33.48	0.48	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.33	46.67	31.10	64.58	10.12	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	19	16.67	63.33	32.62	97.19	10.61	31.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	22	10.00	73.33	45.23	142.42	14.72	46.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	25	10.00	83.33	64.68	207.10	21.05	67.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	30	16.67	100.00	100.17	307.27	32.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	30	0.00	100.00	0.00	307.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	307.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	307.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	30	0.00	100.00	0.00	307.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				30					307.27					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	30	30	6.90	6.90	76.66	76.66	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	38	1.84	8.74	2.15	74.51	0.05	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	42	0.92	9.66	0.51	75.01	0.01	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	45	0.69	10.34	1.21	76.22	0.03	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	49	0.92	11.26	8.91	85.13	0.21	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	56	1.61	12.87	9.12	94.25	0.21	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	62	1.38	14.25	11.85	106.10	0.27	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	77	3.45	17.70	47.77	153.87	1.10	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	19	96	4.37	22.07	74.37	228.24	1.71	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	108	2.76	24.83	54.97	283.21	1.27	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	118	2.30	27.13	42.15	325.36	0.97	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	17	135	3.91	31.03	115.05	440.41	2.65	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	17	152	3.91	34.94	123.42	563.83	2.84	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	31	183	7.13	42.07	349.66	913.49	8.06	21.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	36	219	8.28	50.34	351.08	1,264.56	8.09	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	50	269	11.49	61.84	828.12	2,092.69	19.08	48.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	66	335	15.17	77.01	986.32	3,079.00	22.73	70.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	47	382	10.80	87.82	550.40	3,629.40	12.68	83.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	49	431	11.26	99.08	701.57	4,330.97	16.17	99.80	2	2	100.00	100.00	69.70	69.70	100.00	100.00	9.93	1.61	
20	500,000	UP		4	435	0.92	100.00	8.72	4,339.70	0.20	100.00	0	0	0.00	100.00	0.00	69.70	69.70	0.00	100.00	0.00	1.61
				435					4,339.70					2					69.70			1.61



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.00	4.00	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.33	5.33	5.88	5.91	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.33	6.67	0.61	6.52	0.04	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.33	8.00	8.69	15.21	0.60	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.33	9.33	11.93	27.14	0.83	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.33	10.67	13.24	40.38	0.92	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.33	12.00	19.84	60.22	1.37	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	1.33	13.33	3.99	64.21	0.28	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	14	5.33	18.67	15.65	79.86	1.08	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	18	5.33	24.00	30.42	110.28	2.11	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	22	5.33	29.33	36.36	146.64	2.52	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	1.33	30.67	26.53	173.17	1.84	11.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	31	10.67	41.33	75.26	248.44	5.21	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	35	5.33	46.67	109.45	357.89	7.58	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	44	12.00	58.67	314.79	672.68	21.79	46.56	1	1	100.00	100.00	6,930.00	6,930.00	100.00	100.00	2201.46	1030.21			
16	10,000	20,000	15,000	3	47	4.00	62.67	158.89	831.57	11.00	57.55	0	1	0.00	100.00	0.00	6,930.00	0.00	100.00	0.00	833.36			
17	20,000	50,000	35,000	18	65	24.00	86.67	329.12	1,160.69	22.78	80.33	0	1	0.00	100.00	0.00	6,930.00	0.00	100.00	0.00	597.06			
18	50,000	100,000	75,000	1	66	1.33	88.00	18.65	1,179.34	1.29	81.62	0	1	0.00	100.00	0.00	6,930.00	0.00	100.00	0.00	587.62			
19	100,000	500,000	300,000	9	75	12.00	100.00	265.49	1,444.83	18.38	100.00	0	1	0.00	100.00	0.00	6,930.00	0.00	100.00	0.00	479.64			
20	500,000	UP		0	75	0.00	100.00	0.00	1,444.83	0.00	100.00	0	1	0.00	100.00	0.00	6,930.00	0.00	100.00	0.00	479.64			
				75					1,444.83					1					6,930.00					479.64



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	11.64	11.64	46.36	46.36	5.34	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	18	0.68	12.33	1.71	48.07	0.20	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	25	4.79	17.12	1.18	49.26	0.14	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	26	0.68	17.81	2.25	51.51	0.26	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	32	4.11	21.92	3.69	55.20	0.43	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	37	3.42	25.34	5.21	60.41	0.60	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	41	2.74	28.08	5.14	65.55	0.59	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	44	2.05	30.14	7.34	72.89	0.85	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	50	4.11	34.25	7.81	80.70	0.90	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	51	0.68	34.93	0.62	81.32	0.07	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	57	4.11	39.04	22.86	104.18	2.63	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	71	9.59	48.63	69.17	173.36	7.97	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	81	6.85	55.48	43.70	217.05	5.04	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	92	7.53	63.01	54.47	271.52	6.28	31.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	97	3.42	66.44	65.20	336.73	7.52	38.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	103	4.11	70.55	58.74	395.46	6.77	45.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	111	5.48	76.03	45.73	441.19	5.27	50.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	123	8.22	84.25	183.80	624.99	21.18	72.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	137	9.59	93.84	177.19	802.19	20.42	92.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	146	6.16	100.00	65.41	867.60	7.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				146					867.60					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 25931 TYRE CORD MANUFACTURERS (USING TYRE YARN AS BASIC MATERIAL)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	1.45	1.45	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	1.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				1.45		0								0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	0.39	0.39	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.25	12.50	0.39	0.78	0.31	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.25	18.75	0.13	0.91	0.10	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.25	25.00	1.90	2.81	1.49	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	7	18.75	43.75	2.44	5.25	1.92	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	6.25	50.00	1.96	7.21	1.54	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	12.50	62.50	2.61	9.83	2.06	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	6.25	68.75	6.14	15.97	4.83	12.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	6.25	75.00	7.05	23.02	5.54	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	6.25	81.25	5.10	28.11	4.01	22.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	15	12.50	93.75	6.80	34.91	5.35	27.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	6.25	100.00	92.21	127.12	72.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	127.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	127.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	127.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	127.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	127.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	127.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	127.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					127.12					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	2.23	2.24	1.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	127.46	129.69	98.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	129.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				129.69				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	3.19	3.19	32.50	32.50	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	20	2.61	5.80	0.78	33.29	0.02	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	23	0.87	6.67	0.75	34.04	0.02	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	35	3.48	10.14	3.12	37.15	0.09	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	46	3.19	13.33	5.53	42.68	0.16	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	47	0.29	13.62	1.68	44.36	0.05	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	63	4.64	18.26	23.20	67.56	0.65	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	88	7.25	25.51	34.43	101.98	0.97	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	92	1.16	26.67	25.49	127.48	0.72	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	99	2.03	28.70	41.79	169.27	1.18	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	107	2.32	31.01	31.07	200.34	0.87	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	113	1.74	32.75	24.48	224.82	0.69	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	119	1.74	34.49	26.67	251.49	0.75	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	127	2.32	36.81	69.14	320.63	1.95	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	26	153	7.54	44.35	160.34	480.97	4.51	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	46	199	13.33	57.68	606.90	1,087.87	17.08	30.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	56	255	16.23	73.91	885.27	1,973.14	24.92	55.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	39	294	11.30	85.22	610.49	2,583.64	17.18	72.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	49	343	14.20	99.42	902.26	3,485.90	25.40	98.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	345	0.58	100.00	66.68	3,552.58	1.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				345					3,552.58					0					0.00					0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2598 MIXED

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	20.00	20.00	0.19	0.19	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	20.00	40.00	0.00	0.19	0.00	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	20.00	60.00	3.93	4.12	45.16	47.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	20.00	80.00	1.31	5.43	15.05	62.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	20.00	100.00	3.28	8.71	37.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					8.71					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	5.60	5.60	26.18	26.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	2.55	8.15	11.93	38.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	6.08	14.23	28.41	66.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	0.83	15.06	3.90	70.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	3.35	18.42	15.68	86.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	1.47	19.89	6.87	92.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	1.50	21.39	7.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	21.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	21.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	21.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	21.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	21.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	21.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	21.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	21.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	21.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	21.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	21.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	21.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7				21.39		0				0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.14	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.14	14.29	0.75	0.75	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.14	21.43	4.38	5.12	3.61	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.14	28.57	34.97	40.09	28.88	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.14	35.71	1.50	41.59	1.24	34.35	0	0	0.00	0.00	1.24	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.14	42.86	7.14	48.73	5.90	40.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.14	50.00	23.20	71.93	19.16	59.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.14	57.14	15.44	87.37	12.75	72.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.14	64.29	7.48	94.85	6.18	78.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.14	71.43	4.45	99.30	3.68	82.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.14	78.57	4.45	103.76	3.68	85.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.14	85.71	7.48	111.24	6.18	91.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.14	92.86	3.00	114.24	2.48	94.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	7.14	100.00	6.84	121.08	5.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	121.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	121.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	121.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	121.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	121.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	121.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				121.08				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2601 SAWMILLS PANGLONG (SAW MILLS WITH MANUAL MANUFACTURE ONLY)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	89	89	14.42	14.42	38.98	38.98	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	72	161	11.67	26.09	54.88	93.85	1.19	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	68	229	11.02	37.12	88.83	182.68	1.92	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	46	275	7.46	44.57	98.26	280.94	2.12	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	31	306	5.02	49.59	119.33	400.27	2.58	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	333	4.38	53.97	169.70	569.96	3.66	12.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	355	3.57	57.54	67.43	637.39	1.46	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	380	4.05	61.59	188.95	826.34	4.08	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	401	3.40	64.99	201.28	1,027.63	4.35	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	414	2.11	67.10	193.19	1,220.82	4.17	26.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	424	1.62	68.72	150.95	1,371.76	3.26	29.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	31	455	5.02	73.74	303.63	1,675.39	6.56	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	472	2.76	76.50	81.10	1,756.49	1.75	37.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	26	498	4.21	80.71	261.21	2,017.70	5.64	43.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	516	2.92	83.63	369.70	2,387.40	7.98	51.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	41	557	6.65	90.28	731.02	3,118.42	15.79	67.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	46	603	7.46	97.73	1,162.68	4,281.09	25.11	92.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	614	1.78	99.51	203.29	4,484.38	4.39	96.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	616	0.32	99.84	140.44	4,624.82	3.03	99.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	617	0.16	100.00	5.67	4,630.49	0.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				617					4,630.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	8.29	8.29	38.11	38.11	1.38	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	52	4.39	12.68	5.93	44.04	0.22	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	83	7.56	20.24	25.49	69.53	0.92	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	96	3.17	23.41	8.62	78.15	0.31	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	111	3.66	27.07	26.33	104.48	0.96	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	123	2.93	30.00	25.46	129.94	0.92	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	136	3.17	33.17	27.93	157.87	1.01	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	153	4.15	37.32	74.51	232.38	2.70	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	171	4.39	41.71	136.63	369.01	4.96	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	187	3.90	45.61	118.79	487.79	4.31	17.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	188	0.24	45.85	9.24	497.03	0.34	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	192	0.98	46.83	26.03	523.06	0.94	18.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	200	1.95	48.78	85.81	608.87	3.11	22.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	31	231	7.56	56.34	313.10	921.97	11.36	33.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	38	269	9.27	65.61	306.02	1,227.99	11.10	44.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	41	310	10.00	75.61	385.43	1,613.43	13.98	58.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	57	367	13.90	89.51	650.48	2,263.91	23.60	82.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	31	398	7.56	97.07	290.04	2,553.95	10.52	92.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	404	1.46	98.54	31.27	2,585.22	1.13	93.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	410	1.46	100.00	171.03	2,756.25	6.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				410					2,756.25					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	2.04	2.04	25.75	25.75	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	2.20	4.24	27.83	53.58	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	3.68	7.92	46.42	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	7.92	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					7.92					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2604 OBAT NYAMUK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	4.93	4.93	58.25	58.25	3.93	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	17	0.66	5.59	0.61	58.86	0.04	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	19	0.66	6.25	0.16	59.02	0.01	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	25	1.97	8.22	2.09	61.11	0.14	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	48	7.57	15.79	13.60	74.71	0.92	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	24	72	7.89	23.68	13.75	88.46	0.93	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	30	102	9.87	33.55	28.78	117.25	1.94	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	138	11.84	45.39	38.54	155.78	2.60	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	26	164	8.55	53.95	101.69	257.47	6.86	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	179	4.93	58.88	30.06	287.53	2.03	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	189	3.29	62.17	30.84	318.37	2.08	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	215	8.55	70.72	73.01	391.39	4.92	26.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	222	2.30	73.03	33.23	424.62	2.24	28.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	238	5.26	78.29	188.36	612.98	12.70	41.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	242	1.32	79.61	40.11	653.09	2.70	44.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	272	9.87	89.47	421.01	1,074.10	28.38	72.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	289	5.59	95.07	211.99	1,286.09	14.29	86.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	295	1.97	97.04	95.81	1,381.90	6.46	93.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	304	2.96	100.00	101.44	1,483.34	6.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	304	0.00	100.00	0.00	1,483.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				304					1,483.34					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	2.50	2.50	3.53	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	2.93	5.43	4.12	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	12.09	17.53	17.03	24.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	32.71	50.24	46.06	70.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	12.41	62.65	17.47	88.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	0.33	62.98	0.47	88.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	4.14	67.11	5.82	94.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	3.91	71.02	5.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	71.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	71.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	71.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	71.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	71.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	71.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	71.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	71.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	71.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	71.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9				71.02				0						0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	10.53	10.53	0.53	0.53	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	5	15.79	26.32	2.65	3.18	1.75	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	5.26	31.58	1.70	4.88	1.13	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	5.26	36.84	4.11	8.99	2.72	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	5.26	42.11	3.39	12.38	2.24	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	5.26	47.37	4.24	16.62	2.81	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	13	21.05	68.42	13.44	30.06	8.90	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	5.26	73.68	7.87	37.93	5.21	25.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	5.26	78.95	20.00	57.93	13.24	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	5.26	84.21	21.99	79.92	14.57	52.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	5.26	89.47	14.66	94.59	9.71	62.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	5.26	94.74	20.99	115.57	13.90	76.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	19	5.26	100.00	35.41	150.98	23.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	150.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	150.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	150.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	150.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	150.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	150.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					150.98					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 261 FURNITURE MANUFACTURE CABINETMAKERS WOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	294	294	10.37	10.37	247.67	247.67	1.30	1.30	1	1	25.00	25.00	32.00	32.00	1.86	1.86	12.92	12.92			
2	50	100	75	187	481	6.60	16.97	87.97	335.64	0.46	1.76	0	1	0.00	25.00	0.00	32.00	0.00	1.86	0.00	9.53	9.53		
3	100	200	150	216	697	7.62	24.59	180.58	516.22	0.95	2.71	0	1	0.00	25.00	0.00	32.00	0.00	1.86	0.00	6.20	6.20		
4	200	300	250	123	820	4.34	28.92	169.12	685.34	0.89	3.60	0	1	0.00	25.00	0.00	32.00	0.00	1.86	0.00	4.67	4.67		
5	300	500	400	185	1,005	6.53	35.45	374.61	1,059.95	1.97	5.56	1	1	0.00	25.00	1.97	32.00	0.00	1.86	0.00	3.02	3.02		
6	500	750	625	131	1,136	4.62	40.07	317.11	1,377.06	1.66	7.23	0	1	0.00	25.00	0.00	32.00	0.00	1.86	0.00	2.32	2.32		
7	750	1,000	875	117	1,253	4.13	44.20	357.17	1,734.23	1.87	9.10	0	1	0.00	25.00	0.00	32.00	0.00	1.86	0.00	1.85	1.85		
8	1,000	1,500	1,250	217	1,470	7.65	51.85	704.58	2,438.80	3.70	12.80	0	1	0.00	25.00	0.00	32.00	0.00	1.86	0.00	1.31	1.31		
9	1,500	2,000	1,750	141	1,611	4.97	56.83	802.32	3,241.12	4.21	17.01	0	1	0.00	25.00	4.21	32.00	0.00	1.86	0.00	0.99	0.99		
10	2,000	2,500	2,250	107	1,718	3.77	60.60	675.40	3,916.52	3.55	20.56	0	1	0.00	25.00	0.00	32.00	0.00	1.86	0.00	0.82	0.82		
11	2,500	3,000	2,750	84	1,802	2.96	63.56	540.59	4,457.11	2.84	23.40	0	1	0.00	25.00	0.00	32.00	0.00	1.86	0.00	0.72	0.72		
12	3,000	4,000	3,500	111	1,913	3.92	67.48	898.35	5,355.46	4.72	28.11	0	1	0.00	25.00	0.00	32.00	0.00	1.86	0.00	0.60	0.60		
13	4,000	5,000	4,500	124	2,037	4.37	71.85	1,060.47	6,415.93	5.57	33.68	0	1	0.00	25.00	5.57	32.00	0.00	1.86	0.00	0.50	0.50		
14	5,000	7,500	6,250	177	2,214	6.24	78.10	1,846.25	8,262.18	9.69	43.37	1	2	25.00	50.00	1,662.50	1,694.50	96.40	98.26	90.05	20.51	20.51		
15	7,500	10,000	8,750	107	2,321	3.77	81.87	1,528.65	9,790.83	8.02	51.40	1	3	25.00	75.00	14.21	1,708.71	0.82	99.08	0.93	17.45	17.45		
16	10,000	20,000	15,000	223	2,544	7.87	89.74	4,208.08	13,998.91	22.09	73.49	1	4	25.00	100.00	15.87	1,724.58	0.92	100.00	0.38	12.32	12.32		
17	20,000	50,000	35,000	159	2,703	5.61	95.34	3,231.50	17,230.41	16.96	90.45	0	4	0.00	100.00	0.00	1,724.58	0.00	100.00	0.00	10.01	10.01		
18	50,000	100,000	75,000	83	2,786	2.93	98.27	1,221.38	18,451.80	6.41	96.86	0	4	0.00	100.00	0.00	1,724.58	0.00	100.00	0.00	9.35	9.35		
19	100,000	500,000	300,000	45	2,831	1.59	99.86	587.84	19,039.63	3.09	99.95	0	4	0.00	100.00	0.00	1,724.58	0.00	100.00	0.00	9.06	9.06		
20	500,000	UP		4	2,835	0.14	100.00	9.71	19,049.35	0.05	100.00	0	4	0.00	100.00	0.00	1,724.58	0.00	100.00	0.00	9.05	9.05		
				2,835					19,049.35					4					1,724.58					9.05



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 262 MANUFACTURE OF WOOD FIBREBOARD / HARDBOARD / MASONITE WOOD C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	11.66	11.66	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				11.66		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	8.33	12.50	0.64	0.64	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.17	16.67	0.33	0.96	0.34	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.17	20.83	2.19	3.16	2.30	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.17	25.00	0.82	3.98	0.86	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.17	29.17	1.92	5.90	2.02	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.17	33.33	1.98	7.88	2.08	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.17	37.50	3.29	11.17	3.46	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.17	41.67	1.34	9.83	1.41	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.17	45.83	6.31	16.14	6.62	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.17	50.00	1.90	18.04	2.00	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.17	54.17	15.23	33.27	15.99	34.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.17	58.33	4.33	37.61	4.55	39.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.17	62.50	3.47	41.08	3.65	43.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.17	66.67	0.59	41.67	0.62	43.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.17	70.83	0.84	42.52	0.88	44.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	4.17	75.00	0.71	43.23	0.75	45.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	4.17	79.17	27.62	70.85	28.99	74.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	22	12.50	91.67	12.65	83.50	13.28	87.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	24	8.33	100.00	11.77	95.27	12.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				95.27				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	10.43	10.43	43.56	43.56	3.29	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	24	0.95	11.37	1.03	44.59	0.08	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	27	1.42	12.80	1.54	46.13	0.12	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	29	0.95	13.74	8.38	54.50	0.63	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	31	0.95	14.69	0.72	55.22	0.05	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	34	1.42	16.11	0.45	55.67	0.03	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	40	2.84	18.96	14.32	69.99	1.08	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	47	3.32	22.27	5.72	75.71	0.43	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	50	1.42	23.70	10.51	86.22	0.79	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	52	0.95	24.64	14.60	100.81	1.10	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	53	0.47	25.12	11.09	111.90	0.84	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	56	1.42	26.54	14.86	126.77	1.12	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	70	6.64	33.18	31.41	158.18	2.38	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	90	9.48	42.65	125.70	283.88	9.51	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	100	4.74	47.39	110.37	394.25	8.35	29.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	47	147	22.27	69.67	325.91	720.16	24.65	54.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	46	193	21.80	91.47	384.47	1,104.63	29.08	83.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	201	3.79	95.26	63.89	1,168.52	4.83	88.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	210	4.27	99.53	142.12	1,310.64	10.75	99.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	211	0.47	100.00	11.57	1,322.21	0.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				211					1,322.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	39.07	39.07	74.03	74.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	2.14	41.21	4.06	78.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	11.57	52.78	21.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					52.78					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.13	0.13	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.13				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 2623 MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	3.40	3.40	245.86	245.86	2.14	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	29	62	2.99	6.39	7.61	253.47	0.07	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	77	1.54	7.93	12.26	265.73	0.11	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	97	2.06	9.99	14.33	280.06	0.12	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	32	129	3.30	13.29	83.22	363.28	0.73	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	147	1.85	15.14	52.48	415.76	0.46	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	169	2.27	17.40	45.31	461.06	0.40	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	200	3.19	20.60	122.85	583.92	1.07	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	45	245	4.63	25.23	182.93	766.84	1.60	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	33	278	3.40	28.63	302.28	1,069.12	2.64	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	291	1.34	29.97	130.11	1,199.24	1.14	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	58	349	5.97	35.94	347.95	1,547.18	3.04	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	47	396	4.84	40.78	275.90	1,823.08	2.41	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	72	468	7.42	48.20	888.25	2,711.34	7.75	23.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	43	511	4.43	52.63	539.09	3,250.43	4.70	28.35	1	1	100.00	100.00	600.00	600.00	100.00	100.00	111.30	18.46			
16	10,000	20,000	15,000	148	659	15.24	67.87	2,829.35	6,079.78	24.68	53.04	0	1	0.00	100.00	0.00	600.00	0.00	100.00	0.00	9.87			
17	20,000	50,000	35,000	174	833	17.92	85.79	3,262.68	9,342.46	28.46	81.50	0	1	0.00	100.00	0.00	600.00	0.00	100.00	0.00	6.42			
18	50,000	100,000	75,000	70	903	7.21	93.00	1,053.68	10,396.14	9.19	90.69	0	1	0.00	100.00	0.00	600.00	0.00	100.00	0.00	5.77			
19	100,000	500,000	300,000	63	966	6.49	99.49	865.57	11,261.72	7.55	98.24	0	1	0.00	100.00	0.00	600.00	0.00	100.00	0.00	5.33			
20	500,000	UP		5	971	0.51	100.00	201.66	11,463.37	1.76	100.00	0	1	0.00	100.00	0.00	600.00	0.00	100.00	0.00	5.23			
				971					11,463.37					1					600.00					5.23



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	1.08	1.08	6.98	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	2.78	3.85	18.02	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	11.56	15.42	75.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					15.42					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.80	4.80	109.78	109.78	10.65	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.80	5.60	0.24	110.02	0.02	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	1.60	7.20	0.72	110.74	0.07	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	11	1.60	8.80	2.91	113.65	0.28	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	14	2.40	11.20	3.91	117.56	0.38	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	0.80	12.00	1.13	118.69	0.11	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	17	1.60	13.60	3.24	121.93	0.31	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	21	3.20	16.80	10.31	132.24	1.00	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	32	8.80	25.60	15.09	147.34	1.46	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	34	1.60	27.20	23.97	171.30	2.32	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	38	3.20	30.40	13.28	184.58	1.29	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	40	1.60	32.00	12.11	196.70	1.17	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	41	0.80	32.80	4.62	201.32	0.45	19.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	60	15.20	48.00	57.64	258.96	5.59	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	62	1.60	49.60	16.83	275.79	1.63	26.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	69	5.60	55.20	74.50	350.29	7.22	33.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	90	16.80	72.00	130.26	480.55	12.63	46.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	105	12.00	84.00	21.93	502.47	2.13	48.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	121	12.80	96.80	168.71	671.18	16.36	65.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	125	3.20	100.00	360.12	1,031.31	34.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				125					1,031.31					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 264 WICKER WORK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	20.00	20.00	0.07	0.07	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	20.00	40.00	0.44	0.51	1.50	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	20.00	60.00	0.89	1.40	3.03	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	20.00	80.00	21.69	23.09	73.35	78.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	6.48	29.57	21.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				29.57		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 266 BROOMBRUSH AND PAINTBRUSH FACTORIES (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.89	1.89	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.89	3.77	0.36	0.36	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	5	5.66	9.43	1.56	1.91	0.56	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	9	7.55	16.98	1.48	3.40	0.54	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.89	18.87	0.75	4.15	0.27	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	1.89	20.75	0.35	4.50	0.13	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	16	9.43	30.19	8.20	12.70	2.96	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	20	7.55	37.74	10.22	22.92	3.70	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	24	7.55	45.28	13.61	36.53	4.92	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	26	3.77	49.06	3.31	39.84	1.20	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	28	3.77	52.83	7.86	47.70	2.84	17.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	30	3.77	56.60	15.31	63.00	5.54	22.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	31	1.89	58.49	13.50	76.50	4.88	27.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	38	13.21	71.70	32.16	108.66	11.63	39.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	45	13.21	84.91	58.13	166.80	21.02	60.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	51	11.32	96.23	42.51	209.31	15.37	75.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	53	3.77	100.00	67.23	276.53	24.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	53	0.00	100.00	0.00	276.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	276.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	53	0.00	100.00	0.00	276.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				53					276.53					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	40.00	40.00	0.25	0.25	2.61	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	20.00	60.00	0.41	0.65	4.29	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	20.00	80.00	3.55	4.20	37.64	44.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	20.00	100.00	5.23	9.44	55.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	9.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					9.44					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	14.71	14.71	0.28	0.28	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	9	11.76	26.47	0.70	0.97	0.28	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	11	5.88	32.35	1.22	2.19	0.50	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	12	2.94	35.29	0.52	2.71	0.21	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	13	2.94	38.24	0.86	3.57	0.35	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	14	2.94	41.18	2.16	5.73	0.88	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	15	2.94	44.12	5.57	11.30	2.28	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	16	2.94	47.06	18.33	29.63	7.50	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	17	2.94	50.00	8.92	38.55	3.65	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	18	2.94	52.94	4.40	42.95	1.80	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	19	2.94	55.88	0.02	42.97	0.01	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	20	2.94	58.82	0.04	43.00	0.02	17.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	21	2.94	61.76	92.57	135.57	37.89	55.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	22	2.94	64.71	5.95	141.52	2.43	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	23	2.94	67.65	2.94	144.45	1.20	59.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	24	2.94	70.59	2.64	147.10	1.08	60.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	25	2.94	73.53	5.36	152.45	2.19	62.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	31	17.65	91.18	20.08	172.53	8.22	70.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	34	8.82	100.00	71.79	244.33	29.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	34	0.00	100.00	0.00	244.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				34				244.33					0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 269 CHARCOAL PRODUCERS (DISCOUNT/ LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.67	1.67	0.18	0.18	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	6	3.33	5.00	1.69	1.87	0.13	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	10	3.33	8.33	2.22	4.09	0.17	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.83	9.17	0.84	4.94	0.06	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	16	4.17	13.33	8.77	13.71	0.67	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	20	3.33	16.67	11.16	24.87	0.85	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	24	3.33	20.00	10.03	34.91	0.77	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	37	10.83	30.83	22.40	57.31	1.71	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	41	3.33	34.17	12.70	70.01	0.97	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	43	1.67	35.83	2.91	72.92	0.22	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	52	7.50	43.33	34.78	107.70	2.66	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	61	7.50	50.83	75.07	182.77	5.74	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	72	9.17	60.00	110.67	293.43	8.46	22.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	76	3.33	63.33	89.24	382.68	6.83	29.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	83	5.83	69.17	63.00	445.68	4.82	34.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	95	10.00	79.17	435.51	881.19	33.31	67.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	108	10.83	90.00	162.23	1,043.42	12.41	79.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	112	3.33	93.33	76.68	1,120.10	5.86	85.67	1	1	100.00	100.00	5,700.00	5,700.00	100.00	100.00	7433.93	508.89			
19	100,000	500,000	300,000	8	120	6.67	100.00	187.39	1,307.48	14.33	100.00	0	1	0.00	100.00	0.00	5,700.00	0.00	100.00	0.00	435.95			
20	500,000	UP		0	120	0.00	100.00	0.00	1,307.48	0.00	100.00	0	1	0.00	100.00	0.00	5,700.00	0.00	100.00	0.00	435.95			
				120					1,307.48					1					5,700.00					435.95



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2699 OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.17	8.33	1.06	1.06	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.17	12.50	5.63	6.68	3.59	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.17	16.67	1.22	7.91	0.78	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.17	20.83	1.22	9.13	0.78	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.17	25.00	1.83	10.96	1.17	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.17	29.17	0.61	11.57	0.39	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.17	33.33	14.71	26.27	9.38	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.17	37.50	27.34	53.62	17.44	34.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.17	41.67	14.71	68.32	9.38	43.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.17	45.83	1.78	70.10	1.13	44.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.17	50.00	6.50	76.60	4.14	48.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.17	54.17	7.35	83.95	4.69	53.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.17	58.33	3.87	87.82	2.47	56.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.17	62.50	2.65	90.47	1.69	57.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	4.17	66.67	15.48	105.95	9.87	67.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	20	16.67	83.33	30.06	136.01	19.17	86.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	24	16.67	100.00	20.81	156.82	13.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	156.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	156.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					156.82					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.61	1.61	0.35	0.35	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.61	3.23	0.24	0.11	0.09	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.61	4.84	0.54	0.43	0.21	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.61	6.45	1.06	1.49	0.41	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.61	8.06	0.42	1.91	0.17	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	10	8.06	16.13	2.60	4.51	1.01	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	21	17.74	33.87	12.02	16.53	4.68	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	25	6.45	40.32	9.09	25.62	3.54	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	26	1.61	41.94	1.40	27.02	0.54	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	32	9.68	51.61	15.75	42.77	6.13	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	33	1.61	53.23	0.35	43.11	0.14	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	39	9.68	62.90	20.03	63.14	7.80	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	42	4.84	67.74	19.83	82.97	7.72	32.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	45	4.84	72.58	31.73	114.70	12.36	44.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	52	11.29	83.87	42.97	157.67	16.74	61.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	54	3.23	87.10	19.54	177.21	7.61	69.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	61	11.29	98.39	77.01	254.22	30.00	99.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	62	1.61	100.00	2.50	256.72	0.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	62	0.00	100.00	0.00	256.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	62	0.00	100.00	0.00	256.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				62					256.72					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.25	0.25	2.93	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.50	0.74	5.87	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	2.01	2.75	23.77	32.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.37	3.13	4.39	36.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.84	3.96	9.93	46.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.10	5.07	13.06	59.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	3.39	8.46	40.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				8.46		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2701 CORN MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.10	1.10	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	12	5.52	6.63	11.87	11.92	1.87	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	15	1.66	8.29	0.68	12.60	0.11	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	18	1.66	9.94	0.94	13.55	0.15	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	19	0.55	10.50	0.48	14.03	0.08	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	0.55	11.05	0.00	14.03	0.00	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	0.55	11.60	0.21	14.24	0.03	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	22	0.55	12.15	0.95	15.19	0.15	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	23	0.55	12.71	0.31	15.50	0.05	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	27	2.21	14.92	6.34	21.83	1.00	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	33	3.31	18.23	7.35	29.19	1.16	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	39	3.31	21.55	4.96	34.14	0.78	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	60	11.60	33.15	28.60	62.75	4.50	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	78	9.94	43.09	50.14	112.89	7.89	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	90	6.63	49.72	25.85	138.73	4.07	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	26	116	14.36	64.09	184.40	323.13	29.03	50.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	44	160	24.31	88.40	205.09	528.22	32.29	83.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	169	4.97	93.37	72.85	601.07	11.47	94.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	181	6.63	100.00	34.05	635.12	5.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	181	0.00	100.00	0.00	635.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				181					635.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2702 FODDER MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	3.38	3.38	44.98	44.98	3.17	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.34	3.72	0.34	45.32	0.02	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	0.34	4.05	0.29	45.61	0.02	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.34	4.39	0.25	45.85	0.02	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	24	3.72	8.11	3.74	49.59	0.26	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	37	4.39	12.50	3.89	53.48	0.27	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	48	3.72	16.22	12.13	65.61	0.86	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	55	2.36	18.58	13.17	78.78	0.93	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	65	3.38	21.96	14.27	93.05	1.01	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	69	1.35	23.31	8.72	101.77	0.62	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	76	2.36	25.68	8.04	109.81	0.57	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	89	4.39	30.07	33.10	142.91	2.33	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	100	3.72	33.78	20.24	163.14	1.43	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	120	6.76	40.54	120.58	283.72	8.51	20.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	126	2.03	42.57	72.85	356.57	5.14	25.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	32	158	10.81	53.38	201.80	558.37	14.24	39.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	180	7.43	60.81	358.49	916.86	25.29	64.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	28	208	9.46	70.27	74.76	991.62	5.27	69.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	71	279	23.99	94.26	379.44	1,371.06	26.77	96.72	1	1	50.00	50.00	5.00	5.00	62.50	62.50	1.32	0.36			
20	500,000	UP		17	296	5.74	100.00	46.53	1,417.59	3.28	100.00	1	2	50.00	100.00	3.00	8.00	37.50	100.00	6.45	0.56			
				296					1,417.59					2					8.00					0.56



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2703 GAPLEK MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	4.55	4.55	0.05	0.05	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	2	4.55	9.09	0.10	0.15	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	4	9.09	18.18	0.35	0.50	0.17	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	3	6.82	25.00	0.64	1.13	0.32	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	4	9.09	34.09	1.00	2.13	0.49	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	5	11.36	45.45	3.60	5.73	1.78	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	2	4.55	50.00	0.80	6.53	0.39	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	3	6.82	56.82	4.30	10.83	2.13	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	2	4.55	61.36	5.48	16.31	2.71	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	2.27	63.64	2.84	19.15	1.41	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	2.27	65.91	0.51	19.65	0.25	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	2.27	68.18	6.21	25.86	3.07	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	2	4.55	72.73	15.36	41.22	7.61	20.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	4	9.09	81.82	16.84	58.06	8.34	28.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	2.27	84.09	2.96	61.02	1.47	30.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	3	6.82	90.91	27.55	88.57	13.64	43.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	3	6.82	97.73	69.90	158.47	34.62	78.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	1	2.27	100.00	43.46	201.92	21.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	201.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	44	0.00	100.00	0.00	201.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				44					201.92					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2704 GAMBIR FACTORIES

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	4.51	4.51	3.68	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	12.06	16.57	9.84	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	4.90	21.47	4.00	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	4.36	25.83	3.55	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	61.70	87.53	50.32	71.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	35.07	122.60	28.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	122.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					122.60					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.85	4.85	12.23	12.23	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	16	2.91	7.77	0.53	12.76	0.04	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	20	1.94	9.71	1.11	13.86	0.08	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	22	0.97	10.68	0.20	14.06	0.01	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	29	3.40	14.08	3.06	17.12	0.21	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	36	3.40	17.48	8.36	25.48	0.57	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	45	4.37	21.84	6.30	31.78	0.43	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	54	4.37	26.21	6.95	38.73	0.47	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	55	0.49	26.70	5.90	44.63	0.40	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	63	3.88	30.58	17.65	62.27	1.20	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	64	0.49	31.07	2.15	64.42	0.15	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	74	4.85	35.92	31.88	96.30	2.17	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	79	2.43	38.35	21.79	118.09	1.48	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	90	5.34	43.69	59.42	177.51	4.04	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	97	3.40	47.09	36.56	214.07	2.49	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	26	123	12.62	59.71	308.35	522.42	20.99	35.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	44	167	21.36	81.07	586.13	1,108.55	39.90	75.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	29	196	14.08	95.15	230.85	1,339.40	15.72	91.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	202	2.91	98.06	111.37	1,450.77	7.58	98.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	206	1.94	100.00	18.14	1,468.92	1.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				206					1,468.92					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 2708 MIXED

(DISCOUNTS IF APPLICABLE)

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	12.12	12.12	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.03	15.15	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	9.09	24.24	0.91	0.91	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	6.06	30.30	1.15	2.07	0.47	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	3.03	33.33	1.11	3.18	0.46	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	3.03	36.36	1.64	4.82	0.68	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	3.03	39.39	8.57	13.40	3.53	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	16	9.09	48.48	9.22	22.61	3.79	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	19	9.09	57.58	9.91	32.53	4.08	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	3.03	60.61	4.84	37.37	1.99	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	3.03	63.64	5.48	42.84	2.25	17.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	24	9.09	72.73	13.97	56.81	5.75	23.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	3.03	75.76	8.05	64.86	3.31	26.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	27	6.06	81.82	27.37	92.23	11.26	37.96	1	1	100.00	100.00	385.65	385.65	100.00	100.00	1409.17	418.15
15	7,500	10,000	8,750	2	29	6.06	87.88	33.85	126.08	13.93	51.89	0	1	0.00	100.00	0.00	385.65	0.00	100.00	0.00	305.88
16	10,000	20,000	15,000	3	32	9.09	96.97	80.39	206.47	33.09	84.98	0	1	0.00	100.00	0.00	385.65	0.00	100.00	0.00	186.78
17	20,000	50,000	35,000	1	33	3.03	100.00	36.50	242.97	15.02	100.00	0	1	0.00	100.00	0.00	385.65	0.00	100.00	0.00	158.72
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	242.97	0.00	100.00	0	1	0.00	100.00	0.00	385.65	0.00	100.00	0.00	158.72
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	242.97	0.00	100.00	0	1	0.00	100.00	0.00	385.65	0.00	100.00	0.00	158.72
20	500,000	UP		0	33	0.00	100.00	0.00	242.97	0.00	100.00	0	1	0.00	100.00	0.00	385.65	0.00	100.00	0.00	158.72
				33				242.97				1				385.65					158.72



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	237	237	11.19	11.19	20.55	20.55	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	228	465	10.76	21.95	33.83	54.38	0.76	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	288	753	13.60	35.55	73.04	127.41	1.64	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	211	964	9.96	45.51	86.25	213.66	1.94	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	229	1,193	10.81	56.33	153.33	367.00	3.45	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	144	1,337	6.80	63.13	123.87	490.86	2.78	11.04	1	1	100.00	100.00	90.00	90.00	100.00	100.00	72.66	18.34	18.34	18.34	
7	750	1,000	875	104	1,441	4.91	68.04	116.65	607.51	2.62	13.66	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	14.81	14.81	14.81	
8	1,000	1,500	1,250	122	1,563	5.76	73.80	222.30	829.81	5.00	18.66	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	10.85	10.85	10.85	
9	1,500	2,000	1,750	105	1,668	4.96	78.75	207.85	1,037.66	4.67	23.33	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	8.67	8.67	8.67	
10	2,000	2,500	2,250	55	1,723	2.60	81.35	137.33	1,174.99	3.09	26.42	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	7.66	7.66	7.66	
11	2,500	3,000	2,750	54	1,777	2.55	83.90	150.79	1,325.78	3.39	29.81	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	6.79	6.79	6.79	
12	3,000	4,000	3,500	66	1,843	3.12	87.02	254.25	1,580.03	5.72	35.52	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	5.70	5.70	5.70	
13	4,000	5,000	4,500	45	1,888	2.12	89.14	263.61	1,843.64	5.93	41.45	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	4.88	4.88	4.88	
14	5,000	7,500	6,250	81	1,969	3.82	92.97	511.48	2,355.12	11.50	52.95	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	3.82	3.82	3.82	
15	7,500	10,000	8,750	53	2,022	2.50	95.47	548.02	2,903.15	12.32	65.27	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	3.10	3.10	3.10	
16	10,000	20,000	15,000	61	2,083	2.88	98.35	778.36	3,681.51	17.50	82.77	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	2.44	2.44	2.44	
17	20,000	50,000	35,000	23	2,106	1.09	99.43	506.88	4,188.39	11.40	94.17	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	2.15	2.15	2.15	
18	50,000	100,000	75,000	8	2,114	0.38	99.81	164.50	4,352.89	3.70	97.86	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	2.07	2.07	2.07	
19	100,000	500,000	300,000	3	2,117	0.14	99.95	74.87	4,427.76	1.68	99.55	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	2.03	2.03	2.03	
20	500,000	UP		1	2,118	0.05	100.00	20.16	4,447.92	0.45	100.00	0	1	0.00	100.00	0.00	90.00	0.00	100.00	0.00	2.02	2.02	2.02	
				2,118					4,447.92					1					90.00					2.02



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	9.09	9.09	3.40	3.40	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	6.06	15.15	0.00	3.40	0.00	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	6.06	21.21	0.10	3.49	0.05	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	3.03	24.24	1.18	4.67	0.64	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	3.03	27.27	1.80	6.47	0.98	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	3.03	30.30	7.45	13.92	4.04	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	3.03	33.33	0.13	14.05	0.07	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	3.03	36.36	0.12	14.17	0.07	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	3.03	39.39	0.34	14.51	0.18	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	3.03	42.42	1.58	12.93	0.86	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	3.03	45.45	2.67	15.60	1.45	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	3.03	48.48	0.38	15.98	0.21	8.66	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	3.03	51.52	0.45	16.43	0.24	8.91	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	3.03	54.55	1.41	17.84	0.77	9.67	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	19	3.03	57.58	0.92	18.76	0.50	10.17	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	20	3.03	60.61	0.96	19.72	0.52	10.69	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	21	3.03	63.64	1.46	21.18	0.79	11.48	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	22	3.03	66.67	1.47	22.64	0.80	12.28	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	26	12.12	78.79	22.62	45.26	12.26	24.54	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		7	33	21.21	100.00	139.17	184.43	75.46	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
				33					184.43					1					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	7.82	7.82	22.09	22.09	4.65	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	23	1.65	9.47	2.20	24.29	0.46	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	28	2.06	11.52	0.07	24.36	0.02	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	37	3.70	15.23	1.00	25.36	0.21	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	45	3.29	18.52	2.09	27.45	0.44	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	52	2.88	21.40	17.14	44.59	3.60	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	57	2.06	23.46	5.87	50.46	1.23	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	64	2.88	26.34	32.15	82.61	6.76	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	68	1.65	27.98	0.91	83.52	0.19	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	70	0.82	28.81	4.29	87.81	0.90	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	75	2.06	30.86	12.71	100.52	2.67	21.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	82	2.88	33.74	10.72	111.24	2.25	23.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	87	2.06	35.80	4.52	115.76	0.95	24.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	112	10.29	46.09	23.68	139.44	4.98	29.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	115	1.23	47.33	1.73	141.17	0.36	29.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	123	3.29	50.62	24.38	165.55	5.13	34.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	145	9.05	59.67	33.43	198.99	7.03	41.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	160	6.17	65.84	29.00	227.98	6.10	47.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	45	205	18.52	84.36	103.34	331.32	21.73	69.67	3	3	100.00	100.00	125.00	125.00	100.00	100.00	120.96	37.73			
20	500,000	UP		38	243	15.64	100.00	144.22	475.54	30.33	100.00	0	3	0.00	100.00	0.00	125.00	0.00	100.00	0.00	26.29			
				243					475.54					3					125.00					26.29



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	40.15	40.15	757.44	757.44	53.97	53.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	59	2.92	43.07	0.37	757.81	0.03	54.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	61	1.46	44.53	0.63	758.44	0.05	54.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	62	0.73	45.26	0.40	758.84	0.03	54.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	63	0.73	45.99	0.47	759.31	0.03	54.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	64	0.73	46.72	3.09	762.39	0.22	54.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	65	0.73	47.45	0.82	763.21	0.06	54.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	66	0.73	48.18	1.13	764.34	0.08	54.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	67	0.73	48.91	4.63	768.96	0.33	54.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	68	0.73	49.64	6.20	775.17	0.44	55.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	69	0.73	50.36	0.30	775.47	0.02	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	70	0.73	51.09	3.50	778.97	0.25	55.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	71	0.73	51.82	2.09	781.06	0.15	55.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	74	2.19	54.01	13.70	794.76	0.98	56.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	76	1.46	55.47	10.35	805.10	0.74	57.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	79	2.19	57.66	44.91	850.01	3.20	60.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	92	9.49	67.15	180.47	1,030.48	12.86	73.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	102	7.30	74.45	156.61	1,187.09	11.16	84.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	22	124	16.06	90.51	150.14	1,337.22	10.70	95.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	137	9.49	100.00	66.20	1,403.42	4.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				137					1,403.42					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	14.08	14.08	64.54	64.54	9.32	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	21	0.70	14.79	0.11	64.65	0.02	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	22	0.70	15.49	0.00	64.65	0.00	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	24	1.41	16.90	0.95	65.61	0.14	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	25	0.70	17.61	0.62	66.23	0.09	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	26	0.70	18.31	1.53	67.75	0.22	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	29	2.11	20.42	2.84	70.60	0.41	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	42	9.15	29.58	6.47	77.07	0.93	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	43	0.70	30.28	1.04	78.11	0.15	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	47	2.82	33.10	6.89	85.00	1.00	12.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	52	3.52	36.62	19.34	104.33	2.79	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	58	4.23	40.85	18.62	122.95	2.69	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	62	2.82	43.66	13.23	136.18	1.91	19.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	71	6.34	50.00	56.72	192.91	8.20	27.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	93	15.49	65.49	40.15	233.06	5.80	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	101	5.63	71.13	69.11	302.17	9.99	43.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	109	5.63	76.76	79.44	381.61	11.48	55.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	116	4.93	81.69	112.00	493.61	16.18	71.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	127	7.75	89.44	138.35	631.95	19.99	91.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		15	142	10.56	100.00	60.22	692.17	8.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				142					692.17					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.46	0.46	5.72	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	7.58	8.04	94.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	8.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					8.04					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	8.89	8.89	0.16	0.16	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	2.22	11.11	0.16	0.33	0.07	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	8	6.67	17.78	2.14	2.46	0.93	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	2.22	20.00	0.32	2.78	0.14	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	2.22	22.22	0.60	3.39	0.26	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	13	6.67	28.89	2.63	6.01	1.14	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	16	6.67	35.56	3.42	9.43	1.48	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	22	13.33	48.89	9.04	18.47	3.92	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	23	2.22	51.11	2.36	20.83	1.02	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	24	2.22	53.33	3.79	24.62	1.64	10.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	25	2.22	55.56	9.43	34.06	4.09	14.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	26	2.22	57.78	2.77	36.83	1.20	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	27	2.22	60.00	6.97	43.80	3.02	19.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	31	8.89	68.89	26.02	69.81	11.29	30.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	33	4.44	73.33	27.25	97.07	11.83	42.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	37	8.89	82.22	108.56	205.62	47.10	89.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	45	17.78	100.00	24.84	230.47	10.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	230.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	230.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	45	0.00	100.00	0.00	230.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					230.47					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	90	90	6.19	6.19	122.43	122.43	3.31	3.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	33	123	2.27	8.45	8.62	131.05	0.23	3.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	82	205	5.64	14.09	25.47	156.52	0.69	4.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	78	283	5.36	19.45	42.15	198.67	1.14	5.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	96	379	6.60	26.05	58.84	257.52	1.59	6.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	85	464	5.84	31.89	67.70	325.21	1.83	8.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	92	556	6.32	38.21	100.84	426.05	2.73	11.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	93	649	6.39	44.60	124.57	550.62	3.37	14.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	98	747	6.74	51.34	177.83	728.45	4.81	19.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	118	865	8.11	59.45	200.33	928.78	5.42	25.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	84	949	5.77	65.22	163.01	1,091.79	4.41	29.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	75	1,024	5.15	70.38	197.99	1,289.77	5.36	34.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	43	1,067	2.96	73.33	182.31	1,472.08	4.94	39.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	77	1,144	5.29	78.63	316.71	1,788.80	8.57	48.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	30	1,174	2.06	80.69	209.81	1,998.61	5.68	54.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	107	1,281	7.35	88.04	673.73	2,672.34	18.24	72.35	1	1	100.00	100.00	21.58	21.58	100.00	100.00	3.20	0.81			
17	20,000	50,000	35,000	43	1,324	2.96	91.00	563.56	3,235.90	15.26	87.61	0	1	0.00	100.00	0.00	21.58	0.00	100.00	0.00	0.67			
18	50,000	100,000	75,000	54	1,378	3.71	94.71	249.57	3,485.47	6.76	94.37	0	1	0.00	100.00	0.00	21.58	0.00	100.00	0.00	0.62			
19	100,000	500,000	300,000	40	1,418	2.75	97.46	145.33	3,630.80	3.93	98.30	0	1	0.00	100.00	0.00	21.58	0.00	100.00	0.00	0.59			
20	500,000	UP		37	1,455	2.54	100.00	62.81	3,693.61	1.70	100.00	0	1	0.00	100.00	0.00	21.58	0.00	100.00	0.00	0.58			
				1,455					3,693.61					1					21.58					0.58



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2723 PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	119	119	10.63	10.63	78.78	78.78	1.90	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	94	213	8.39	19.02	14.58	93.36	0.35	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	140	353	12.50	31.52	38.79	132.15	0.93	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	89	442	7.95	39.46	30.18	162.33	0.73	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	89	531	7.95	47.41	85.59	247.92	2.06	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	43	574	3.84	51.25	53.08	301.00	1.28	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	51	625	4.55	55.80	113.88	414.88	2.74	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	56	681	5.00	60.80	112.02	526.90	2.70	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	49	730	4.38	65.18	126.26	653.16	3.04	15.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	35	765	3.13	68.30	114.86	768.02	2.77	18.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	20	785	1.79	70.09	81.87	849.88	1.97	20.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	49	834	4.38	74.46	238.51	1,088.39	5.74	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	29	863	2.59	77.05	244.44	1,332.83	5.89	32.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	62	925	5.54	82.59	465.15	1,797.98	11.20	43.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	35	960	3.13	85.71	426.59	2,224.56	10.27	53.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	66	1,026	5.89	91.61	948.07	3,172.63	22.83	76.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	66	1,092	5.89	97.50	752.32	3,924.94	18.12	94.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	1,111	1.70	99.20	153.75	4,078.70	3.70	98.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	1,116	0.45	99.64	71.37	4,150.06	1.72	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	1,120	0.36	100.00	2.67	4,152.74	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,120					4,152.74					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2728 MIXED

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	10.19	10.19	3.67	3.67	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	27	7.01	17.20	2.65	6.33	0.39	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	49	14.01	31.21	8.34	14.67	1.24	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	64	9.55	40.76	14.05	28.71	2.09	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	72	5.10	45.86	15.64	44.36	2.33	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	80	5.10	50.96	11.24	55.60	1.67	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	85	3.18	54.14	7.37	62.97	1.10	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	95	6.37	60.51	25.17	88.14	3.74	13.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	102	4.46	64.97	18.81	106.95	2.80	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	109	4.46	69.43	24.43	131.38	3.63	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	115	3.82	73.25	25.45	156.83	3.78	23.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	121	3.82	77.07	32.06	188.88	4.77	28.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	126	3.18	80.25	30.28	219.16	4.50	32.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	135	5.73	85.99	66.03	285.19	9.82	42.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	142	4.46	90.45	86.17	371.35	12.81	55.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	149	4.46	94.90	140.10	511.45	20.83	76.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	153	2.55	97.45	116.00	627.45	17.25	93.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	155	1.27	98.73	43.12	670.57	6.41	99.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	157	1.27	100.00	2.03	672.60	0.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	157	0.00	100.00	0.00	672.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				157					672.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2731

PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	5.10	5.10	19.55	19.55	1.47	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	15	0.78	5.88	0.00	19.55	0.00	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	16	0.39	6.27	0.32	19.87	0.02	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	23	2.75	9.02	28.19	48.06	2.12	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	30	2.75	11.76	3.61	51.67	0.27	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	34	1.57	13.33	2.52	54.19	0.19	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	43	3.53	16.86	8.76	62.95	0.66	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	49	2.35	19.22	9.99	72.95	0.75	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	64	5.88	25.10	31.12	104.07	2.34	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	75	4.31	29.41	44.95	149.02	3.38	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	78	1.18	30.59	7.04	156.06	0.53	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	94	6.27	36.86	60.61	216.68	4.56	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	107	5.10	41.96	64.19	280.87	4.83	21.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	114	2.75	44.71	36.70	317.57	2.76	23.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	127	5.10	49.80	84.49	402.06	6.35	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	40	167	15.69	65.49	339.58	741.64	25.53	55.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	184	6.67	72.16	204.48	946.12	15.37	71.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	203	7.45	79.61	93.56	1,039.68	7.03	78.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	34	237	13.33	92.94	215.09	1,254.78	16.17	94.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		18	255	7.06	100.00	75.20	1,329.98	5.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				255					1,329.98					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	8.01	8.01	89.63	89.63	2.88	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	61	2.17	10.18	1.49	91.12	0.05	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	94	5.51	15.69	6.68	97.80	0.21	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	110	2.67	18.36	99.06	196.85	3.18	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	133	3.84	22.20	13.22	210.07	0.42	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	151	3.01	25.21	14.56	224.63	0.47	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	164	2.17	27.38	16.34	240.98	0.52	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	184	3.34	30.72	30.50	271.47	0.98	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	199	2.50	33.22	37.14	308.61	1.19	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	216	2.84	36.06	60.68	369.29	1.95	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	227	1.84	37.90	38.55	407.84	1.24	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	31	258	5.18	43.07	95.51	503.35	3.07	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	280	3.67	46.74	66.84	570.19	2.15	18.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	32	312	5.34	52.09	176.18	746.37	5.66	23.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	326	2.34	54.42	118.01	864.38	3.79	27.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	56	382	9.35	63.77	611.61	1,475.99	19.64	47.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	97	479	16.19	79.97	924.08	2,400.08	29.67	77.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	49	528	8.18	88.15	430.69	2,830.77	13.83	90.88	1	1	100.00	100.00	1.68	1.68	100.00	100.00	0.39	0.06			
19	100,000	500,000	300,000	64	592	10.68	98.83	269.20	3,099.96	8.64	99.52	0	1	0.00	100.00	0.00	1.68	0.00	100.00	0.00	0.05			
20	500,000	UP		7	599	1.17	100.00	14.80	3,114.76	0.48	100.00	0	1	0.00	100.00	0.00	1.68	0.00	100.00	0.00	0.05			
				599					3,114.76					1					1.68					0.05



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	37	48	20.22	20.22	23.22	23.22	5.61	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	48	6.01	26.23	0.96	24.19	0.23	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	23	71	12.57	38.80	4.44	28.63	1.07	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	78	3.83	42.62	2.63	31.26	0.63	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	20	98	10.93	53.55	7.31	38.57	1.77	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	109	6.01	59.56	5.84	44.41	1.41	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	119	5.46	65.03	10.22	54.63	2.47	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	129	5.46	70.49	14.67	69.30	3.54	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	140	6.01	76.50	28.90	98.20	6.98	23.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	141	0.55	77.05	0.76	98.97	0.18	23.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	147	3.28	80.33	10.55	109.51	2.55	26.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	155	4.37	84.70	24.28	133.80	5.86	32.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	159	2.19	86.89	14.34	148.14	3.46	35.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	166	3.83	90.71	52.88	201.03	12.77	48.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	171	2.73	93.44	42.94	243.97	10.37	58.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	173	1.09	94.54	23.22	267.19	5.61	64.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	182	4.92	99.45	137.63	404.81	33.24	97.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	183	0.55	100.00	9.28	414.09	2.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	183	0.00	100.00	0.00	414.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	183	0.00	100.00	0.00	414.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				183					414.09					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2734 POULTRY FARMS :

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	527	527	15.69	15.69	226.20	226.20	3.11	3.11	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	321	848	9.56	25.25	96.31	322.51	1.32	4.43	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	581	1,429	17.30	42.54	350.07	672.58	4.81	9.25	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	204	1,633	6.07	48.62	203.00	875.59	2.79	12.04	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	421	2,054	12.53	61.15	567.71	1,443.29	7.81	19.85	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	145	2,199	4.32	65.47	242.71	1,686.01	3.34	23.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	113	2,312	3.36	68.83	242.01	1,928.01	3.33	26.51	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	114	2,426	3.39	72.22	236.72	2,164.73	3.25	29.77	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	98	2,524	2.92	75.14	250.28	2,415.02	3.44	33.21	1	1	50	50.00	75.00	75.00	90.36	90.36	29.97	3.11			
10	2,000	2,500	2,250	74	2,598	2.20	77.34	261.41	2,676.43	3.59	36.80	0	1	0	0.00	50.00	0.00	75.00	0.00	90.36	2.80			
11	2,500	3,000	2,750	65	2,663	1.94	79.28	268.49	2,944.92	3.69	40.49	0	1	0	0.00	50.00	0.00	75.00	0.00	90.36	2.55			
12	3,000	4,000	3,500	79	2,742	2.35	81.63	328.66	3,273.58	4.52	45.01	0	1	0	0.00	50.00	0.00	75.00	0.00	90.36	2.29			
13	4,000	5,000	4,500	51	2,793	1.52	83.15	299.35	3,572.94	4.12	49.13	0	1	0	0.00	50.00	0.00	75.00	0.00	90.36	2.10			
14	5,000	7,500	6,250	103	2,896	3.07	86.22	517.23	4,090.16	7.11	56.24	0	1	0	0.00	50.00	0.00	75.00	0.00	90.36	1.83			
15	7,500	10,000	8,750	44	2,940	1.31	87.53	300.31	4,390.47	4.13	60.37	0	1	0	0.00	50.00	0.00	75.00	0.00	90.36	1.71			
16	10,000	20,000	15,000	109	3,049	3.25	90.77	754.23	5,144.70	10.37	70.74	0	1	0	0.00	50.00	0.00	75.00	0.00	90.36	1.46			
17	20,000	50,000	35,000	170	3,219	5.06	95.83	1,357.34	6,502.04	18.66	89.40	0	1	0	0.00	50.00	0.00	75.00	0.00	90.36	1.15			
18	50,000	100,000	75,000	63	3,282	1.88	97.71	577.21	7,079.25	7.94	97.34	1	2	50	50.00	100.00	8.00	83.00	9.64	100.00	1.17			
19	100,000	500,000	300,000	13	3,295	0.39	98.09	160.72	7,239.98	2.21	99.55	0	2	0	0.00	100.00	0.00	83.00	0.00	100.00	1.15			
20	500,000	UP		64	3,359	1.91	100.00	32.66	7,272.64	0.45	100.00	0	2	0	0.00	100.00	0.00	83.00	0.00	100.00	1.14			
				3,359					7,272.64					2					83.00					1.14



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	25.71	25.71	0.78	0.78	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	14	14.29	40.00	1.19	1.97	3.50	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	17	8.57	48.57	0.84	2.81	2.47	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	24	20.00	68.57	5.73	8.55	16.83	25.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	31	20.00	88.57	13.31	21.86	39.08	64.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	33	5.71	94.29	6.34	28.20	18.62	82.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	34	2.86	97.14	2.20	30.40	6.46	89.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	35	2.86	100.00	3.66	34.07	10.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	35	0.00	100.00	0.00	34.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	35	0.00	100.00	0.00	34.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	35	0.00	100.00	0.00	34.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	35	0.00	100.00	0.00	34.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	35	0.00	100.00	0.00	34.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	35	0.00	100.00	0.00	34.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	35	0.00	100.00	0.00	34.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	35	0.00	100.00	0.00	34.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	35	0.00	100.00	0.00	34.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	35	0.00	100.00	0.00	34.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	35	0.00	100.00	0.00	34.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	35	0.00	100.00	0.00	34.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					34.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	270	270	17.09	17.09	39.62	39.62	2.65	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	137	407	8.67	25.76	22.07	61.69	1.48	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	241	648	15.25	41.01	68.06	129.75	4.56	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	188	836	11.90	52.91	86.16	215.91	5.77	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	218	1,054	13.80	66.71	136.59	352.50	9.15	23.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	145	1,199	9.18	75.89	151.03	503.53	10.11	33.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	84	1,283	5.32	81.20	116.73	620.27	7.82	41.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	84	1,367	5.32	86.52	127.23	747.50	8.52	50.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	53	1,420	3.35	89.87	123.36	870.85	8.26	58.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	44	1,464	2.78	92.66	120.52	991.38	8.07	66.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	1,475	0.70	93.35	44.29	1,035.67	2.97	69.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	1,488	0.82	94.18	38.76	1,074.43	2.60	71.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	29	1,517	1.84	96.01	72.54	1,146.98	4.86	76.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	1,527	0.63	96.65	39.49	1,186.46	2.64	79.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	1,535	0.51	97.15	45.63	1,232.09	3.06	82.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	1,544	0.57	97.72	65.49	1,297.58	4.39	86.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	1,573	1.84	99.56	169.99	1,467.57	11.38	98.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	1,579	0.38	99.94	23.24	1,490.81	1.56	99.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	1,580	0.06	100.00	2.65	1,493.46	0.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1,580	0.00	100.00	0.00	1,493.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,580					1,493.46					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2736 HATCHERIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	5.06	5.06	9.17	9.17	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	12	1.69	6.74	0.11	9.28	0.02	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	14	1.12	7.87	0.44	9.72	0.08	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	0.56	8.43	0.35	10.07	0.06	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	16	0.56	8.99	0.69	10.76	0.12	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	19	1.69	10.67	0.15	10.91	0.03	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	20	0.56	11.24	1.63	12.54	0.28	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	24	2.25	13.48	2.82	15.36	0.48	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	25	0.56	14.04	0.23	15.59	0.04	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	36	6.18	20.22	4.83	20.41	0.82	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	37	0.56	20.79	0.06	20.47	0.01	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	45	4.49	25.28	11.20	31.67	1.91	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	47	1.12	26.40	9.47	41.14	1.62	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	54	3.93	30.34	13.97	55.11	2.38	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	58	2.25	32.58	16.81	71.92	2.87	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	80	12.36	44.94	98.82	170.75	16.86	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	67	147	37.64	82.58	293.75	464.50	50.13	79.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	171	13.48	96.07	112.12	576.61	19.13	98.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	173	1.12	97.19	8.05	584.66	1.37	99.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	178	2.81	100.00	1.31	585.98	0.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				178					585.98					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	32	32	26.45	26.45	8.18	8.18	6.21	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	48	13.22	39.67	2.49	10.67	1.89	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	66	14.88	54.55	6.02	16.69	4.57	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	71	4.13	58.68	1.38	18.07	1.05	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	75	3.31	61.98	2.20	20.27	1.67	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	84	7.44	69.42	4.06	24.33	3.09	18.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	93	7.44	76.86	6.06	30.40	4.60	23.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	95	1.65	78.51	2.90	33.29	2.20	25.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	96	0.83	79.34	0.35	33.64	0.27	25.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	97	0.83	80.17	0.28	33.93	0.22	25.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	98	0.83	80.99	0.54	34.47	0.41	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	99	0.83	81.82	0.74	35.21	0.56	26.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	100	0.83	82.64	10.32	45.53	7.84	34.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	101	0.83	83.47	5.94	51.48	4.51	39.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	115	11.57	95.04	18.71	70.18	14.21	53.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	118	2.48	97.52	39.68	109.86	30.13	83.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	120	1.65	99.17	18.31	128.17	13.90	97.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	121	0.83	100.00	3.52	131.69	2.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	121	0.00	100.00	0.00	131.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	121	0.00	100.00	0.00	131.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				121					131.69					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	4.55	4.55	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	28.60	33.15	12.86	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	36.09	69.24	16.23	31.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	45.19	114.43	20.32	51.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	29.33	143.76	13.19	64.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	6.01	149.77	2.70	67.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	8.01	157.79	3.60	70.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	6.01	163.80	2.70	73.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	31.26	195.06	14.06	87.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	27.27	222.33	12.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	222.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	222.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	222.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	222.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	222.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	222.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	222.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	222.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	222.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					222.33					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2742 EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	74	74	4.06	4.06	688.87	688.87	5.59	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	38	112	2.09	6.15	2.28	691.15	0.02	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	11	123	0.60	6.75	1.73	692.87	0.01	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	14	137	0.77	7.52	26.97	719.84	0.22	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	29	166	1.59	9.11	19.25	739.09	0.16	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	38	204	2.09	11.20	16.51	755.60	0.13	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	33	237	1.81	13.01	27.24	782.84	0.22	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	57	294	3.13	16.14	47.11	829.96	0.38	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	39	333	2.14	18.28	30.69	860.65	0.25	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	27	360	1.48	19.76	48.78	909.43	0.40	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	41	401	2.25	22.01	54.05	963.48	0.44	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	84	485	4.61	26.62	159.10	1,122.59	1.29	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	51	536	2.80	29.42	214.68	1,337.27	1.74	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	148	684	8.12	37.54	332.36	1,669.63	2.70	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	85	769	4.67	42.21	412.14	2,081.76	3.35	16.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	145	914	7.96	50.16	887.69	2,969.45	7.21	24.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	195	1,109	10.70	60.87	2,254.42	5,223.87	18.30	42.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	283	1,392	15.53	76.40	3,340.76	8,564.63	27.12	69.53	1	1	50.00	50.00	5.00	5.00	100.00	100.00	0.15	0.06	
19	100,000	500,000	300,000	384	1,776	21.08	97.48	3,447.90	12,012.53	27.99	97.52	1	2	50.00	100.00	0.00	5.00	0.00	100.00	0.00	0.04	
20	500,000	UP		46	1,822	2.52	100.00	305.96	12,318.49	2.48	100.00	0	2	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.04	
				1,822					12,318.49					2					5.00			0.04



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2743

STORAGE OF CRUDE PALM OIL(CPO)OUTSIDE ESTATES INCL.STORAGE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	21.08	21.08	1.11	1.11	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	54	89	32.53	53.61	4.17	5.28	0.48	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	90	0.60	54.22	0.21	5.50	0.02	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	91	0.60	54.82	1.44	6.94	0.17	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	96	3.01	57.83	3.59	10.53	0.41	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	101	3.01	60.84	12.15	22.68	1.39	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	102	0.60	61.45	2.42	25.10	0.28	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	104	1.20	62.65	10.21	35.31	1.17	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	105	0.60	63.25	3.05	38.36	0.35	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	109	2.41	65.66	3.27	41.62	0.37	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	110	0.60	66.27	6.03	47.65	0.69	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	113	1.81	68.07	7.05	54.70	0.81	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	116	1.81	69.88	23.96	78.66	2.74	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	117	0.60	70.48	15.45	94.12	1.77	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	120	1.81	72.29	7.94	102.06	0.91	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	132	7.23	79.52	236.51	338.57	27.08	38.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	151	11.45	90.96	372.92	711.49	42.69	81.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	158	4.22	95.18	116.77	828.26	13.37	94.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	166	4.82	100.00	45.27	873.53	5.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	166	0.00	100.00	0.00	873.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				166					873.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2748 MIXED

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	3.81	3.81	21.80	21.80	3.91	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	11	1.43	5.24	0.76	22.56	0.14	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	0.48	5.71	2.71	25.26	0.49	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.48	6.19	3.95	29.21	0.71	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	0.48	6.67	0.07	29.29	0.01	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	0.48	7.14	0.09	29.37	0.02	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	0.48	7.62	0.09	29.46	0.02	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	17	0.48	8.10	0.09	29.55	0.02	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	20	1.43	9.52	7.17	36.73	1.29	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	0.48	10.00	0.16	36.89	0.03	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	0.48	10.48	0.24	37.13	0.04	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	0.48	10.95	0.01	37.14	0.00	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	26	1.43	12.38	0.12	37.26	0.02	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	28	0.95	13.33	10.10	47.36	1.81	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	29	0.48	13.81	0.07	47.42	0.01	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	37	3.81	17.62	36.96	84.38	6.63	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	32	69	15.24	32.86	238.27	322.66	42.74	57.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	40	109	19.05	51.90	26.90	349.56	4.82	62.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	97	206	46.19	98.10	189.23	538.79	33.94	96.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	210	1.90	100.00	18.70	557.48	3.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				210					557.48					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.88	5.88	0.30	0.30	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.47	7.35	0.05	0.35	0.02	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.47	8.82	0.12	0.47	0.04	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.47	10.29	0.12	0.59	0.05	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.47	11.76	0.47	1.07	0.18	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	10	2.94	14.71	1.03	2.10	0.39	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	2.94	17.65	0.55	2.65	0.21	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	15	4.41	22.06	1.56	4.21	0.59	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	17	2.94	25.00	2.42	6.62	0.91	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	1.47	26.47	1.19	7.81	0.45	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	1.47	27.94	5.19	13.00	1.96	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	1.47	29.41	6.31	19.32	2.38	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	1.47	30.88	0.60	19.92	0.23	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	23	2.94	33.82	1.44	21.36	0.54	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	26	4.41	38.24	25.32	46.69	9.54	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	29	4.41	42.65	36.06	82.75	13.59	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	32	4.41	47.06	52.55	135.31	19.80	50.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	36	5.88	52.94	26.41	161.71	9.95	60.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	26	62	38.24	91.18	72.66	234.37	27.38	88.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	68	8.82	100.00	31.01	265.38	11.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				68				265.38				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2752

DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.55	4.55	4.25	4.25	2.14	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.55	9.09	0.93	5.18	0.47	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.55	13.64	1.12	6.31	0.57	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.55	18.18	1.97	8.28	0.99	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.55	22.73	1.68	9.96	0.85	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.55	27.27	1.15	11.11	0.58	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.55	31.82	1.48	12.59	0.75	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.55	36.36	14.54	27.13	7.32	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.55	40.91	19.00	46.13	9.57	23.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.55	45.45	16.05	62.18	8.08	31.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.55	50.00	0.00	62.19	0.00	31.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.55	54.55	14.99	77.18	7.55	38.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.55	59.09	0.00	77.18	0.00	38.86	1	1	100.00	100.00	9.00	9.00	100.00	100.00	560677.80	11.66	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.55	63.64	7.22	84.40	3.64	42.49	0	1	0.00	100.00	0.00	9.00	0.00	100.00	0.00	0.00	0.00	10.66	
16	10,000	20,000	15,000	1	15	4.55	68.18	10.57	94.97	5.32	47.81	0	1	0.00	100.00	0.00	9.00	0.00	100.00	0.00	0.00	0.00	9.48	
17	20,000	50,000	35,000	3	18	13.64	81.82	55.67	150.64	28.03	75.84	0	1	0.00	100.00	0.00	9.00	0.00	100.00	0.00	0.00	0.00	5.97	
18	50,000	100,000	75,000	1	19	4.55	86.36	19.99	170.63	10.06	85.91	0	1	0.00	100.00	0.00	9.00	0.00	100.00	0.00	0.00	0.00	5.27	
19	100,000	500,000	300,000	3	22	13.64	100.00	27.99	198.63	14.09	100.00	0	1	0.00	100.00	0.00	9.00	0.00	100.00	0.00	0.00	0.00	4.53	
20	500,000	UP		0	22	0.00	100.00	0.00	198.63	0.00	100.00	0	1	0.00	100.00	0.00	9.00	0.00	100.00	0.00	0.00	0.00	4.53	
				22					198.63					1					9.00					4.53



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 276 COFFEE ROASTING PLANTS COFFEE EXTRACT FACTORIES MALTINGS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.01	0.01	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.01				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2761 COFFEE ROASTING PLANTS/COFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	8.85	8.85	13.63	13.63	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	35	4.62	13.46	1.00	14.62	0.08	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	40	1.92	15.38	0.78	15.40	0.06	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	44	1.54	16.92	0.83	16.23	0.07	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	52	3.08	20.00	5.16	21.40	0.41	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	57	1.92	21.92	4.10	25.50	0.33	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	64	2.69	24.62	13.50	39.00	1.07	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	74	3.85	28.46	15.99	54.99	1.27	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	81	2.69	31.15	16.73	71.72	1.33	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	86	1.92	33.08	10.14	81.86	0.81	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	94	3.08	36.15	30.34	112.19	2.41	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	111	6.54	42.69	44.01	156.20	3.50	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	117	2.31	45.00	33.55	189.76	2.67	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	140	8.85	53.85	149.03	338.79	11.85	26.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	149	3.46	57.31	53.60	392.39	4.26	31.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	176	10.38	67.69	214.22	606.61	17.04	48.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	217	15.77	83.46	359.75	966.35	28.61	76.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	29	246	11.15	94.62	165.05	1,131.40	13.13	89.97	1	1	100.00	100.00	450.00	450.00	100.00	100.00	272.64	39.77			
19	100,000	500,000	300,000	10	256	3.85	98.46	105.53	1,236.93	8.39	98.36	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	36.38			
20	500,000	UP		4	260	1.54	100.00	20.58	1,257.51	1.64	100.00	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	35.78			
				260					1,257.51					1					450.00					35.78



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2762 MALTINGS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	3.42	3.42	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					3.42					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	5.41	5.41	0.77	0.77	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	10	1.35	6.76	0.17	0.94	0.02	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	15	3.38	10.14	1.19	2.13	0.16	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	18	2.03	12.16	1.11	3.24	0.15	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	27	6.08	18.24	16.87	20.11	2.22	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	29	1.35	19.59	2.11	22.22	0.28	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	36	4.73	24.32	8.27	30.49	1.09	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	41	3.38	27.70	8.82	39.31	1.16	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	55	9.46	37.16	36.28	75.60	4.76	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	62	4.73	41.89	15.92	91.51	2.09	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	63	0.68	42.57	5.83	97.34	0.77	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	77	9.46	52.03	49.69	147.03	6.52	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	80	2.03	54.05	21.72	168.75	2.85	22.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	32	112	21.62	75.68	142.45	311.20	18.70	40.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	118	4.05	79.73	84.08	395.28	11.04	51.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	129	7.43	87.16	95.70	490.98	12.56	64.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	145	10.81	97.97	228.03	719.01	29.94	94.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	148	2.03	100.00	42.67	761.69	5.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	148	0.00	100.00	0.00	761.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	148	0.00	100.00	0.00	761.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				148					761.69					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2768 MIXED

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	1.14	1.14	2.14	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	0.59	1.74	1.11	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	8.13	9.86	15.21	18.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	5.04	14.90	9.44	27.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	38.50	53.40	72.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	53.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5				53.40		0								0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 277

COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	0.96	0.96	2.41	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	1.56	2.52	3.89	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	1.61	4.13	4.01	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	1.74	5.87	4.33	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	1.83	7.69	4.56	19.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	3.42	11.12	8.54	27.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	5.32	16.44	13.27	41.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	4.15	20.59	10.36	51.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	7.11	27.70	17.74	69.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	5.98	33.68	14.91	84.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	6.41	40.08	15.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	40.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	40.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	40.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	40.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	40.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	40.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	40.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	40.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					40.08					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	38	38	3.95	3.95	72.04	72.04	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	45	0.73	4.68	1.05	73.10	0.02	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	70	2.60	7.28	8.96	82.06	0.17	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	82	1.25	8.53	4.99	87.04	0.10	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	118	3.75	12.28	13.48	100.52	0.26	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	43	161	4.47	16.75	46.09	146.61	0.90	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	56	217	5.83	22.58	67.13	213.74	1.31	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	49	266	5.10	27.68	65.67	279.41	1.28	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	305	4.06	31.74	84.42	363.83	1.64	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	45	350	4.68	36.42	115.01	478.84	2.24	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	48	398	4.99	41.42	88.97	567.81	1.73	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	56	454	5.83	47.24	236.77	804.58	4.61	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	76	530	7.91	55.15	339.28	1,143.86	6.60	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	96	626	9.99	65.14	449.12	1,592.97	8.74	30.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	59	685	6.14	71.28	512.22	2,105.20	9.96	40.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	82	767	8.53	79.81	949.24	3,054.44	18.46	59.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	74	841	7.70	87.51	934.22	3,988.66	18.17	77.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	50	891	5.20	92.72	519.26	4,507.92	10.10	87.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	64	955	6.66	99.38	593.65	5,101.57	11.55	99.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	961	0.62	100.00	39.85	5,141.42	0.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				961					5,141.42					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	16	16	13.01	13.01	50.21	50.21	14.84	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	18	34	14.63	27.64	2.84	53.04	0.84	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	43	7.32	34.96	2.39	55.44	0.71	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	12	55	9.76	44.72	6.56	62.00	1.94	18.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	63	6.50	51.22	4.30	66.29	1.27	19.60	0	0	0.00	0.00	1.27	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	68	4.07	55.28	6.12	72.41	1.81	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	71	2.44	57.72	3.98	76.39	1.18	22.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	81	8.13	65.85	18.54	94.93	5.48	28.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	85	3.25	69.11	11.95	106.88	3.53	31.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	87	1.63	70.73	5.62	112.50	1.66	33.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	89	1.63	72.36	6.29	118.80	1.86	35.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	93	3.25	75.61	21.34	140.14	6.31	41.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	96	2.44	78.05	11.81	151.95	3.49	44.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	101	4.07	82.11	26.43	178.38	7.81	52.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	103	1.63	83.74	29.16	207.54	8.62	61.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	108	4.07	87.80	37.89	245.43	11.20	72.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	117	7.32	95.12	75.63	321.06	22.36	94.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	123	4.88	100.00	17.18	338.24	5.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	123	0.00	100.00	0.00	338.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	123	0.00	100.00	0.00	338.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				123					338.24					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	6.26	6.26	5.11	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.26	10.53	0.00	6.26	0.00	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.26	15.79	7.64	13.90	6.23	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.26	21.05	11.75	25.65	9.58	20.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.26	26.32	0.00	25.65	0.00	20.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.26	31.58	16.57	42.21	13.51	34.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.26	36.84	1.92	44.13	1.57	35.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.26	42.11	3.84	47.97	3.13	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.26	47.37	3.84	51.81	3.13	42.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.26	52.63	1.92	53.73	1.57	43.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.26	57.89	3.84	57.57	3.13	46.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.26	63.16	1.92	59.49	1.57	48.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.26	68.42	16.43	75.93	13.40	61.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.26	73.68	5.19	81.12	4.23	66.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.26	78.95	10.38	91.50	8.46	74.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	19	21.05	100.00	31.14	122.63	25.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	122.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	122.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	122.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					122.63					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2778 MIXED

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	29	29	23.58	23.58	3.66	3.66	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	14	43	11.38	34.96	5.30	8.96	1.54	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	24	67	19.51	54.47	17.19	26.15	4.99	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	12	79	9.76	64.23	10.22	36.36	2.97	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	17	96	13.82	78.05	19.71	56.08	5.72	16.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	102	4.88	82.93	7.59	63.66	2.20	18.48	1	1	100.00	100.00	19.18	19.18	100.00	100.00	252.77	30.12	
7	750	1,000	875	3	105	2.44	85.37	13.34	77.00	3.87	22.35	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	24.90	
8	1,000	1,500	1,250	1	106	0.81	86.18	2.69	79.69	0.78	23.14	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	24.06	
9	1,500	2,000	1,750	4	110	3.25	89.43	30.09	109.79	8.74	31.87	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	17.47	
10	2,000	2,500	2,250	1	111	0.81	90.24	0.42	110.21	0.12	31.99	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	17.40	
11	2,500	3,000	2,750	1	112	0.81	91.06	12.81	123.02	3.72	35.71	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	15.59	
12	3,000	4,000	3,500	1	113	0.81	91.87	9.45	132.46	2.74	38.46	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	14.48	
13	4,000	5,000	4,500	1	114	0.81	92.68	17.31	149.77	5.02	43.48	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	12.80	
14	5,000	7,500	6,250	1	115	0.81	93.50	6.59	156.36	1.91	45.39	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	12.26	
15	7,500	10,000	8,750	2	117	1.63	95.12	32.33	188.69	9.38	54.78	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	10.16	
16	10,000	20,000	15,000	1	118	0.81	95.93	52.52	241.21	15.25	70.03	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	7.95	
17	20,000	50,000	35,000	1	119	0.81	96.75	20.00	261.21	5.81	75.83	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	7.34	
18	50,000	100,000	75,000	4	123	3.25	100.00	83.24	344.45	24.17	100.00	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	5.57	
19	100,000	500,000	300,000	0	123	0.00	100.00	0.00	344.45	0.00	100.00	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	5.57	
20	500,000	UP		0	123	0.00	100.00	0.00	344.45	0.00	100.00	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	5.57	
				123					344.45					1					19.18			5.57



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2781 BREWERIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	20.00	20.00	0.01	0.01	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	20.00	40.00	0.54	0.55	2.34	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	20.00	60.00	0.00	0.55	0.00	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	20.00	80.00	0.00	0.55	0.00	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	22.44	22.99	97.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	22.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				22.99		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	7.65	7.65	39.71	39.71	1.59	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	44	103	5.71	13.36	5.84	45.55	0.23	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	42	145	5.45	18.81	8.89	54.44	0.35	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	33	178	4.28	23.09	10.95	65.39	0.44	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	45	223	5.84	28.92	30.35	95.74	1.21	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	248	3.24	32.17	20.53	116.27	0.82	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	27	275	3.50	35.67	25.56	141.83	1.02	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	306	4.02	39.69	47.73	189.56	1.91	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	30	336	3.89	43.58	53.49	243.05	2.14	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	352	2.08	45.65	31.92	274.97	1.27	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	373	2.72	48.38	57.33	332.29	2.29	13.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	25	398	3.24	51.62	74.28	406.58	2.97	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	34	432	4.41	56.03	110.94	517.52	4.43	20.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	49	481	6.36	62.39	230.29	747.80	9.20	29.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	51	532	6.61	69.00	139.01	886.82	5.55	35.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	78	610	10.12	79.12	517.61	1,404.43	20.67	56.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	85	695	11.02	90.14	510.62	1,915.05	20.39	76.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	718	2.98	93.13	175.44	2,090.49	7.01	83.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	44	762	5.71	98.83	270.34	2,360.83	10.80	94.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	771	1.17	100.00	143.38	2,504.20	5.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				771					2,504.20					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2783

PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	3.16	3.16	8.20	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	3.13	6.29	8.13	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	2.52	8.81	6.54	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	23.61	32.42	61.30	84.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	4.15	36.57	10.77	94.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.83	37.40	2.16	97.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	1.11	38.52	2.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				38.52		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.55	4.55	0.50	0.50	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.55	9.09	0.66	1.16	0.61	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.55	13.64	0.02	1.18	0.02	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	6	13.64	27.27	0.19	1.37	0.17	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.55	31.82	6.52	7.89	5.94	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.55	36.36	12.36	20.25	11.26	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.55	40.91	5.04	25.29	4.59	23.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.55	45.45	6.26	31.56	5.71	28.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.55	50.00	6.00	37.56	5.47	34.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.55	54.55	2.00	39.56	1.82	36.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.55	59.09	2.00	41.56	1.82	37.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.55	63.64	4.00	45.56	3.64	41.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.55	68.18	30.40	75.96	27.70	69.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.55	72.73	0.34	76.30	0.31	69.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.55	77.27	0.45	76.74	0.41	69.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	4.55	81.82	2.75	79.50	2.51	72.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	22	18.18	100.00	30.24	109.74	27.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	109.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	109.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				109.74		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	10.96	10.96	42.77	42.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	14.67	25.63	57.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	25.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					25.63					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.73	0.73	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.73		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2788 MIXED

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	18.18	18.18	0.62	0.62	4.01	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	9.09	27.27	2.50	3.12	16.08	20.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	9.09	36.36	4.65	7.77	29.89	49.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	9.09	45.45	6.43	14.20	41.36	91.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	9.09	54.55	0.13	14.33	0.86	92.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	9.09	63.64	0.07	14.40	0.43	92.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	9.09	72.73	0.17	14.57	1.07	93.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	9.09	81.82	0.08	14.65	0.53	94.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	9.09	90.91	0.30	14.95	1.92	96.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	9.09	100.00	0.60	15.55	3.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	15.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					15.55					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2790

TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	2.92	2.92	0.15	0.15	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	9	0.83	3.75	0.12	0.27	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.42	4.17	0.20	0.46	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.42	4.58	0.33	0.79	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	15	1.67	6.25	1.06	1.85	0.09	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	19	1.67	7.92	1.37	3.22	0.12	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	23	1.67	9.58	3.66	6.88	0.32	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	35	5.00	14.58	10.66	17.54	0.92	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	53	7.50	22.08	17.78	35.32	1.53	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	62	3.75	25.83	15.15	50.48	1.31	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	70	3.33	29.17	15.79	66.27	1.36	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	84	5.83	35.00	34.27	100.54	2.95	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	88	1.67	36.67	19.61	120.15	1.69	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	109	8.75	45.42	81.28	201.43	7.00	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	114	2.08	47.50	11.69	213.12	1.01	18.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	57	171	23.75	71.25	307.94	521.07	26.53	44.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	38	209	15.83	87.08	356.26	877.33	30.69	75.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	223	5.83	92.92	141.59	1,018.92	12.20	87.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	238	6.25	99.17	139.86	1,158.78	12.05	99.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	240	0.83	100.00	2.05	1,160.83	0.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				240					1,160.83					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	9.52	9.52	0.22	0.22	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.59	11.11	0.06	0.28	0.02	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.59	12.70	0.12	0.40	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.59	14.29	0.30	0.70	0.11	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.59	15.87	0.27	0.97	0.10	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	12	3.17	19.05	0.97	1.93	0.36	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	1.59	20.63	1.38	3.31	0.52	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	1.59	22.22	0.94	4.25	0.35	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	1.59	23.81	3.14	7.39	1.18	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	1.59	25.40	0.04	7.43	0.01	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	1.59	26.98	1.05	8.48	0.40	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	22	7.94	34.92	8.69	17.17	3.26	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	28	9.52	44.44	11.89	29.06	4.46	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	38	15.87	60.32	32.23	61.30	12.09	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	40	3.17	63.49	3.88	65.17	1.45	24.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	47	11.11	74.60	65.43	130.61	24.55	49.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	54	11.11	85.71	51.34	181.94	19.26	68.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	56	3.17	88.89	34.70	216.65	13.02	81.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	57	1.59	90.48	3.00	219.65	1.13	82.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	63	9.52	100.00	46.87	266.51	17.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				63					266.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2792 OVEN

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	0.12	0.12	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	2.64	2.77	3.48	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	0.61	3.38	0.81	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	3.71	7.09	4.89	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.25	31.25	1.93	9.02	2.54	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.25	37.50	4.01	13.03	5.28	17.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.25	43.75	2.08	15.12	2.75	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.25	50.00	3.29	18.41	4.33	24.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.25	56.25	6.33	24.73	8.33	32.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.25	62.50	0.23	24.96	0.30	32.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.25	68.75	19.18	44.14	25.26	58.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.25	75.00	0.84	44.98	1.11	59.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.25	81.25	0.94	45.92	1.24	60.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.25	87.50	1.03	46.95	1.36	61.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.25	93.75	0.93	47.89	1.23	63.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	6.25	100.00	28.03	75.92	36.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	75.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	75.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	75.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16					75.92					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2793 TOBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	7.87	7.87	0.34	0.34	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	13	2.36	10.24	0.38	0.72	0.05	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	14	0.79	11.02	0.39	1.11	0.05	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	16	1.57	12.60	1.67	2.78	0.21	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	23	5.51	18.11	6.94	9.72	0.89	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	26	2.36	20.47	6.61	16.32	0.85	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	32	4.72	25.20	12.70	29.02	1.63	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	40	6.30	31.50	23.36	52.38	3.00	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	47	5.51	37.01	17.43	69.82	2.24	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	55	6.30	43.31	39.91	109.73	5.12	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	67	9.45	52.76	41.71	151.44	5.35	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	81	11.02	63.78	66.86	218.30	8.58	28.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	92	8.66	72.44	110.51	328.81	14.18	42.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	98	4.72	77.17	75.21	404.02	9.65	51.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	116	14.17	91.34	180.88	584.91	23.21	75.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	122	4.72	96.06	91.24	676.15	11.71	86.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	127	3.94	100.00	103.09	779.24	13.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	127	0.00	100.00	0.00	779.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	127	0.00	100.00	0.00	779.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	127	0.00	100.00	0.00	779.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				127					779.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	0.14	0.14	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	0.22	0.36	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	0.53	0.89	0.39	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	0.78	1.67	0.58	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	1.04	2.71	0.77	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	12.76	15.47	9.43	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	23.27	38.74	17.20	28.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	68.32	107.06	50.49	79.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	28.25	135.31	20.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	135.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	135.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	135.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	135.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	135.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	135.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	135.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	135.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	135.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	135.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					135.31					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 280 HYDRO ELECTRIC POWER STATIONS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.13	2.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	2.13	4.26	0.12	0.12	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.06	5.32	0.29	0.41	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.06	6.38	0.09	0.50	0.02	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.06	7.45	0.20	0.70	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.06	8.51	0.02	0.72	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	10	2.13	10.64	0.20	0.92	0.04	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	1.06	11.70	0.24	1.16	0.05	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	1.06	12.77	20.74	21.91	3.97	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	1.06	13.83	28.15	50.06	5.39	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	1.06	14.89	4.06	54.11	0.78	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	1.06	15.96	5.70	59.81	1.09	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	1.06	17.02	0.58	60.39	0.11	11.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	1.06	18.09	4.05	64.44	0.78	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	1.06	19.15	0.56	65.00	0.11	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	1.06	20.21	0.57	65.57	0.11	12.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	31	12.77	32.98	20.12	85.70	3.85	16.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	40	9.57	42.55	62.15	147.85	11.90	28.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	46	86	48.94	91.49	319.90	467.74	61.27	89.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	94	8.51	100.00	54.38	522.12	10.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				94					522.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.65	0.65	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	0.02	0.67	0.04	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	0.02	0.69	0.04	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	0.02	0.71	0.03	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	6	8.33	25.00	0.86	1.57	1.57	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	12	25.00	50.00	1.91	3.48	3.49	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	4.17	54.17	0.04	3.52	0.07	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	4.17	58.33	3.53	7.05	6.46	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	4.17	62.50	0.27	7.32	0.50	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	4.17	66.67	0.27	7.59	0.49	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	4.17	70.83	1.15	8.73	2.10	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	4.17	75.00	1.17	9.90	2.13	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	19	4.17	79.17	24.35	34.25	44.58	62.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	20	4.17	83.33	13.66	47.91	25.00	87.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	21	4.17	87.50	1.70	49.61	3.11	90.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	22	4.17	91.67	1.66	51.27	3.05	93.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	23	4.17	95.83	1.69	52.97	3.10	96.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	24	4.17	100.00	1.66	54.63	3.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	24	0.00	100.00	0.00	54.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					54.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.23	3.23	13.99	13.99	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.65	3.87	0.13	14.13	0.01	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.65	4.52	0.23	14.35	0.02	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.65	5.16	0.18	14.53	0.02	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.65	5.81	1.66	16.20	0.17	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	0.65	6.45	2.62	18.82	0.27	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	0.65	7.10	0.28	19.09	0.03	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	0.65	7.74	1.90	20.99	0.19	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	0.65	8.39	1.35	22.35	0.14	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	0.65	9.03	0.51	22.86	0.05	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	0.65	9.68	0.84	23.69	0.08	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	17	1.29	10.97	1.07	24.76	0.11	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	23	3.87	14.84	37.75	62.51	3.84	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	25	1.29	16.13	9.46	71.97	0.96	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	37	7.74	23.87	88.98	160.95	9.04	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	39	1.29	25.16	15.65	176.60	1.59	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	70	20.00	45.16	124.16	300.76	12.62	30.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	25	95	16.13	61.29	119.89	420.65	12.18	42.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	48	143	30.97	92.26	158.86	579.51	16.14	58.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		12	155	7.74	100.00	404.47	983.98	41.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				155				983.98				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	8.45	8.45	21.23	21.23	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.70	9.15	0.03	21.26	0.00	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	15	1.41	10.56	0.21	21.47	0.01	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	23	5.63	16.20	3.67	25.13	0.23	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	32	6.34	22.54	9.29	34.43	0.59	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	36	2.82	25.35	0.57	35.00	0.04	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	40	2.82	28.17	0.44	35.44	0.03	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	41	0.70	28.87	4.28	39.71	0.27	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	42	0.70	29.58	2.04	41.75	0.13	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	43	0.70	30.28	1.92	43.68	0.12	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	44	0.70	30.99	1.91	45.59	0.12	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	45	0.70	31.69	6.54	52.13	0.41	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	46	0.70	32.39	32.93	85.06	2.07	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	51	3.52	35.92	18.57	103.63	1.17	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	60	6.34	42.25	38.39	142.02	2.42	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	79	13.38	55.63	159.06	301.07	10.02	18.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	83	2.82	58.45	605.69	906.76	38.14	57.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	97	9.86	68.31	126.63	1,033.39	7.97	65.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	121	16.90	85.21	387.35	1,420.74	24.39	89.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		21	142	14.79	100.00	167.37	1,588.11	10.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				142					1,588.11					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2811 PLTU

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	4.30	4.30	19.44	19.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.63	4.93	2.85	22.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	2.33	7.26	10.51	32.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.62	7.88	2.80	35.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	4.30	12.18	19.44	55.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	4.30	16.49	19.44	74.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	0.71	17.20	3.20	77.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	4.30	21.50	19.44	97.15	1	1	100.00	100.00	118.38	118.38	100.00	100.00	2750.97	550.62
10	2,000	2,500	2,500	1	9	11.11	100.00	0.63	22.13	2.85	100.00	0	1	0.00	100.00	0.00	118.38	0.00	100.00	0.00	534.91
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	22.13	0.00	100.00	0	1	0.00	100.00	0.00	118.38	0.00	100.00	0.00	534.91
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	22.13	0.00	100.00	0	1	0.00	100.00	0.00	118.38	0.00	100.00	0.00	534.91
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	22.13	0.00	100.00	0	1	0.00	100.00	0.00	118.38	0.00	100.00	0.00	534.91
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	22.13	0.00	100.00	0	1	0.00	100.00	0.00	118.38	0.00	100.00	0.00	534.91
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	22.13	0.00	100.00	0	1	0.00	100.00	0.00	118.38	0.00	100.00	0.00	534.91
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	22.13	0.00	100.00	0	1	0.00	100.00	0.00	118.38	0.00	100.00	0.00	534.91
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	22.13	0.00	100.00	0	1	0.00	100.00	0.00	118.38	0.00	100.00	0.00	534.91
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	22.13	0.00	100.00	0	1	0.00	100.00	0.00	118.38	0.00	100.00	0.00	534.91
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	22.13	0.00	100.00	0	1	0.00	100.00	0.00	118.38	0.00	100.00	0.00	534.91
20	500,000	UP		0	9	0.00	100.00	0.00	22.13	0.00	100.00	0	1	0.00	100.00	0.00	118.38	0.00	100.00	0.00	534.91
				9				22.13		1						118.38					534.91



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	14.63	14.63	25.48	25.48	3.75	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	1.22	15.85	8.42	33.91	1.24	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	14	1.22	17.07	2.43	36.34	0.36	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	1.22	18.29	2.43	38.77	0.36	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	16	1.22	19.51	0.80	39.58	0.12	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	17	1.22	20.73	25.01	14.57	3.68	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	18	1.22	21.95	0.00	14.57	0.00	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	19	1.22	23.17	0.00	14.57	0.00	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	1.22	24.39	37.23	51.80	5.48	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	1.22	25.61	0.41	52.21	0.06	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	1.22	26.83	0.16	52.37	0.02	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	1.22	28.05	1.55	53.92	0.23	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	1.22	29.27	0.38	54.30	0.06	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	1.22	30.49	0.49	54.79	0.07	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	1.22	31.71	0.20	54.99	0.03	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	27	1.22	32.93	0.02	55.00	0.00	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	28	1.22	34.15	11.67	66.67	1.72	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	37	10.98	45.12	15.30	81.97	2.25	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	51	17.07	62.20	261.45	343.42	38.46	50.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		31	82	37.80	100.00	336.44	679.85	49.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				82					679.85					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2812 PLTG

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.32	1.32	31.11	31.11	2.65	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.32	2.63	0.00	31.11	0.00	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.32	3.95	18.45	49.56	1.57	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.32	5.26	4.35	53.90	0.37	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.32	6.58	8.70	62.60	0.74	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	1.32	7.89	4.35	66.95	0.37	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	1.32	9.21	27.42	94.37	2.33	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	1.32	10.53	33.94	128.30	2.89	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	1.32	11.84	0.00	128.30	0.00	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	1.32	13.16	36.50	164.81	3.10	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	1.32	14.47	0.00	164.81	0.00	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	1.32	15.79	2.11	166.92	0.18	14.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	1.32	17.11	0.00	166.92	0.00	14.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	1.32	18.42	54.56	221.48	4.64	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	1.32	19.74	46.55	268.02	3.96	22.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	1.32	21.05	3.82	271.84	0.32	23.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	34	23.68	44.74	303.39	575.23	25.80	48.92	1	1	100.00	100.00	20.00	20.00	100.00	100.00	6.59	3.48			
18	50,000	100,000	75,000	12	46	15.79	60.53	260.45	835.68	22.15	71.06	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	2.39			
19	100,000	500,000	300,000	28	74	36.84	97.37	336.53	1,172.21	28.62	99.68	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.71			
20	500,000	UP		2	76	2.63	100.00	3.76	1,175.98	0.32	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.70			
				76					1,175.98					1					20.00					1.70



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	10.00	30.00	1.16	1.16	7.19	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	10.00	40.00	2.25	3.41	13.92	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	10.00	50.00	5.70	9.11	35.31	56.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	10.00	60.00	0.58	9.69	3.57	59.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	10.00	70.00	3.16	12.85	19.54	79.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	10.00	80.00	1.62	14.47	10.05	89.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	10.00	90.00	1.26	15.73	7.78	97.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	10.00	100.00	0.43	16.15	2.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					16.15					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	24.10	24.10	45.22	45.22	6.02	6.02	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	48	4.82	28.92	1.16	46.38	0.15	6.17	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	49	0.60	29.52	0.82	47.20	0.11	6.28	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	52	1.81	31.33	0.97	48.17	0.13	6.41	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	61	5.42	36.75	8.88	57.05	1.18	7.59	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	64	1.81	38.55	1.84	58.89	0.25	7.84	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	72	4.82	43.37	7.18	66.07	0.96	8.79	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	75	1.81	45.18	4.98	71.05	0.66	9.45	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	83	4.82	50.00	26.57	97.63	3.54	12.99	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	86	1.81	51.81	13.83	111.46	1.84	14.83	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	89	1.81	53.61	9.52	120.98	1.27	16.10	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	90	0.60	54.22	8.66	129.64	1.15	17.25	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	95	3.01	57.23	16.12	145.76	2.14	19.39	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	100	3.01	60.24	46.59	192.34	6.20	25.59	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	102	1.20	61.45	31.53	223.87	4.20	29.79	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	116	8.43	69.88	104.06	327.93	13.85	43.64	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	125	5.42	75.30	110.39	438.32	14.69	58.32	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	148	13.86	89.16	163.98	602.30	21.82	80.14	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	164	9.64	98.80	128.08	730.38	17.04	97.19	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	166	1.20	100.00	21.15	751.53	2.81	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				166					751.53					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2815 OTHER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	1.65	1.65	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.26	10.53	1.59	3.24	1.03	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.26	15.79	0.71	3.95	0.46	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.26	21.05	2.66	6.61	1.73	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.26	26.32	20.81	27.42	13.54	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.26	31.58	51.59	79.01	33.57	51.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.26	36.84	71.70	150.70	46.66	98.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.26	42.11	0.25	150.95	0.16	98.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.26	47.37	0.25	151.20	0.16	98.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.26	52.63	0.25	151.45	0.16	98.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.26	57.89	0.25	151.70	0.16	98.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.26	63.16	0.25	151.94	0.16	98.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.26	68.42	0.25	152.19	0.16	99.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.26	73.68	0.25	152.44	0.16	99.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.26	78.95	0.25	152.69	0.16	99.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.26	84.21	0.25	152.93	0.16	99.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.26	89.47	0.25	153.18	0.16	99.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	19	10.53	100.00	0.50	153.68	0.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	153.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					153.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.88	5.88	0.03	0.03	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	0.49	0.53	0.92	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	1.53	2.05	2.85	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	1.62	3.67	3.02	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	1.85	5.53	3.46	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	7	11.76	41.18	4.92	10.45	9.18	19.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	13	35.29	76.47	19.36	29.80	36.12	55.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	5.88	82.35	5.50	35.31	10.27	65.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	16	11.76	94.12	11.59	46.90	21.63	87.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	5.88	100.00	6.69	53.59	12.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	17	0.00	100.00	0.00	53.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	53.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	53.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	53.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	53.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	53.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	53.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	53.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	53.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					53.59					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 284

VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	0.83	0.83	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.25	12.50	1.15	1.99	0.91	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.25	18.75	1.30	3.28	1.03	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.25	25.00	0.69	3.97	0.54	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.25	31.25	2.48	6.45	1.96	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.25	37.50	1.29	7.74	1.02	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	9	18.75	56.25	8.54	16.28	6.77	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	6.25	62.50	6.72	23.00	5.33	18.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	6.25	68.75	6.14	29.14	4.86	23.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	6.25	75.00	10.52	39.66	8.34	31.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	6.25	81.25	64.00	103.66	50.72	82.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	6.25	87.50	16.27	119.93	12.89	95.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	6.25	93.75	2.80	122.73	2.22	97.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	6.25	100.00	3.46	126.19	2.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	126.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	126.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	126.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	126.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	126.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					126.19					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.00	4.00	0.78	0.78	1.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	16.30	17.09	20.99	22.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.00	12.00	0.00	17.09	0.00	22.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.00	16.00	0.00	17.09	0.00	22.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.00	20.00	38.36	55.45	49.39	71.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.00	24.00	0.00	55.45	0.00	71.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.00	28.00	22.22	77.67	28.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.00	32.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.00	36.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.00	40.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.00	44.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.00	48.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.00	52.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.00	56.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.00	60.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.00	64.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	4.00	68.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	4.00	72.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		7	25	28.00	100.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					77.67					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 286 GASWORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.88	3.88	0.49	0.49	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	8	3.88	7.77	0.25	0.74	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	12	3.88	11.65	2.74	3.48	0.40	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	15	2.91	14.56	6.00	9.48	0.87	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	25	9.71	24.27	2.49	11.96	0.36	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	29	3.88	28.16	7.37	19.33	1.07	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	35	5.83	33.98	7.49	26.82	1.08	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	47	11.65	45.63	11.38	38.20	1.65	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	52	4.85	50.49	13.26	51.46	1.92	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	53	0.97	51.46	0.47	51.93	0.07	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	55	1.94	53.40	15.25	67.18	2.21	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	64	8.74	62.14	47.57	114.76	6.88	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	65	0.97	63.11	13.64	128.40	1.97	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	70	4.85	67.96	81.26	209.66	11.75	30.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	79	8.74	76.70	89.53	299.19	12.95	43.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	85	5.83	82.52	93.61	392.79	13.54	56.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	92	6.80	89.32	240.35	633.14	34.77	91.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	98	5.83	95.15	10.51	643.65	1.52	93.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	103	4.85	100.00	47.68	691.33	6.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	103	0.00	100.00	0.00	691.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				103					691.33					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	3.23	3.23	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	3.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					3.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2862 LIQUEFIED GAS INSTALLATIONS GAS DECOMPOSITION

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	37.60	37.60	56.80	56.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	28.60	66.20	43.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	66.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					66.20					0					0.00		



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	1.41	1.41	0.04	0.04	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	9	1.13	2.54	0.45	0.49	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	14	1.41	3.94	0.25	0.73	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	16	0.56	4.51	3.80	4.53	0.33	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	18	0.56	5.07	0.61	5.14	0.05	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	28	2.82	7.89	2.39	7.53	0.20	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	41	3.66	11.55	5.57	13.10	0.48	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	43	84	12.11	23.66	18.04	31.13	1.55	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	54	138	15.21	38.87	119.98	151.11	10.28	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	163	7.04	45.92	25.36	176.46	2.17	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	170	1.97	47.89	8.57	185.04	0.73	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	23	193	6.48	54.37	44.65	229.69	3.83	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	206	3.66	58.03	37.26	266.96	3.19	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	212	1.69	59.72	23.47	290.42	2.01	24.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	227	4.23	63.94	43.69	334.11	3.75	28.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	53	280	14.93	78.87	331.37	665.48	28.41	57.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	321	11.55	90.42	342.78	1,008.26	29.38	86.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	339	5.07	95.49	50.13	1,058.39	4.30	90.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	353	3.94	99.44	106.81	1,165.21	9.16	99.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	355	0.56	100.00	1.35	1,166.56	0.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				355					1,166.56					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	10.00	30.00	0.37	0.37	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	10.00	40.00	0.39	0.75	1.77	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	10.00	50.00	0.41	1.16	1.87	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	10.00	60.00	3.70	4.86	16.90	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	10.00	70.00	13.23	18.09	60.42	82.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	10.00	80.00	0.00	18.09	0.00	82.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	10.00	90.00	0.21	17.88	0.94	81.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	10.00	100.00	4.01	21.89	18.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	21.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	21.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	21.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	21.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	21.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	21.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	21.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	21.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	21.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	21.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	21.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10					21.89					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.13	0.13	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	28.57	42.86	0.22	0.35	1.22	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	14.29	57.14	1.26	1.61	7.00	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	14.29	71.43	1.68	3.29	9.34	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	14.29	85.71	10.47	13.75	58.12	76.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	14.29	100.00	4.25	18.01	23.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				18.01		0				0.00		0.00		0.00		0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	28.57	28.57	0.78	0.78	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	19	10.20	38.78	0.50	1.28	0.92	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	20	2.04	40.82	0.20	1.49	0.37	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	21	2.04	42.86	12.77	14.25	23.19	25.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	22	2.04	44.90	5.00	19.25	9.08	34.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	23	2.04	46.94	6.20	25.45	11.26	46.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	24	2.04	48.98	28.60	54.05	51.96	98.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	25	2.04	51.02	0.03	54.08	0.05	98.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	26	2.04	53.06	0.03	54.11	0.05	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	27	2.04	55.10	0.03	54.14	0.05	98.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	28	2.04	57.14	0.03	54.17	0.05	98.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	29	2.04	59.18	0.03	54.20	0.05	98.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	30	2.04	61.22	0.03	54.23	0.05	98.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	31	2.04	63.27	0.03	54.26	0.05	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	32	2.04	65.31	0.03	54.29	0.05	98.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	33	2.04	67.35	0.03	54.33	0.06	98.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	34	2.04	69.39	0.04	54.36	0.07	98.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	35	2.04	71.43	0.04	54.40	0.07	98.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	49	28.57	100.00	0.64	55.04	1.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	49	0.00	100.00	0.00	55.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				49					55.04					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	26.28	26.28	4.81	4.81	3.58	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	42	0.64	26.92	0.00	4.82	0.00	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	43	0.64	27.56	0.12	4.94	0.09	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	44	0.64	28.21	0.06	5.00	0.05	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	46	1.28	29.49	0.14	5.14	0.10	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	47	0.64	30.13	0.10	5.25	0.08	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	59	7.69	37.82	4.72	9.97	3.51	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	73	8.97	46.79	11.61	21.57	8.64	16.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	83	6.41	53.21	4.56	26.13	3.39	19.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	84	0.64	53.85	0.24	26.38	0.18	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	85	0.64	54.49	0.22	26.59	0.16	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	86	0.64	55.13	0.24	26.83	0.18	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	87	0.64	55.77	0.16	27.00	0.12	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	88	0.64	56.41	0.22	27.22	0.16	20.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	93	3.21	59.62	0.43	27.64	0.32	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	116	14.74	74.36	32.76	60.40	24.38	44.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	132	10.26	84.62	17.69	78.09	13.17	58.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	143	7.05	91.67	7.23	85.32	5.38	63.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	152	5.77	97.44	4.25	89.58	3.16	66.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	156	2.56	100.00	44.81	134.39	33.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				156					134.39					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.08	5.08	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	12	5.08	10.17	0.07	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.85	11.02	0.05	0.13	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	0.85	11.86	0.01	0.13	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	19	4.24	16.10	0.19	0.32	0.06	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	23	3.39	19.49	2.79	3.10	0.83	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	24	0.85	20.34	0.42	3.52	0.12	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	26	1.69	22.03	2.33	5.85	0.69	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	27	0.85	22.88	0.55	6.40	0.16	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	30	2.54	25.42	4.91	11.31	1.46	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	31	0.85	26.27	0.22	11.53	0.06	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	32	0.85	27.12	1.74	13.28	0.52	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	39	5.93	33.05	13.81	27.09	4.10	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	41	1.69	34.75	5.70	32.79	1.69	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	47	5.08	39.83	17.63	50.42	5.23	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	59	10.17	50.00	66.86	117.28	19.83	34.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	77	15.25	65.25	70.08	187.37	20.79	55.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	21	98	17.80	83.05	45.14	232.51	13.39	68.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	117	16.10	99.15	104.62	337.13	31.03	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	118	0.85	100.00	0.03	337.16	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				118				337.16				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2904 AERIAL RAILWAYS/ROPEWAYS/FUNICULAR RAILWAYS/CHAIRLIFTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.85	3.85	0.73	0.73	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.85	7.69	0.40	1.12	0.38	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.85	11.54	0.79	1.91	0.75	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.85	15.38	0.77	2.69	0.74	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	13	34.62	50.00	6.13	8.82	5.86	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	17	15.38	65.38	3.91	12.73	3.74	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	18	3.85	69.23	2.93	15.66	2.80	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	19	3.85	73.08	1.47	17.13	1.40	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	21	7.69	80.77	4.75	21.88	4.54	20.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	22	3.85	84.62	4.50	26.38	4.31	25.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	23	3.85	88.46	8.99	35.37	8.59	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	24	3.85	92.31	26.40	61.77	25.24	59.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	25	3.85	96.15	14.30	76.07	13.67	72.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	26	3.85	100.00	28.54	104.61	27.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	104.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	104.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	104.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	104.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	26	0.00	100.00	0.00	104.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					104.61					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2905 AIRPORT : HANGARS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	0.67	0.67	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	3.32	3.99	2.48	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	2.89	6.88	2.15	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	11.02	17.90	8.21	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	10.16	28.06	7.57	20.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	10.90	38.96	8.12	29.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	12.54	51.50	9.34	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	23.27	74.78	17.34	55.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	23.27	98.05	17.34	73.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	23.27	121.32	17.34	90.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	12.92	134.24	9.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	134.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	134.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	134.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	134.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	134.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	134.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	134.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	134.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11				134.24						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2906

AIRPORT : WORKSHOPSSPARE PARTS DEPOTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.00	4.00	9.18	9.18	2.78	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.00	8.00	2.04	11.22	0.62	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.00	12.00	0.41	11.63	0.12	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.00	16.00	0.44	12.07	0.13	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.00	20.00	0.70	12.77	0.21	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.00	24.00	2.33	15.10	0.71	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.00	28.00	3.26	18.37	0.99	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.00	32.00	2.31	20.67	0.70	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.00	36.00	6.32	26.99	1.91	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.00	40.00	6.81	33.81	2.06	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.00	44.00	4.88	38.68	1.47	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.00	48.00	4.11	42.79	1.24	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.00	52.00	11.27	54.06	3.41	16.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.00	56.00	15.35	69.42	4.64	21.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.00	60.00	24.66	94.08	7.46	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	17	8.00	68.00	57.20	151.28	17.30	45.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	21	16.00	84.00	88.87	240.15	26.88	72.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	25	16.00	100.00	90.45	330.60	27.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	330.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	25	0.00	100.00	0.00	330.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				25					330.60					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2907 AIRPORT : AIRCRAFTS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	25.00	25.00	2.22	2.22	13.21	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	25.00	50.00	1.01	3.23	6.02	19.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	25.00	75.00	1.24	4.47	7.36	26.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	25.00	100.00	12.34	16.81	73.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					16.81					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2908 AIRPORT : GENERAL AIRPORT SERVICES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	18.18	18.18	0.07	0.07	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	9	9.09	27.27	0.30	0.36	0.30	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	13	12.12	39.39	3.64	4.00	3.70	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	14	3.03	42.42	0.34	4.34	0.35	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	16	6.06	48.48	0.86	5.20	0.87	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	17	3.03	51.52	1.14	6.35	1.16	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	18	3.03	54.55	1.35	7.69	1.37	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	20	6.06	60.61	2.92	10.62	2.97	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	22	6.06	66.67	4.53	15.15	4.61	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	24	6.06	72.73	4.73	19.88	4.80	20.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	27	9.09	81.82	9.64	29.52	9.79	29.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	28	3.03	84.85	12.11	41.63	12.31	42.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	29	3.03	87.88	8.35	49.98	8.49	50.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	31	6.06	93.94	14.14	64.12	14.37	65.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	32	3.03	96.97	19.21	83.33	19.52	84.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	33	3.03	100.00	15.09	98.41	15.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	33	0.00	100.00	0.00	98.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	98.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	98.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	33	0.00	100.00	0.00	98.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				33					98.41					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2909 AIRPORT : OTHERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	11.49	11.49	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	18	0.68	12.16	0.25	0.33	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	23	3.38	15.54	1.12	1.45	0.16	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	27	2.70	18.24	1.51	2.96	0.22	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	33	4.05	22.30	2.71	5.68	0.39	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	39	4.05	26.35	4.25	9.93	0.61	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	41	1.35	27.70	1.47	11.39	0.21	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	53	8.11	35.81	5.37	16.76	0.77	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	55	1.35	37.16	1.62	18.38	0.23	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	60	3.38	40.54	5.50	23.88	0.79	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	66	4.05	44.59	6.12	30.00	0.88	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	84	12.16	56.76	27.96	57.96	4.00	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	100	10.81	67.57	31.19	89.15	4.46	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	114	9.46	77.03	34.88	124.04	4.99	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	123	6.08	83.11	41.49	165.53	5.94	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	132	6.08	89.19	150.75	316.28	21.57	45.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	140	5.41	94.59	181.91	498.19	26.03	71.28	1	1	100.00	100.00	53.60	53.60	100.00	100.00	29.46	10.76
18	50,000	100,000	75,000	2	142	1.35	95.95	47.15	545.34	6.75	78.02	0	1	0.00	100.00	0.00	53.60	0.00	100.00	0.00	9.83
19	100,000	500,000	300,000	4	146	2.70	98.65	102.42	647.75	14.65	92.67	0	1	0.00	100.00	0.00	53.60	0.00	100.00	0.00	8.27
20	500,000	UP		2	148	1.35	100.00	51.21	698.96	7.33	100.00	0	1	0.00	100.00	0.00	53.60	0.00	100.00	0.00	7.67
				148				698.96				1				53.60				7.67	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	7.69	15.38	0.34	0.34	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	7.69	23.08	0.77	1.10	1.77	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	7.69	30.77	0.43	1.53	0.99	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	7	23.08	53.85	2.80	4.33	6.48	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	7.69	61.54	2.04	6.37	4.71	14.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	7.69	69.23	4.24	10.61	9.82	24.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	7.69	76.92	10.10	20.71	23.37	47.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	7.69	84.62	7.92	28.63	18.32	66.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	7.69	92.31	12.16	40.80	28.14	94.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	7.69	100.00	2.43	43.22	5.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	43.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	43.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	43.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	43.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	43.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	43.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	43.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	43.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	43.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					43.22					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	177	177	63.21	63.21	3.52	3.52	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	22	199	7.86	71.07	2.42	5.93	0.98	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	11	210	3.93	75.00	2.57	8.50	1.04	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	218	2.86	77.86	1.82	10.32	0.74	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	226	2.86	80.71	4.41	14.73	1.79	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	231	1.79	82.50	4.79	19.53	1.94	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	236	1.79	84.29	6.14	25.67	2.49	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	239	1.07	85.36	5.15	30.81	2.08	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	241	0.71	86.07	4.60	35.42	1.86	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	249	2.86	88.93	25.41	60.82	10.29	24.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	250	0.36	89.29	4.87	65.69	1.97	26.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	255	1.79	91.07	13.28	78.97	5.38	31.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	260	1.79	92.86	22.95	101.92	9.29	41.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	266	2.14	95.00	42.49	144.41	17.21	58.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	273	2.50	97.50	82.30	226.71	33.33	91.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	277	1.43	98.93	14.87	241.59	6.02	97.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	280	1.07	100.00	5.35	246.94	2.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	280	0.00	100.00	0.00	246.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	280	0.00	100.00	0.00	246.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	280	0.00	100.00	0.00	246.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				280					246.94					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.72	0.72	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	1.15	1.87	1.08	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	4.85	6.72	4.55	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	4.02	10.74	3.77	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	15.19	25.93	14.25	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	19.43	45.36	18.23	42.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	2.08	47.44	1.95	44.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	22.27	69.70	20.89	65.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	23.04	92.74	21.62	87.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	13.82	106.57	12.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	106.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	106.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	106.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	106.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	106.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	106.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	106.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	106.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	106.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					106.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.42	0.42	12.19	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	1.28	1.71	36.88	49.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	1.77	3.48	50.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	3.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				3.48		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2914 OTHERS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	86	86	56.21	56.21	1.28	1.28	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	23	109	15.03	71.24	4.29	5.56	2.27	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	126	11.11	82.35	6.06	11.62	3.21	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	131	3.27	85.62	3.67	15.29	1.95	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	135	2.61	88.24	3.94	19.23	2.09	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	136	0.65	88.89	1.41	20.63	0.75	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	140	2.61	91.50	9.89	30.52	5.24	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	142	1.31	92.81	6.00	36.52	3.18	19.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	144	1.31	94.12	6.97	43.49	3.70	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	147	1.96	96.08	16.87	60.36	8.95	32.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	148	0.65	96.73	11.50	71.86	6.10	38.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	149	0.65	97.39	6.65	78.51	3.53	41.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	150	0.65	98.04	7.05	85.55	3.74	45.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	151	0.65	98.69	13.12	98.68	6.96	52.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	152	0.65	99.35	39.92	138.60	21.17	73.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	153	0.65	100.00	50.00	188.60	26.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	153	0.00	100.00	0.00	188.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	153	0.00	100.00	0.00	188.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	153	0.00	100.00	0.00	188.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	153	0.00	100.00	0.00	188.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				153					188.60					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	108	108	10.39	10.39	129.15	129.15	3.37	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	93	201	8.95	19.35	26.61	155.76	0.69	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	117	318	11.26	30.61	60.01	215.77	1.57	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	83	401	7.99	38.59	73.76	289.53	1.93	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	107	508	10.30	48.89	140.72	430.26	3.67	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	96	604	9.24	58.13	160.93	591.19	4.20	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	99	703	9.53	67.66	226.27	817.46	5.91	21.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	72	775	6.93	74.59	228.20	1,045.66	5.96	27.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	50	825	4.81	79.40	239.48	1,285.14	6.25	33.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	39	864	3.75	83.16	218.62	1,503.76	5.71	39.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	885	2.02	85.18	151.70	1,655.47	3.96	43.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	33	918	3.18	88.35	256.58	1,912.05	6.70	49.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	934	1.54	89.89	146.47	2,058.52	3.82	53.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	53	987	5.10	95.00	534.60	2,593.13	13.96	67.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	1,002	1.44	96.44	286.11	2,879.24	7.47	75.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	1,030	2.69	99.13	737.97	3,617.20	19.27	94.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	1,035	0.48	99.62	121.18	3,738.38	3.16	97.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	1,036	0.10	99.71	28.28	3,766.66	0.74	98.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	1,037	0.10	99.81	16.94	3,783.60	0.44	98.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	1,039	0.19	100.00	46.51	3,830.11	1.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,039					3,830.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29151 ELECTRICAL (DIESEL GENERATED AND/OR PLN) WELDING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	21.74	21.74	1.13	1.13	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	4.35	26.09	1.24	2.37	1.35	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	4.35	30.43	1.59	3.96	1.73	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	4.35	34.78	1.62	5.58	1.76	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	4.35	39.13	3.34	8.92	3.63	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	4.35	43.48	3.04	11.96	3.30	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	3	13	56.52	6.64	18.59	7.21	20.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	4.35	60.87	3.04	21.64	3.31	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	2	16	69.57	8.29	29.93	9.02	32.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	3	19	82.61	12.66	42.59	13.76	46.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	20	86.96	7.42	50.01	8.06	54.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	21	91.30	11.31	61.32	12.30	66.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	22	95.65	14.10	75.42	15.33	81.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	23	100.00	16.57	91.99	18.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	23	100.00	0.00	91.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	23	100.00	0.00	91.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	23	100.00	0.00	91.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	23	100.00	0.00	91.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	23	100.00	0.00	91.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	23	100.00	0.00	91.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				23					91.99					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	0.47	0.47	19.06	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	0.18	0.65	7.06	26.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	1.84	2.49	73.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	2.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					2.49					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5,696	5,696	99.86	99.86	21.08	21.08	29.53	29.53	17	17	100.00	100.00	110.40	110.40	100.00	100.00	523.82	523.82	
2	50	100	75	1	5,697	0.02	99.88	0.43	21.51	0.60	30.13	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	513.37	
3	100	200	150	1	5,698	0.02	99.89	0.35	21.85	0.49	30.62	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	505.16	
4	200	300	250	1	5,699	0.02	99.91	0.50	22.35	0.70	31.32	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	493.86	
5	300	500	400	1	5,700	0.02	99.93	0.54	22.89	0.75	32.07	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	482.24	
6	500	750	625	1	5,701	0.02	99.95	5.00	27.89	7.00	39.08	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	395.80	
7	750	1,000	875	1	5,702	0.02	99.96	5.39	33.28	7.54	46.62	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	331.75	
8	1,000	1,500	1,250	1	5,703	0.02	99.98	21.45	54.73	30.05	76.67	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	201.72	
9	1,500	2,000	1,750	1	5,704	0.02	100.00	16.65	71.38	23.33	100.00	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	154.67	
10	2,000	2,500	2,500	0	5,704	0.00	100.00	0.00	71.38	0.00	100.00	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	154.67	
11	2,500	3,000	2,750	0	5,704	0.00	100.00	0.00	71.38	0.00	100.00	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	154.67	
12	3,000	4,000	3,500	0	5,704	0.00	100.00	0.00	71.38	0.00	100.00	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	154.67	
13	4,000	5,000	4,500	0	5,704	0.00	100.00	0.00	71.38	0.00	100.00	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	154.67	
14	5,000	7,500	6,250	0	5,704	0.00	100.00	0.00	71.38	0.00	100.00	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	154.67	
15	7,500	10,000	8,750	0	5,704	0.00	100.00	0.00	71.38	0.00	100.00	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	154.67	
16	10,000	20,000	15,000	0	5,704	0.00	100.00	0.00	71.38	0.00	100.00	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	154.67	
17	20,000	50,000	35,000	0	5,704	0.00	100.00	0.00	71.38	0.00	100.00	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	154.67	
18	50,000	100,000	75,000	0	5,704	0.00	100.00	0.00	71.38	0.00	100.00	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	154.67	
19	100,000	500,000	300,000	0	5,704	0.00	100.00	0.00	71.38	0.00	100.00	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	154.67	
20	500,000	UP		0	5,704	0.00	100.00	0.00	71.38	0.00	100.00	0	17	0.00	100.00	0.00	110.40	0.00	100.00	0.00	154.67	
				5,704					71.38					17					110.40			154.67



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14	14	8.43	8.43	0.62	0.62	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	24	6.02	14.46	1.38	2.00	0.74	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	23	47	13.86	28.31	6.23	8.22	3.35	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	14	61	8.43	36.75	5.55	13.77	2.98	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	19	80	11.45	48.19	11.05	24.82	5.94	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	93	7.83	56.02	9.57	34.39	5.14	18.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	106	7.83	63.86	15.93	50.32	8.56	27.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	120	8.43	72.29	17.52	67.84	9.42	36.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	13	133	7.83	80.12	14.34	82.18	7.71	44.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	141	4.82	84.94	14.09	96.27	7.57	51.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	144	1.81	86.75	26.91	123.17	14.46	66.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	145	0.60	87.35	3.80	126.98	2.04	68.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	150	3.01	90.36	6.89	133.87	3.71	71.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	153	1.81	92.17	20.60	154.48	11.08	83.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	156	1.81	93.98	11.55	166.02	6.21	89.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	159	1.81	95.78	4.13	170.15	2.22	91.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	162	1.81	97.59	6.69	176.84	3.60	95.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	164	1.20	98.80	5.05	181.90	2.72	97.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	166	1.20	100.00	4.14	186.03	2.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	166	0.00	100.00	0.00	186.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				166					186.03					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12	12	7.55	7.55	10.85	10.85	2.98	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	23	6.92	14.47	2.48	13.33	0.68	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	36	8.18	22.64	10.11	23.44	2.78	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	12	48	7.55	30.19	6.69	30.13	1.84	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	22	70	13.84	44.03	12.49	42.62	3.43	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	17	87	10.69	54.72	15.63	58.25	4.29	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	18	105	11.32	66.04	30.40	88.65	8.35	24.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	18	123	11.32	77.36	31.45	120.11	8.63	32.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	130	4.40	81.76	16.36	136.47	4.49	37.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	136	3.77	85.53	23.82	160.29	6.54	44.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	142	3.77	89.31	24.46	184.75	6.72	50.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	146	2.52	91.82	14.76	199.51	4.05	54.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	150	2.52	94.34	21.23	220.74	5.83	60.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	155	3.14	97.48	33.22	253.96	9.12	69.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	156	0.63	98.11	33.86	287.82	9.29	79.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	157	0.63	98.74	18.11	305.93	4.97	83.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	159	1.26	100.00	58.32	364.25	16.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	159	0.00	100.00	0.00	364.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	159	0.00	100.00	0.00	364.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	159	0.00	100.00	0.00	364.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				159					364.25					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2923

CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	0.27	0.29	0.16	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	5	8.33	20.83	1.32	1.61	0.79	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	4.17	25.00	0.04	1.65	0.03	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	4.17	29.17	2.44	4.09	1.46	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	4.17	33.33	1.93	6.02	1.15	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	4.17	37.50	1.97	7.99	1.18	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	4.17	41.67	0.12	8.11	0.07	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	4.17	45.83	9.60	17.71	5.74	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	4.17	50.00	0.29	17.99	0.17	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	4.17	54.17	0.34	18.34	0.21	10.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	4.17	58.33	21.95	40.28	13.12	24.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	16	8.33	66.67	38.98	79.26	23.30	47.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	18	8.33	75.00	25.91	105.17	15.49	62.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	24	25.00	100.00	62.09	167.26	37.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	167.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	167.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	24	0.00	100.00	0.00	167.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					167.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2924 THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	66.67	66.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	12	13.33	80.00	0.23	0.23	4.50	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	6.67	86.67	0.13	0.35	2.46	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	6.67	93.33	2.16	2.51	42.41	49.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	6.67	100.00	2.57	5.08	50.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	5.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					5.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2925 CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	100.00	100.00	0.05	0.05	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.05					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2926 OTHERS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	14.37	14.37	6.47	6.47	3.11	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	32	57	18.39	32.76	5.85	12.32	2.82	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	90	18.97	51.72	13.21	25.53	6.36	12.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	107	9.77	61.49	7.56	33.09	3.64	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	123	9.20	70.69	9.95	43.04	4.79	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	140	9.77	80.46	11.94	54.97	5.74	26.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	156	9.20	89.66	17.85	72.82	8.59	35.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	163	4.02	93.68	15.93	88.75	7.67	42.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	165	1.15	94.83	2.57	91.32	1.24	43.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	168	1.72	96.55	13.73	105.05	6.61	50.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	169	0.57	97.13	4.43	109.49	2.13	52.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	170	0.57	97.70	14.30	123.79	6.88	59.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	171	0.57	98.28	47.59	171.37	22.90	82.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	172	0.57	98.85	28.96	200.34	13.94	96.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	173	0.57	99.43	4.00	204.34	1.92	98.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	174	0.57	100.00	3.48	207.81	1.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	174	0.00	100.00	0.00	207.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	174	0.00	100.00	0.00	207.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	174	0.00	100.00	0.00	207.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	174	0.00	100.00	0.00	207.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				174					207.81					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2927

RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2,422	2,422	31.07	31.07	41.53	41.53	1.18	1.18	1	1	100.00	100.00	8.59	8.59	100.00	100.00	20.69	20.69	
2	50	100	75	650	3,072	8.34	39.41	84.45	125.98	2.40	3.58	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	6.82	
3	100	200	150	530	3,602	6.80	46.21	76.07	202.04	2.16	5.75	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	4.25	
4	200	300	250	497	4,099	6.38	52.58	75.32	277.36	2.14	7.89	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	3.10	
5	300	500	400	926	5,025	11.88	64.46	245.96	523.32	7.00	14.89	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	1.64	
6	500	750	625	1,265	6,290	16.23	80.69	284.06	807.38	8.08	22.97	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	1.06	
7	750	1,000	875	334	6,624	4.28	84.98	81.33	888.71	2.31	25.29	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.97	
8	1,000	1,500	1,250	374	6,998	4.80	89.78	270.01	1,158.72	7.68	32.97	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.74	
9	1,500	2,000	1,750	246	7,244	3.16	92.93	354.11	1,512.83	10.08	43.05	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.57	
10	2,000	2,500	2,250	88	7,332	1.13	94.06	149.06	1,661.88	4.24	47.29	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.52	
11	2,500	3,000	2,750	14	7,346	0.18	94.24	18.02	1,679.90	0.51	47.80	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.51	
12	3,000	4,000	3,500	29	7,375	0.37	94.61	87.06	1,766.96	2.48	50.28	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.49	
13	4,000	5,000	4,500	41	7,416	0.53	95.14	81.10	1,848.06	2.31	52.59	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.46	
14	5,000	7,500	6,250	54	7,470	0.69	95.83	223.59	2,071.65	6.36	58.95	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.41	
15	7,500	10,000	8,750	25	7,495	0.32	96.15	110.58	2,182.23	3.15	62.10	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.39	
16	10,000	20,000	15,000	41	7,536	0.53	96.68	202.83	2,385.06	5.77	67.87	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.36	
17	20,000	50,000	35,000	47	7,583	0.60	97.28	511.51	2,896.57	14.56	82.43	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.30	
18	50,000	100,000	75,000	18	7,601	0.23	97.51	158.15	3,054.72	4.50	86.93	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.28	
19	100,000	500,000	300,000	14	7,615	0.18	97.69	157.07	3,211.79	4.47	91.39	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.27	
20	500,000	UP		180	7,795	2.31	100.00	302.40	3,514.19	8.61	100.00	0	1	0.00	100.00	0.00	8.59	0.00	100.00	0.00	0.24	
				7,795					3,514.19					1					8.59			0.24



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2928 KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	12.11	12.11	3.56	3.56	2.34	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	33	64	12.89	25.00	3.00	6.56	1.97	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	45	109	17.58	42.58	10.47	17.03	6.88	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	50	159	19.53	62.11	55.80	72.83	36.65	47.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	44	203	17.19	79.30	23.23	96.05	15.26	63.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	24	227	9.38	88.67	20.29	116.35	13.33	76.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	249	8.59	97.27	24.20	140.55	15.90	92.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	253	1.56	98.83	8.48	149.03	5.57	97.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	254	0.39	99.22	2.89	151.92	1.90	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	255	0.39	99.61	0.14	152.06	0.09	99.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	256	0.39	100.00	0.18	152.24	0.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	256	0.00	100.00	0.00	152.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	256	0.00	100.00	0.00	152.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	256	0.00	100.00	0.00	152.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	256	0.00	100.00	0.00	152.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	256	0.00	100.00	0.00	152.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	256	0.00	100.00	0.00	152.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	256	0.00	100.00	0.00	152.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	256	0.00	100.00	0.00	152.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	256	0.00	100.00	0.00	152.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				256					152.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	82	82	31.66	31.66	0.86	0.86	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	83	0.39	32.05	0.05	0.81	0.04	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	153	236	59.07	91.12	33.31	32.51	23.45	22.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	237	0.39	91.51	0.43	32.94	0.31	23.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	239	0.77	92.28	0.90	33.84	0.63	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	241	0.77	93.05	0.88	34.72	0.62	24.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	242	0.39	93.44	0.89	35.60	0.62	25.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	246	1.54	94.98	3.25	38.85	2.29	27.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	247	0.39	95.37	4.11	42.96	2.89	30.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	248	0.39	95.75	3.33	46.30	2.35	32.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	249	0.39	96.14	4.15	50.45	2.92	35.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	250	0.39	96.53	3.15	53.60	2.22	37.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	251	0.39	96.91	8.85	62.45	6.23	43.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	254	1.16	98.07	20.34	82.79	14.32	58.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	255	0.39	98.46	8.66	91.45	6.10	64.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	259	1.54	100.00	50.58	142.04	35.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	259	0.00	100.00	0.00	142.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	259	0.00	100.00	0.00	142.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	259	0.00	100.00	0.00	142.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	259	0.00	100.00	0.00	142.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				259					142.04					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29291 DATA CENTER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.70	2.70	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.70	5.41	0.13	0.13	0.05	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.70	8.11	0.00	0.13	0.00	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.70	10.81	0.00	0.13	0.00	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.70	13.51	1.65	1.78	0.60	0.65	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.70	16.22	0.00	1.78	0.00	0.65	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.70	18.92	0.00	1.78	0.00	0.65	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.70	21.62	2.15	3.93	0.79	1.44	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.70	24.32	2.13	6.05	0.78	2.21	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.70	27.03	4.68	10.73	1.71	3.93	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	2.70	29.73	0.01	10.74	0.00	3.93	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	2.70	32.43	0.01	10.75	0.00	3.93	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	2.70	35.14	7.80	18.55	2.85	6.78	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	2.70	37.84	5.66	24.21	2.07	8.86	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	25	29.73	67.57	98.06	122.27	35.87	44.73	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	32	18.92	86.49	50.56	172.83	18.50	63.22	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	34	5.41	91.89	49.40	222.23	18.07	81.29	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	36	5.41	97.30	49.40	271.63	18.07	99.36	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	37	2.70	100.00	1.74	273.37	0.64	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				37				273.37						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	11.54	11.54	0.23	0.23	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	3.85	15.38	1.31	1.55	2.22	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	3.85	19.23	0.47	2.02	0.80	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	3.85	23.08	1.56	3.59	2.64	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	8	7.69	30.77	1.53	5.11	2.57	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	11	11.54	42.31	2.99	8.10	5.05	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	13	7.69	50.00	2.48	10.58	4.18	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	16	11.54	61.54	5.34	15.92	9.01	26.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	18	7.69	69.23	8.76	24.68	14.78	41.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	19	3.85	73.08	3.00	27.68	5.06	46.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	20	3.85	76.92	3.14	30.82	5.29	51.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	21	3.85	80.77	6.66	37.49	11.24	63.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	23	7.69	88.46	14.69	52.18	24.78	88.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	24	3.85	92.31	2.11	54.29	3.56	91.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	25	3.85	96.15	1.47	55.76	2.48	94.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	26	3.85	100.00	3.53	59.29	5.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	59.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	59.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	59.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	26	0.00	100.00	0.00	59.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					59.29					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,465	2,465	50.15	50.15	31.20	31.20	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	845	3,310	17.19	67.34	91.43	60.23	4.47	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	523	3,833	10.64	77.99	123.75	183.98	6.05	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	172	4,005	3.50	81.49	71.55	255.53	3.50	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	214	4,219	4.35	85.84	133.20	388.73	6.51	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	168	4,387	3.42	89.26	151.91	540.64	7.42	26.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	136	4,523	2.77	92.02	203.42	744.06	9.94	36.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	160	4,683	3.26	95.28	298.47	1,042.53	14.58	50.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	73	4,756	1.49	96.77	183.28	1,225.80	8.95	59.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	48	4,804	0.98	97.74	153.97	1,379.78	7.52	67.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	36	4,840	0.73	98.47	137.25	1,517.03	6.71	74.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	28	4,868	0.57	99.04	149.34	1,666.37	7.30	81.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	4,882	0.28	99.33	84.55	1,750.92	4.13	85.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	4,897	0.31	99.63	122.50	1,873.42	5.98	91.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	4,908	0.22	99.86	119.29	1,992.71	5.83	97.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	4,911	0.06	99.92	29.32	2,022.02	1.43	98.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	4,912	0.02	99.94	7.81	2,029.83	0.38	99.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	4,914	0.04	99.98	2.19	2,032.02	0.11	99.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	4,915	0.02	100.00	14.97	2,047.00	0.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4,915	0.00	100.00	0.00	2,047.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4,915					2,047.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2931

DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	158	158	8.03	8.03	91.43	91.43	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	304	462	15.46	23.49	58.12	149.55	0.80	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	145	607	7.37	30.86	49.39	198.94	0.68	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	110	717	5.59	36.45	62.90	261.84	0.86	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	208	925	10.57	47.03	197.25	459.10	2.71	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	74	999	3.76	50.79	93.57	552.67	1.28	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	82	1,081	4.17	54.96	135.18	687.85	1.86	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	89	1,170	4.52	59.48	194.58	882.43	2.67	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	58	1,228	2.95	62.43	136.64	1,019.07	1.88	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	61	1,289	3.10	65.53	175.97	1,195.04	2.42	16.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	47	1,336	2.39	67.92	220.37	1,415.41	3.03	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	71	1,407	3.61	71.53	384.03	1,799.43	5.27	24.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	53	1,460	2.69	74.22	319.94	2,119.38	4.39	29.10	1	1	50.00	50.00	4.10	4.10	33.88	33.88	1.28	0.19
14	5,000	7,500	6,250	142	1,602	7.22	81.44	512.67	2,632.04	7.04	36.13	1	2	50.00	100.00	8.00	12.10	66.12	100.00	1.56	0.46
15	7,500	10,000	8,750	127	1,729	6.46	87.90	368.83	3,000.88	5.06	41.20	0	2	0.00	100.00	0.00	12.10	0.00	100.00	0.00	0.40
16	10,000	20,000	15,000	107	1,836	5.44	93.34	938.37	3,939.25	12.88	54.08	0	2	0.00	100.00	0.00	12.10	0.00	100.00	0.00	0.31
17	20,000	50,000	35,000	71	1,907	3.61	96.95	1,650.72	5,589.97	22.66	76.74	0	2	0.00	100.00	0.00	12.10	0.00	100.00	0.00	0.22
18	50,000	100,000	75,000	24	1,931	1.22	98.17	1,284.28	6,874.25	17.63	94.37	0	2	0.00	100.00	0.00	12.10	0.00	100.00	0.00	0.18
19	100,000	500,000	300,000	30	1,961	1.53	99.69	379.89	7,254.14	5.22	99.59	0	2	0.00	100.00	0.00	12.10	0.00	100.00	0.00	0.17
20	500,000	UP		6	1,967	0.31	100.00	29.94	7,284.08	0.41	100.00	0	2	0.00	100.00	0.00	12.10	0.00	100.00	0.00	0.17
				1,967				7,284.08				2				12.10				0.17	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	376	376	29.82	29.82	105.02	105.02	5.48	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	102	478	8.09	37.91	11.56	116.58	0.60	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	348	826	27.60	65.50	79.87	196.46	4.17	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	113	939	8.96	74.46	32.90	229.36	1.72	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	46	985	3.65	78.11	28.18	257.53	1.47	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	1,003	1.43	79.54	12.19	269.73	0.64	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	42	1,045	3.33	82.87	43.10	312.82	2.25	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	32	1,077	2.54	85.41	34.45	347.27	1.80	18.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	1,096	1.51	86.92	48.74	396.01	2.54	20.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	1,100	0.32	87.23	9.74	405.75	0.51	21.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	1,112	0.95	88.18	26.30	432.05	1.37	22.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	23	1,135	1.82	90.01	98.03	530.08	5.12	27.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	1,148	1.03	91.04	85.38	615.46	4.46	32.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	1,169	1.67	92.70	132.25	747.71	6.91	39.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	1,188	1.51	94.21	167.53	915.24	8.75	47.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	1,215	2.14	96.35	558.70	1,473.94	29.17	76.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	1,237	1.74	98.10	391.19	1,865.14	20.43	97.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	20	1,257	1.59	99.68	28.72	1,893.86	1.50	98.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	1,261	0.32	100.00	21.23	1,915.09	1.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1,261	0.00	100.00	0.00	1,915.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,261					1,915.09					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	198	198	31.03	31.03	11.21	11.21	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	212	2.19	33.23	1.60	12.81	0.06	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	219	1.10	34.33	11.64	24.45	0.46	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	228	1.41	35.74	8.04	32.48	0.31	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	253	3.92	39.66	42.85	75.33	1.68	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	274	3.29	42.95	29.00	104.33	1.13	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	37	311	5.80	48.75	44.55	148.88	1.74	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	32	343	5.02	53.76	59.53	208.41	2.33	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	37	380	5.80	59.56	75.65	284.06	2.96	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	397	2.66	62.23	62.08	346.14	2.43	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	410	2.04	64.26	52.60	398.74	2.06	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	423	2.04	66.30	50.24	448.98	1.97	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	30	453	4.70	71.00	138.55	587.53	5.42	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	46	499	7.21	78.21	349.46	936.99	13.68	36.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	45	544	7.05	85.27	371.05	1,308.04	14.52	51.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	50	594	7.84	93.10	681.41	1,989.45	26.66	77.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	620	4.08	97.18	354.93	2,344.38	13.89	91.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	629	1.41	98.59	102.56	2,446.94	4.01	95.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	638	1.41	100.00	108.52	2,555.46	4.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	638	0.00	100.00	0.00	2,555.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				638					2,555.46					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,550	1,550	11.06	11.06	369.35	369.35	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,729	3,279	12.33	23.39	211.70	581.05	0.82	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,995	5,274	14.23	37.62	448.53	1,029.58	1.74	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,364	6,638	9.73	47.35	564.07	1,593.65	2.18	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,583	8,221	11.29	58.65	1,153.88	2,747.54	4.47	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	739	8,960	5.27	63.92	789.61	3,537.15	3.06	13.69	1	1	33.33	33.33	10.00	10.00	9.76	9.76	1.27	0.28			
7	750	1,000	875	703	9,663	5.01	68.93	1,106.77	4,643.91	4.28	17.98	0	1	0.00	33.33	0.00	10.00	0.00	9.76	0.00	0.22			
8	1,000	1,500	1,250	614	10,277	4.38	73.31	1,329.22	5,973.13	5.15	23.12	0	1	0.00	33.33	0.00	10.00	0.00	9.76	0.00	0.17			
9	1,500	2,000	1,750	418	10,695	2.98	76.29	1,251.87	7,225.00	4.85	27.97	0	1	0.00	33.33	0.00	10.00	0.00	9.76	0.00	0.14			
10	2,000	2,500	2,250	307	11,002	2.19	78.48	1,102.19	8,327.19	4.27	32.24	0	1	0.00	33.33	0.00	10.00	0.00	9.76	0.00	0.12			
11	2,500	3,000	2,750	199	11,201	1.42	79.90	779.98	9,107.17	3.02	35.26	0	1	0.00	33.33	0.00	10.00	0.00	9.76	0.00	0.11			
12	3,000	4,000	3,500	226	11,427	1.61	81.52	1,216.95	10,324.12	4.71	39.97	0	1	0.00	33.33	0.00	10.00	0.00	9.76	0.00	0.10			
13	4,000	5,000	4,500	230	11,657	1.64	83.16	1,178.18	11,502.30	4.56	44.53	0	1	0.00	33.33	0.00	10.00	0.00	9.76	0.00	0.09			
14	5,000	7,500	6,250	655	12,312	4.67	87.83	2,671.19	14,173.49	10.34	54.87	0	1	0.00	33.33	0.00	10.00	0.00	9.76	0.00	0.07			
15	7,500	10,000	8,750	518	12,830	3.70	91.53	1,574.43	15,747.92	6.09	60.96	1	2	33.33	66.67	50.00	60.00	48.78	58.53	3.18	0.38			
16	10,000	20,000	15,000	490	13,320	3.50	95.02	2,439.13	18,187.05	9.44	70.41	1	3	33.33	100.00	42.51	102.51	41.47	100.00	1.74	0.56			
17	20,000	50,000	35,000	280	13,600	2.00	97.02	2,804.55	20,991.60	10.86	81.26	0	3	0.00	100.00	0.00	102.51	0.00	100.00	0.00	0.49			
18	50,000	100,000	75,000	223	13,823	1.59	98.61	2,049.82	23,041.42	7.94	89.20	0	3	0.00	100.00	0.00	102.51	0.00	100.00	0.00	0.44			
19	100,000	500,000	300,000	161	13,984	1.15	99.76	2,516.17	25,557.59	9.74	98.94	0	3	0.00	100.00	0.00	102.51	0.00	100.00	0.00	0.40			
20	500,000	UP		34	14,018	0.24	100.00	274.39	25,831.98	1.06	100.00	0	3	0.00	100.00	0.00	102.51	0.00	100.00	0.00	0.40			
				14,018					25,831.98					3					102.51					0.40



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	18.04	18.04	0.65	0.65	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	49	7.22	25.26	1.60	2.25	1.60	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	66	8.76	34.02	2.87	5.12	2.87	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	87	10.82	44.85	6.76	11.88	6.76	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	32	119	16.49	61.34	15.88	27.76	15.88	27.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	55	174	28.35	89.69	36.60	64.36	36.61	64.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	183	4.64	94.33	10.97	75.33	10.98	75.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	187	2.06	96.39	3.38	78.71	3.38	78.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	190	1.55	97.94	4.67	83.38	4.68	83.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	192	1.03	98.97	5.81	89.19	5.82	89.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	193	0.52	99.48	5.76	94.95	5.76	94.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	194	0.52	100.00	5.01	99.96	5.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	194	0.00	100.00	0.00	99.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	194	0.00	100.00	0.00	99.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	194	0.00	100.00	0.00	99.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	194	0.00	100.00	0.00	99.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	194	0.00	100.00	0.00	99.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	194	0.00	100.00	0.00	99.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	194	0.00	100.00	0.00	99.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	194	0.00	100.00	0.00	99.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				194					99.96					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2932 MAIL ORDER HOUSES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	13	13	27.66	27.66	3.85	3.85	5.95	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	18	10.64	38.30	0.70	4.55	1.08	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	23	10.64	48.94	4.34	8.89	6.71	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	25	4.26	53.19	0.80	9.68	1.23	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	29	8.51	61.70	3.66	13.34	5.66	20.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	33	8.51	70.21	4.52	17.86	6.98	27.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	38	10.64	80.85	7.64	25.49	11.81	39.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	41	6.38	87.23	7.64	33.13	11.82	51.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	42	2.13	89.36	0.00	33.13	0.00	51.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	43	2.13	91.49	0.53	33.67	0.83	52.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	44	2.13	93.62	5.76	39.42	8.90	60.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	45	2.13	95.74	0.90	40.32	1.39	62.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	46	2.13	97.87	10.04	50.36	15.52	77.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	47	2.13	100.00	14.30	64.66	22.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	47	0.00	100.00	0.00	64.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	47	0.00	100.00	0.00	64.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	47	0.00	100.00	0.00	64.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	47	0.00	100.00	0.00	64.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	47	0.00	100.00	0.00	64.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	47	0.00	100.00	0.00	64.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				47					64.66					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	412	412	14.41	14.41	132.12	132.12	1.97	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	141	553	4.93	19.34	76.90	209.02	1.15	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	413	966	14.45	33.79	338.93	547.95	5.05	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	404	1,370	14.13	47.92	510.93	1,058.88	7.62	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	480	1,850	16.79	64.71	901.45	1,960.33	13.44	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	240	2,090	8.39	73.10	588.86	2,549.19	8.78	38.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	287	2,377	10.04	83.14	879.25	3,428.44	13.11	51.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	181	2,558	6.33	89.47	715.75	4,144.19	10.67	61.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	84	2,642	2.94	92.41	455.38	4,599.56	6.79	68.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	49	2,691	1.71	94.12	297.66	4,897.23	4.44	73.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	52	2,743	1.82	95.94	373.97	5,271.20	5.57	78.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	46	2,789	1.61	97.55	399.47	5,670.67	5.95	84.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	15	2,804	0.52	98.08	169.44	5,840.11	2.53	87.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	25	2,829	0.87	98.95	302.06	6,142.18	4.50	91.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	7	2,836	0.24	99.20	130.92	6,273.09	1.95	93.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	20	2,856	0.70	99.90	361.81	6,634.91	5.39	98.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	3	2,859	0.10	100.00	73.45	6,708.36	1.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	2,859	0.00	100.00	0.00	6,708.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	2,859	0.00	100.00	0.00	6,708.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	2,859	0.00	100.00	0.00	6,708.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				2,859					6,708.36					0					0.00				



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2934 SHOPS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16,020	16,020	10.34	10.34	5,146.14	5,146.14	1.92	1.92	2	2	3.13	3.13	25.00	25.00	1.00	1.00	0.49	0.49			
2	50	100	75	10,233	26,253	6.61	16.95	2,375.38	7,521.52	0.89	2.81	1	3	1.56	4.69	28.50	53.50	1.14	2.14	1.20	0.71			
3	100	200	150	17,045	43,298	11.00	27.95	7,430.56	14,952.08	2.78	5.58	1	4	1.56	6.25	91.08	144.58	3.64	5.78	1.23	0.97			
4	200	300	250	15,256	58,554	9.85	37.80	10,365.64	25,317.72	3.87	9.46	0	4	0.00	6.25	0.00	144.58	0.00	5.78	0.00	0.57			
5	300	500	400	26,837	85,391	17.33	55.13	25,787.11	51,104.83	9.63	19.09	6	10	9.38	15.63	933.98	1,078.56	37.37	43.15	3.62	2.11			
6	500	750	625	19,547	104,938	12.62	67.75	26,296.79	77,401.63	9.82	28.91	6	16	9.38	25.00	109.30	1,187.85	4.37	47.53	0.42	1.53			
7	750	1,000	875	15,433	120,371	9.96	77.71	29,087.69	106,489.32	10.86	39.77	22	38	34.38	59.38	278.74	1,466.59	11.15	58.68	0.96	1.38			
8	1,000	1,500	1,250	12,365	132,736	7.98	85.70	31,259.28	137,748.60	11.67	51.44	16	54	25.00	84.38	454.24	1,920.83	18.17	76.85	1.45	1.39			
9	1,500	2,000	1,750	7,316	140,052	4.72	90.42	24,489.05	162,237.65	9.15	60.59	1	55	1.56	85.94	1.34	1,922.18	0.05	76.91	0.01	1.18			
10	2,000	2,500	2,250	3,643	143,695	2.35	92.77	15,219.78	177,457.43	5.68	66.27	1	56	1.56	87.50	4.10	1,926.28	0.16	77.07	0.03	1.09			
11	2,500	3,000	2,750	2,906	146,601	1.88	94.65	14,772.13	192,229.56	5.52	71.79	0	56	0.00	87.50	0.00	1,926.28	0.00	77.07	0.00	1.00			
12	3,000	4,000	3,500	2,866	149,467	1.85	96.50	17,879.39	210,108.95	6.68	78.47	4	60	6.25	93.75	75.51	2,001.79	3.02	80.09	0.42	0.95			
13	4,000	5,000	4,500	1,787	151,254	1.15	97.65	13,644.29	223,753.24	5.10	83.56	0	60	0.00	93.75	0.00	2,001.79	0.00	80.09	0.00	0.89			
14	5,000	7,500	6,250	1,696	152,950	1.09	98.75	16,621.82	240,375.06	6.21	89.77	1	61	1.56	95.31	119.16	2,120.95	4.77	84.86	0.72	0.88			
15	7,500	10,000	8,750	823	153,773	0.53	99.28	10,021.78	250,396.84	3.74	93.51	2	63	3.13	98.44	345.36	2,466.31	13.82	98.68	3.45	0.98			
16	10,000	20,000	15,000	719	154,492	0.46	99.74	11,785.43	262,182.27	4.40	97.92	1	64	1.56	100.00	33.00	2,499.31	1.32	100.00	0.28	0.95			
17	20,000	50,000	35,000	288	154,780	0.19	99.93	4,297.98	266,480.25	1.61	99.52	0	64	0.00	100.00	0.00	2,499.31	0.00	100.00	0.00	0.94			
18	50,000	100,000	75,000	76	154,856	0.05	99.98	826.61	267,306.86	0.31	99.83	0	64	0.00	100.00	0.00	2,499.31	0.00	100.00	0.00	0.93			
19	100,000	500,000	300,000	31	154,887	0.02	100.00	361.32	267,668.18	0.13	99.96	0	64	0.00	100.00	0.00	2,499.31	0.00	100.00	0.00	0.93			
20	500,000	UP		6	154,893	0.00	100.00	95.99	267,764.18	0.04	100.00	0	64	0.00	100.00	0.00	2,499.31	0.00	100.00	0.00	0.93			
				154,893					267,764.18					64					2,499.31					0.93



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29341 SHOPS :SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,230	1,230	15.66	15.66	1,248.64	1,248.64	7.48	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	437	1,667	5.56	21.22	486.94	1,735.59	2.92	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	721	2,388	9.18	30.40	482.72	2,218.31	2.89	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	775	3,163	9.87	40.26	571.17	2,789.47	3.42	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1,146	4,309	14.59	54.85	1,229.04	4,018.51	7.37	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	808	5,117	10.29	65.13	1,186.05	5,204.57	7.11	31.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	812	5,929	10.34	75.47	1,499.47	6,704.04	8.99	40.19	1	1	100.00	100.00	20.00	20.00	100.00	100.00	1.33	0.30	
8	1,000	1,500	1,250	606	6,535	7.71	83.18	1,728.33	8,432.37	10.36	50.55	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.24	
9	1,500	2,000	1,750	397	6,932	5.05	88.24	1,528.10	9,960.47	9.16	59.71	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.20	
10	2,000	2,500	2,250	197	7,129	2.51	90.75	803.28	10,763.74	4.82	64.52	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.19	
11	2,500	3,000	2,750	194	7,323	2.47	93.22	964.74	11,728.48	5.78	70.31	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.17	
12	3,000	4,000	3,500	209	7,532	2.66	95.88	1,222.04	12,950.52	7.33	77.63	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.15	
13	4,000	5,000	4,500	94	7,626	1.20	97.07	720.56	13,671.07	4.32	81.95	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.15	
14	5,000	7,500	6,250	90	7,716	1.15	98.22	869.69	14,540.76	5.21	87.16	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.14	
15	7,500	10,000	8,750	57	7,773	0.73	98.94	810.97	15,351.74	4.86	92.03	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.13	
16	10,000	20,000	15,000	52	7,825	0.66	99.61	912.90	16,264.64	5.47	97.50	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.12	
17	20,000	50,000	35,000	20	7,845	0.25	99.86	254.28	16,518.92	1.52	99.02	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.12	
18	50,000	100,000	75,000	9	7,854	0.11	99.97	96.49	16,615.41	0.58	99.60	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.12	
19	100,000	500,000	300,000	2	7,856	0.03	100.00	66.58	16,681.99	0.40	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.12	
20	500,000	UP		0	7,856	0.00	100.00	0.00	16,681.99	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.12	
				7,856					16,681.99					1					20.00			0.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29342 SHOPS :SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	6.06	6.06	14.33	14.33	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	22	2.27	8.33	3.81	18.15	0.48	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	41	7.20	15.53	9.25	27.40	1.17	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	60	7.20	22.73	12.69	40.09	1.60	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	37	97	14.02	36.74	34.94	75.04	4.40	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	113	6.06	42.80	24.76	99.79	3.12	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	46	159	17.42	60.23	77.12	176.91	9.71	22.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	186	10.23	70.45	69.63	246.54	8.77	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	198	4.55	75.00	41.93	288.47	5.28	36.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	218	7.58	82.58	89.62	378.09	11.28	47.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	228	3.79	86.36	46.60	424.70	5.87	53.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	241	4.92	91.29	77.45	502.14	9.75	63.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	248	2.65	93.94	51.78	553.93	6.52	69.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	256	3.03	96.97	88.18	642.11	11.10	80.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	259	1.14	98.11	44.03	686.14	5.54	86.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	263	1.52	99.62	77.64	763.78	9.78	96.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	264	0.38	100.00	30.40	794.18	3.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	264	0.00	100.00	0.00	794.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	264	0.00	100.00	0.00	794.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	264	0.00	100.00	0.00	794.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				264					794.18					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29343 SHOPS :SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	13	13	10.57	10.57	9.57	9.57	3.41	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	21	6.50	17.07	7.32	16.88	2.61	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	26	4.07	21.14	10.34	27.23	3.69	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	33	5.69	26.83	5.00	32.22	1.78	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	52	15.45	42.28	27.02	59.24	9.63	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	70	14.63	56.91	18.81	78.05	6.71	27.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	90	16.26	73.17	40.68	118.73	14.51	42.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	103	10.57	83.74	36.34	155.07	12.96	55.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	115	9.76	93.50	52.99	208.06	18.90	74.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	117	1.63	95.12	7.02	215.08	2.50	76.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	118	0.81	95.93	8.13	223.21	2.90	79.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	120	1.63	97.56	17.24	240.45	6.15	85.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	121	0.81	98.37	8.00	248.45	2.85	88.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	122	0.81	99.19	1.58	250.02	0.56	89.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	123	0.81	100.00	30.40	280.42	10.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	123	0.00	100.00	0.00	280.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	123	0.00	100.00	0.00	280.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	123	0.00	100.00	0.00	280.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	123	0.00	100.00	0.00	280.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	123	0.00	100.00	0.00	280.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				123					280.42					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29344 SHOPS :TOTALLY DETACHED AND SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.89	3.89	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.89		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2935 PASAR RISK

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	57.14	57.14	0.46	0.46	7.42	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	14.29	71.43	2.70	3.16	43.70	51.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	14.29	85.71	2.70	5.86	43.70	94.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	14.29	100.00	0.32	6.18	5.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	6.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7					6.18					0					0.00		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2936 OTHERS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	20.51	20.51	1.57	1.57	2.70	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	14	15.38	35.90	4.29	5.86	7.36	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	18	10.26	46.15	2.40	8.26	4.12	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	21	7.69	53.85	6.47	14.73	11.11	25.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	26	12.82	66.67	6.89	21.62	11.82	37.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	30	10.26	76.92	16.47	38.09	28.28	65.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	31	2.56	79.49	0.14	38.24	0.24	65.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	32	2.56	82.05	0.23	38.47	0.39	66.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	35	7.69	89.74	1.40	39.86	2.40	68.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	36	2.56	92.31	1.50	41.36	2.57	71.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	37	2.56	94.87	10.01	51.37	17.18	88.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	38	2.56	97.44	4.29	55.66	7.36	95.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	39	2.56	100.00	2.60	58.26	4.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	39	0.00	100.00	0.00	58.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	39	0.00	100.00	0.00	58.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	39	0.00	100.00	0.00	58.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	39	0.00	100.00	0.00	58.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	58.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	58.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	39	0.00	100.00	0.00	58.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				39					58.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	396	396	11.73	11.73	97.98	97.98	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	271	667	8.03	19.76	33.09	131.06	0.44	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	323	990	9.57	29.33	67.39	198.46	0.90	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	262	1,252	7.76	37.10	90.80	289.25	1.22	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	421	1,673	12.47	49.57	255.61	544.86	3.43	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	273	1,946	8.09	57.66	241.57	786.43	3.24	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	242	2,188	7.17	64.83	347.09	1,133.51	4.66	15.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	240	2,428	7.11	71.94	472.68	1,606.19	6.34	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	175	2,603	5.19	77.13	465.81	2,072.00	6.25	27.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	109	2,712	3.23	80.36	415.12	2,487.12	5.57	33.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	101	2,813	2.99	83.35	419.46	2,906.58	5.63	39.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	115	2,928	3.41	86.76	513.14	3,419.72	6.89	45.90	1	1	100.00	100.00	50.00	50.00	100.00	100.00	9.74	1.46			
13	4,000	5,000	4,500	90	3,018	2.67	89.42	572.79	3,992.51	7.69	53.59	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	1.25			
14	5,000	7,500	6,250	103	3,121	3.05	92.47	802.18	4,794.68	10.77	64.36	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	1.04			
15	7,500	10,000	8,750	89	3,210	2.64	95.11	755.80	5,550.48	10.14	74.50	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.90			
16	10,000	20,000	15,000	98	3,308	2.90	98.01	1,053.80	6,604.28	14.14	88.65	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.76			
17	20,000	50,000	35,000	52	3,360	1.54	99.56	656.32	7,260.60	8.81	97.46	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.69			
18	50,000	100,000	75,000	8	3,368	0.24	99.79	104.08	7,364.68	1.40	98.85	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.68			
19	100,000	500,000	300,000	5	3,373	0.15	99.94	15.11	7,379.79	0.20	99.06	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.68			
20	500,000	UP		2	3,375	0.06	100.00	70.36	7,450.15	0.94	100.00	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.67			
				3,375					7,450.15					1					50.00					0.67



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29371 SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5,977	5,977	8.46	8.46	4,648.76	4,648.76	2.13	2.13	2	2	7.69	7.69	97.50	97.50	0.28	0.28	2.10	2.10	
2	50	100	75	2,836	8,813	4.01	12.47	715.21	5,363.97	0.33	2.46	1	3	3.85	11.54	5.08	102.58	0.01	0.29	0.71	1.91	
3	100	200	150	4,246	13,059	6.01	18.48	1,407.84	6,771.81	0.65	3.11	2	5	7.69	19.23	13.94	116.53	0.04	0.33	0.99	1.72	
4	200	300	250	3,460	16,519	4.90	23.38	1,647.16	8,418.97	0.76	3.87	0	5	0.00	19.23	0.00	116.53	0.00	0.33	0.00	1.38	
5	300	500	400	6,087	22,606	8.61	31.99	3,973.02	12,391.99	1.82	5.69	0	5	0.00	19.23	0.00	116.53	0.00	0.33	0.00	0.94	
6	500	750	625	5,330	27,936	7.54	39.53	4,930.68	17,322.67	2.26	7.95	0	5	0.00	19.23	0.00	116.53	0.00	0.33	0.00	0.67	
7	750	1,000	875	6,043	33,979	8.55	48.09	7,559.69	24,882.37	3.47	11.42	3	8	11.54	30.77	207.50	324.03	0.59	0.92	2.74	1.30	
8	1,000	1,500	1,250	6,760	40,739	9.57	57.65	11,148.70	36,031.07	5.12	16.54	1	9	3.85	34.62	2.33	326.36	0.01	0.93	0.02	0.91	
9	1,500	2,000	1,750	4,755	45,494	6.73	64.38	11,094.94	47,126.00	5.09	21.64	2	11	7.69	42.31	576.00	902.36	1.64	2.57	5.19	1.91	
10	2,000	2,500	2,250	3,037	48,531	4.30	68.68	8,675.70	55,801.71	3.98	25.62	1	12	3.85	46.15	4.93	907.29	0.01	2.58	0.06	1.63	
11	2,500	3,000	2,750	2,821	51,352	3.99	72.67	9,731.58	65,533.29	4.47	30.09	0	12	0.00	46.15	0.00	907.29	0.00	2.58	0.00	1.38	
12	3,000	4,000	3,500	3,478	54,830	4.92	77.59	14,417.77	79,951.06	6.62	36.71	1	13	3.85	50.00	805.40	1,712.69	2.29	4.88	5.59	2.14	
13	4,000	5,000	4,500	2,852	57,682	4.04	81.63	13,550.94	93,502.00	6.22	42.93	1	14	3.85	53.85	71.06	1,783.75	0.20	5.08	0.52	1.91	
14	5,000	7,500	6,250	3,574	61,256	5.06	86.69	23,274.36	116,776.36	10.69	53.61	2	16	7.69	61.54	722.70	2,506.45	2.06	7.14	3.11	2.15	
15	7,500	10,000	8,750	2,432	63,688	3.44	90.13	20,638.23	137,414.58	9.48	63.09	1	17	3.85	65.38	9,000.00	11,506.45	25.64	32.78	43.61	8.37	
16	10,000	20,000	15,000	3,536	67,224	5.00	95.13	38,908.85	176,323.43	17.86	80.95	3	20	11.54	76.92	6,861.67	18,368.12	19.55	52.33	17.64	10.42	
17	20,000	50,000	35,000	2,158	69,382	3.05	98.19	29,355.85	205,679.28	13.48	94.43	2	22	7.69	84.62	482.50	18,850.62	1.37	53.70	1.64	9.17	
18	50,000	100,000	75,000	684	70,066	0.97	99.15	7,014.58	212,693.86	3.22	97.65	1	23	3.85	88.46	25.00	18,875.62	0.07	53.77	0.36	8.87	
19	100,000	500,000	300,000	525	70,591	0.74	99.90	4,567.65	217,261.50	2.10	99.75	3	26	11.54	100.00	16,227.50	35,103.12	46.23	100.00	355.27	16.16	
20	500,000	UP		73	70,664	0.10	100.00	549.25	217,810.75	0.25	100.00	0	26	0.00	100.00	0.00	35,103.12	0.00	100.00	0.00	16.12	
				70,664					217,810.75					26					35,103.12			16.12



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	6.46	6.46	32.47	32.47	2.40	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	21	1.52	7.98	1.74	34.21	0.13	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	25	1.52	9.51	0.48	34.69	0.04	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	33	3.04	12.55	3.35	38.04	0.25	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	39	2.28	14.83	3.97	42.01	0.29	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	52	4.94	19.77	8.47	50.48	0.63	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	63	4.18	23.95	20.15	70.62	1.49	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	89	9.89	33.84	61.19	131.81	4.52	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	113	9.13	42.97	58.80	190.61	4.35	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	124	4.18	47.15	45.05	235.66	3.33	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	135	4.18	51.33	40.14	275.80	2.97	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	149	5.32	56.65	76.53	352.33	5.66	26.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	164	5.70	62.36	96.36	448.68	7.12	33.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	183	7.22	69.58	81.59	530.28	6.03	39.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	196	4.94	74.52	99.57	629.85	7.36	46.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	216	7.60	82.13	279.16	909.00	20.63	67.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	234	6.84	88.97	238.06	1,147.06	17.59	84.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	248	5.32	94.30	72.31	1,219.37	5.34	90.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	259	4.18	98.48	87.16	1,306.53	6.44	96.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	263	1.52	100.00	46.62	1,353.15	3.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				263					1,353.15					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 29372 SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	5.40	5.40	274.91	274.91	7.71	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	56	0.77	6.17	1.61	276.52	0.05	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	78	2.43	8.60	5.10	281.62	0.14	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	29	107	3.20	11.80	14.65	296.28	0.41	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	77	184	8.49	20.29	64.68	360.96	1.81	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	74	258	8.16	28.45	72.61	433.56	2.04	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	95	353	10.47	38.92	140.32	573.88	3.93	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	98	451	10.80	49.72	158.27	732.16	4.44	20.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	88	539	9.70	59.43	217.27	949.43	6.09	26.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	52	591	5.73	65.16	158.66	1,108.09	4.45	31.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	61	652	6.73	71.89	229.15	1,337.24	6.43	37.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	55	707	6.06	77.95	263.99	1,601.22	7.40	44.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	49	756	5.40	83.35	299.70	1,900.93	8.40	53.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	57	813	6.28	89.64	381.03	2,281.96	10.68	63.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	34	847	3.75	93.38	303.59	2,585.54	8.51	72.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	886	4.30	97.68	585.69	3,171.23	16.42	88.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	896	1.10	98.79	202.46	3,373.69	5.68	94.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	900	0.44	99.23	78.11	3,451.80	2.19	96.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	903	0.33	99.56	52.36	3,504.16	1.47	98.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	907	0.44	100.00	62.20	3,566.36	1.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				907					3,566.36					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.34	0.34	1.90	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	1.88	2.22	10.57	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	1.35	3.57	7.58	20.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	2.24	5.81	12.60	32.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	11.99	17.80	67.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	17.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				17.80		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29373 SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	4.58	4.58	187.34	187.34	4.12	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	55	0.36	4.94	0.62	187.96	0.01	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	27	82	2.42	7.36	7.68	195.64	0.17	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	103	1.89	9.25	7.75	203.39	0.17	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	67	170	6.01	15.26	44.33	247.73	0.97	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	70	240	6.28	21.54	64.96	312.69	1.43	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	118	358	10.59	32.14	152.80	465.49	3.36	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	129	487	11.58	43.72	239.33	704.82	5.26	15.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	118	605	10.59	54.31	321.10	1,025.92	7.06	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	65	670	5.83	60.14	234.98	1,260.90	5.17	27.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	64	734	5.75	65.89	253.21	1,514.11	5.57	33.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	77	811	6.91	72.80	359.97	1,874.09	7.91	41.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	70	881	6.28	79.08	363.27	2,237.36	7.99	49.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	64	945	5.75	84.83	461.41	2,698.77	10.14	59.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	42	987	3.77	88.60	355.29	3,054.06	7.81	67.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	74	1,061	6.64	95.24	878.98	3,933.04	19.32	86.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	40	1,101	3.59	98.83	472.48	4,405.52	10.39	96.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	1,109	0.72	99.55	101.08	4,506.60	2.22	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	1,113	0.36	99.91	39.11	4,545.70	0.86	99.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	1,114	0.09	100.00	3.12	4,548.82	0.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,114					4,548.82					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	6.67	6.67	0.03	0.03	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	6.67	13.33	0.80	0.83	1.46	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	6.67	20.00	0.85	1.68	1.54	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	6.67	26.67	1.34	3.02	2.44	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	6.67	33.33	2.01	5.03	3.66	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	6.67	40.00	1.69	6.72	3.08	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	6.67	46.67	2.29	9.01	4.18	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	6.67	53.33	1.01	10.02	1.83	18.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	6.67	60.00	3.02	13.03	5.49	23.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	6.67	66.67	1.28	14.32	2.33	26.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	6.67	73.33	5.16	19.48	9.40	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	6.67	80.00	5.74	25.21	10.44	45.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	6.67	86.67	7.46	32.67	13.57	59.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	6.67	93.33	20.00	52.67	36.41	95.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	6.67	100.00	2.26	54.93	4.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	54.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	54.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	54.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	54.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	54.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					54.93					0					0.00			0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29374 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	2.82	2.82	1.13	1.13	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	16	2.19	5.02	1.72	2.85	0.15	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	35	5.96	10.97	9.36	12.21	0.83	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	49	4.39	15.36	11.45	23.66	1.02	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	74	7.84	23.20	15.84	39.50	1.41	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	101	8.46	31.66	23.22	62.72	2.07	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	26	127	8.15	39.81	29.66	92.38	2.64	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	41	168	12.85	52.66	66.32	158.70	5.91	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	192	7.52	60.19	38.50	197.20	3.43	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	207	4.70	64.89	44.04	241.24	3.93	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	223	5.02	69.91	53.09	294.33	4.73	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	239	5.02	74.92	62.38	356.71	5.56	31.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	248	2.82	77.74	56.35	413.06	5.02	36.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	269	6.58	84.33	163.84	576.89	14.61	51.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	283	4.39	88.71	166.80	743.69	14.87	66.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	299	5.02	93.73	135.97	879.66	12.12	78.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	314	4.70	98.43	194.22	1,073.88	17.31	95.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	318	1.25	99.69	31.96	1,105.85	2.85	98.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	319	0.31	100.00	15.87	1,121.71	1.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	319	0.00	100.00	0.00	1,121.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				319					1,121.71					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 29375 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9	9	1.94	1.94	0.65	0.65	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	22	2.80	4.74	3.03	3.68	0.17	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	16	38	3.45	8.19	3.22	6.90	0.18	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	14	52	3.02	11.21	3.70	10.60	0.21	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	41	93	8.84	20.04	22.20	32.80	1.24	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	37	130	7.97	28.02	31.25	64.05	1.74	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	42	172	9.05	37.07	51.47	115.52	2.87	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	50	222	10.78	47.84	74.30	189.82	4.14	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	38	260	8.19	56.03	81.92	271.74	4.56	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	27	287	5.82	61.85	68.24	339.98	3.80	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	24	311	5.17	67.03	87.17	427.15	4.85	23.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	31	342	6.68	73.71	130.88	558.03	7.29	31.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	31	373	6.68	80.39	127.64	685.67	7.11	38.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	34	407	7.33	87.72	252.74	938.41	14.07	52.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	426	4.09	91.81	202.77	1,141.17	11.29	63.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	14	440	3.02	94.83	236.51	1,377.69	13.17	76.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	17	457	3.66	98.49	359.69	1,737.38	20.02	96.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	464	1.51	100.00	59.08	1,796.46	3.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	464	0.00	100.00	0.00	1,796.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	464	0.00	100.00	0.00	1,796.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				464					1,796.46					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 29376 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.48	2.48	0.57	0.57	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	9	1.98	4.46	0.39	0.95	0.08	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	18	4.46	8.91	3.31	4.26	0.69	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	31	6.44	15.35	4.45	8.72	0.92	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	46	7.43	22.77	6.48	15.20	1.34	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	56	4.95	27.72	4.68	19.87	0.97	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	73	8.42	36.14	13.94	33.81	2.89	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	87	6.93	43.07	21.70	55.51	4.50	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	109	10.89	53.96	39.07	94.58	8.10	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	122	6.44	60.40	19.97	114.55	4.14	23.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	134	5.94	66.34	37.57	152.12	7.79	31.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	148	6.93	73.27	44.71	196.83	9.27	40.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	156	3.96	77.23	28.60	225.43	5.93	46.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	172	7.92	85.15	66.37	291.80	13.77	60.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	184	5.94	91.09	45.56	337.36	9.45	69.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	190	2.97	94.06	33.26	370.62	6.90	76.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	198	3.96	98.02	68.28	438.90	14.16	91.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	200	0.99	99.01	14.15	453.05	2.93	93.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	202	0.99	100.00	29.07	482.12	6.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	202	0.00	100.00	0.00	482.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				202					482.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1.69	1.69	0.20	0.20	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	5	8.47	10.17	0.49	0.69	0.26	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	6	12	10.17	20.34	2.85	3.55	1.50	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	13	1.69	22.03	0.28	3.83	0.15	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	2	15	3.39	25.42	1.28	5.11	0.67	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	4	19	6.78	32.20	2.78	7.90	1.46	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	7	26	11.86	44.07	7.78	15.68	4.09	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	3	29	5.08	49.15	4.32	20.00	2.27	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	5	34	8.47	57.63	11.33	31.33	5.95	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	3	37	5.08	62.71	6.38	37.71	3.35	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	4	41	6.78	69.49	1.71	39.41	0.90	20.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	4	45	6.78	76.27	15.06	54.47	7.90	28.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	4	49	6.78	83.05	4.99	59.46	2.62	31.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	50	1.69	84.75	1.65	61.11	0.87	32.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	2	52	3.39	88.14	10.68	71.79	5.60	37.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	5	57	8.47	96.61	80.43	152.22	42.21	79.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	58	1.69	98.31	19.16	171.38	10.06	89.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	59	1.69	100.00	19.16	190.54	10.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	59	0.00	100.00	0.00	190.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	59	0.00	100.00	0.00	190.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				59					190.54					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29378 PUBLIC WAREHOUSE SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	200	200	13.47	13.47	297.52	297.52	3.90	3.90	1	1	50.00	50.00	50.00	50.00	62.50	62.50	16.81	16.81			
2	50	100	75	61	261	4.11	17.58	37.67	335.19	0.49	4.40	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	14.92			
3	100	200	150	110	371	7.41	24.98	64.12	399.31	0.84	5.24	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	12.52			
4	200	300	250	76	447	5.12	30.10	68.65	467.96	0.90	6.14	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	10.68			
5	300	500	400	104	551	7.00	37.10	126.30	594.26	1.66	7.80	1	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	8.41			
6	500	750	625	66	617	4.44	41.55	142.81	737.08	1.87	9.67	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	6.78			
7	750	1,000	875	78	695	5.25	46.80	184.93	922.00	2.43	12.10	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	5.42			
8	1,000	1,500	1,250	70	765	4.71	51.52	182.02	1,104.03	2.39	14.49	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	4.53			
9	1,500	2,000	1,750	81	846	5.45	56.97	225.17	1,329.20	2.96	17.44	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	3.76			
10	2,000	2,500	2,250	76	922	5.12	62.09	258.17	1,587.37	3.39	20.83	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	3.15			
11	2,500	3,000	2,750	67	989	4.51	66.60	276.20	1,863.57	3.62	24.46	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	2.68			
12	3,000	4,000	3,500	59	1,048	3.97	70.57	256.35	2,119.92	3.36	27.82	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	2.36			
13	4,000	5,000	4,500	60	1,108	4.04	74.61	311.56	2,431.48	4.09	31.91	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	2.06			
14	5,000	7,500	6,250	73	1,181	4.92	79.53	673.09	3,104.57	8.83	40.74	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	1.61			
15	7,500	10,000	8,750	51	1,232	3.43	82.96	660.44	3,765.01	8.67	49.41	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	1.33			
16	10,000	20,000	15,000	107	1,339	7.21	90.17	1,528.22	5,293.23	20.06	69.47	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	0.94			
17	20,000	50,000	35,000	86	1,425	5.79	95.96	1,328.47	6,621.70	17.43	86.90	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	0.76			
18	50,000	100,000	75,000	33	1,458	2.22	98.18	485.38	7,107.08	6.37	93.27	0	1	0.00	50.00	0.00	50.00	0.00	62.50	0.00	0.70			
19	100,000	500,000	300,000	26	1,484	1.75	99.93	506.78	7,613.86	6.65	99.92	1	2	50.00	100.00	30.00	80.00	37.50	100.00	5.92	1.05			
20	500,000	UP		1	1,485	0.07	100.00	5.89	7,619.75	0.08	100.00	0	2	0.00	100.00	0.00	80.00	80.00	0.00	100.00	0.00	1.05		
				1,485					7,619.75					2					80.00					1.05



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.35	0.35	3.86	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	3.63	3.98	40.37	44.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	5.02	8.99	55.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	8.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				8.99		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	6.53	6.53	33.46	33.46	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	34	1.40	7.93	0.96	34.42	0.04	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	46	2.80	10.72	19.17	53.59	0.85	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	59	3.03	13.75	16.49	70.08	0.73	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	75	3.73	17.48	16.69	86.77	0.74	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	91	3.73	21.21	27.06	113.83	1.20	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	24	115	5.59	26.81	46.26	160.09	2.06	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	43	158	10.02	36.83	96.92	257.01	4.31	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	35	193	8.16	44.99	112.86	369.87	5.02	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	26	219	6.06	51.05	91.49	461.36	4.07	20.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	34	253	7.93	58.97	162.94	624.30	7.24	27.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	49	302	11.42	70.40	301.81	926.11	13.42	41.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	28	330	6.53	76.92	208.12	1,134.24	9.25	50.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	49	379	11.42	88.34	449.13	1,583.37	19.97	70.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	32	411	7.46	95.80	378.39	1,961.76	16.82	87.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	420	2.10	97.90	156.73	2,118.49	6.97	94.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	425	1.17	99.07	91.69	2,210.18	4.08	98.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	428	0.70	99.77	25.15	2,235.34	1.12	99.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	429	0.23	100.00	14.07	2,249.41	0.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	429	0.00	100.00	0.00	2,249.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				429					2,249.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29381

STORAGE TANKS : UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	0.54	0.54	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	1.27	1.81	1.22	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	1.27	3.08	1.22	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	1.24	4.32	1.19	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	0.93	5.26	0.90	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	2.53	7.79	2.44	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.56	38.89	3.10	10.89	2.98	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.56	44.44	5.25	16.14	5.05	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.56	50.00	5.62	21.76	5.41	20.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.56	55.56	6.27	28.03	6.03	26.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.56	61.11	11.77	39.79	11.31	38.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.56	66.67	9.63	49.42	9.26	47.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	17	27.78	94.44	46.88	96.30	45.08	92.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	5.56	100.00	7.69	103.99	7.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	103.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	103.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	103.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	103.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	103.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					103.99					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 29382 STORAGE TANKS :SURFACE STORAGE TANKS(INCLUDING BARRELS)

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	2.26	2.26	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	5.61	7.87	2.47	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	7.54	15.41	3.32	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	5.22	20.63	2.30	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	13.71	34.34	6.04	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	66.82	101.16	29.44	44.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	20.00	121.16	8.81	53.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	32.56	153.72	14.34	67.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	52.56	206.28	23.16	90.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	7.00	213.28	3.08	93.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	13.71	226.98	6.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	226.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	226.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	226.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	226.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	226.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	226.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	226.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	226.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					226.98					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	610	610	15.57	15.57	124.31	124.31	0.87	0.87	1	1	33.33	33.33	6.32	6.32	47.58	47.58	5.08	5.08			
2	50	100	75	103	713	2.63	18.19	18.22	142.53	0.13	0.99	0	1	0.00	33.33	0.00	6.32	0.00	47.58	0.00	4.43			
3	100	200	150	188	901	4.80	22.99	31.37	173.90	0.22	1.21	0	1	0.00	33.33	0.00	6.32	0.00	47.58	0.00	3.63			
4	200	300	250	153	1,054	3.90	26.89	70.64	244.54	0.49	1.70	0	1	0.00	33.33	0.00	6.32	0.00	47.58	0.00	2.58			
5	300	500	400	157	1,211	4.01	30.90	114.31	358.85	0.80	2.50	0	1	0.00	33.33	0.00	6.32	0.00	47.58	0.00	1.76			
6	500	750	625	140	1,351	3.57	34.47	148.70	507.55	1.03	3.53	0	1	0.00	33.33	0.00	6.32	0.00	47.58	0.00	1.24			
7	750	1,000	875	201	1,552	5.13	39.60	323.40	830.95	2.25	5.78	0	1	0.00	33.33	0.00	6.32	0.00	47.58	0.00	0.76			
8	1,000	1,500	1,250	357	1,909	9.11	48.71	717.33	1,548.29	4.99	10.77	0	1	0.00	33.33	0.00	6.32	0.00	47.58	0.00	0.41			
9	1,500	2,000	1,750	309	2,218	7.88	56.60	959.04	2,507.33	6.67	17.45	0	1	0.00	33.33	0.00	6.32	0.00	47.58	0.00	0.25			
10	2,000	2,500	2,250	206	2,424	5.26	61.85	735.70	3,243.03	5.12	22.57	0	1	0.00	33.33	0.00	6.32	0.00	47.58	0.00	0.19			
11	2,500	3,000	2,750	190	2,614	4.85	66.70	928.35	4,171.38	6.46	29.03	0	1	0.00	33.33	0.00	6.32	0.00	47.58	0.00	0.15			
12	3,000	4,000	3,500	315	2,929	8.04	74.74	1,638.46	5,809.84	11.40	40.43	2	3	66.67	100.00	6.96	13.28	52.42	100.00	0.42	0.23			
13	4,000	5,000	4,500	239	3,168	6.10	80.84	1,675.80	7,485.64	11.66	52.09	0	3	0.00	100.00	0.00	13.28	0.00	100.00	0.00	0.18			
14	5,000	7,500	6,250	271	3,439	6.92	87.75	2,304.69	9,790.34	16.04	68.13	0	3	0.00	100.00	0.00	13.28	0.00	100.00	0.00	0.14			
15	7,500	10,000	8,750	106	3,545	2.70	90.46	1,470.33	11,260.66	10.23	78.36	0	3	0.00	100.00	0.00	13.28	0.00	100.00	0.00	0.12			
16	10,000	20,000	15,000	94	3,639	2.40	92.86	1,104.13	12,364.79	7.68	86.05	0	3	0.00	100.00	0.00	13.28	0.00	100.00	0.00	0.11			
17	20,000	50,000	35,000	29	3,668	0.74	93.60	407.78	12,772.57	2.84	88.89	0	3	0.00	100.00	0.00	13.28	0.00	100.00	0.00	0.10			
18	50,000	100,000	75,000	25	3,693	0.64	94.23	278.28	13,050.85	1.94	90.82	0	3	0.00	100.00	0.00	13.28	0.00	100.00	0.00	0.10			
19	100,000	500,000	300,000	40	3,733	1.02	95.25	680.03	13,730.89	4.73	95.56	0	3	0.00	100.00	0.00	13.28	0.00	100.00	0.00	0.10			
20	500,000	UP		186	3,919	4.75	100.00	638.73	14,369.61	4.44	100.00	0	3	0.00	100.00	0.00	13.28	0.00	100.00	0.00	0.09			
				3,919					14,369.61					3					13.28					0.09



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	10.32	10.32	50.69	50.69	5.20	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	17	3.17	13.49	0.32	51.00	0.03	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	18	0.79	14.29	0.21	51.22	0.02	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	22	3.17	17.46	1.46	52.67	0.15	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	27	3.97	21.43	2.38	55.05	0.24	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	31	3.17	24.60	4.49	59.54	0.46	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	33	1.59	26.19	3.70	63.24	0.38	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	40	5.56	31.75	15.06	78.29	1.55	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	41	0.79	32.54	4.60	82.89	0.47	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	52	8.73	41.27	53.67	136.57	5.51	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	54	1.59	42.86	13.03	149.60	1.34	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	64	7.94	50.79	77.18	226.78	7.92	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	73	7.14	57.94	41.04	267.82	4.21	27.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	96	18.25	76.19	220.31	488.13	22.61	50.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	114	14.29	90.48	236.79	724.92	24.30	74.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	126	9.52	100.00	249.36	974.29	25.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	126	0.00	100.00	0.00	974.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	126	0.00	100.00	0.00	974.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	126	0.00	100.00	0.00	974.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	126	0.00	100.00	0.00	974.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				126					974.29					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29385 OTHERS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	4.04	4.04	98.84	98.84	4.72	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	16	0.93	4.97	0.67	99.50	0.03	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	22	1.86	6.83	2.98	102.48	0.14	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	27	1.55	8.39	27.81	130.29	1.33	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	78	105	24.22	32.61	26.84	157.13	1.28	7.50	0	0	0.00	0.00	1.28	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	120	4.66	37.27	10.80	167.93	0.52	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	125	1.55	38.82	3.24	171.18	0.15	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	141	4.97	43.79	29.86	201.04	1.43	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	147	1.86	45.65	13.79	214.83	0.66	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	157	3.11	48.76	22.70	237.53	1.08	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	163	1.86	50.62	13.37	250.91	0.64	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	173	3.11	53.73	45.04	295.94	2.15	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	191	5.59	59.32	151.47	447.41	7.23	21.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	218	8.39	67.70	239.05	686.45	11.42	32.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	226	2.48	70.19	117.60	804.06	5.62	38.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	261	10.87	81.06	449.29	1,253.35	21.46	59.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	300	12.11	93.17	456.34	1,709.69	21.79	81.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	313	4.04	97.20	268.77	1,978.45	12.84	94.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	322	2.80	100.00	115.49	2,093.94	5.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	322	0.00	100.00	0.00	2,093.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				322					2,093.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	6.98	6.98	13.49	13.49	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	29	60	6.53	13.51	4.30	17.79	0.26	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	54	114	12.16	25.68	16.66	34.45	1.00	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	134	4.50	30.18	21.72	56.18	1.31	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	160	5.86	36.04	24.32	80.50	1.46	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	37	197	8.33	44.37	50.36	130.86	3.03	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	27	224	6.08	50.45	33.92	164.78	2.04	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	257	7.43	57.88	79.13	243.91	4.76	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	272	3.38	61.26	30.41	274.32	1.83	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	297	5.63	66.89	87.63	361.96	5.27	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	308	2.48	69.37	56.93	418.89	3.42	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	23	331	5.18	74.55	109.55	528.44	6.59	31.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	338	1.58	76.13	52.52	580.96	3.16	34.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	365	6.08	82.21	278.91	859.87	16.78	51.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	376	2.48	84.68	176.14	1,036.01	10.59	62.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	403	6.08	90.77	269.22	1,305.23	16.19	78.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	414	2.48	93.24	162.05	1,467.27	9.75	88.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	415	0.23	93.47	22.80	1,490.07	1.37	89.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	429	3.15	96.62	98.84	1,588.91	5.94	95.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		15	444	3.38	100.00	73.69	1,662.60	4.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				444					1,662.60					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29393 STORAGE OF GOODS IN THE OPENPRIVATE OR PUBLIC TO WARRANTY C

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	2.47	2.47	44.79	44.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	3.05	5.52	55.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	5.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					5.52					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM		
1	0	50	25	28	28	26.67	26.67	6.67	6.67	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	32	3.81	30.48	1.99	8.66	0.36	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	43	10.48	40.95	6.85	15.51	1.23	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	46	2.86	43.81	1.39	16.90	0.25	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	50	3.81	47.62	4.36	21.26	0.78	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	54	3.81	51.43	1.84	23.10	0.33	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	60	5.71	57.14	13.16	36.26	2.36	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	62	1.90	59.05	2.55	38.81	0.46	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	67	4.76	63.81	8.47	47.28	1.52	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	68	0.95	64.76	4.81	52.09	0.86	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	69	0.95	65.71	5.62	57.71	1.01	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	70	0.95	66.67	12.79	70.50	2.29	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	76	5.71	72.38	50.58	121.08	9.06	21.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	78	1.90	74.29	22.76	143.84	4.08	25.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	85	6.67	80.95	41.31	185.15	7.40	33.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	87	1.90	82.86	96.49	281.64	17.28	50.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	95	7.62	90.48	126.96	408.60	22.74	73.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	104	8.57	99.05	125.70	534.29	22.51	95.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	105	0.95	100.00	24.05	558.34	4.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	105	0.00	100.00	0.00	558.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				105				558.34		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 293941 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	20.56	20.56	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				20.56		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	404	404	6.18	6.18	325.50	325.50	1.47	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	266	670	4.07	10.26	61.76	387.26	0.28	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	480	1,150	7.35	17.60	128.39	515.65	0.58	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	496	1,646	7.59	25.20	185.05	700.70	0.84	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	599	2,245	9.17	34.36	445.62	1,146.31	2.02	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	575	2,820	8.80	43.17	619.70	1,766.01	2.81	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	538	3,358	8.24	51.40	852.43	2,618.44	3.86	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	738	4,096	11.30	62.70	1,496.16	4,114.60	6.78	18.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	480	4,576	7.35	70.04	1,423.76	5,538.36	6.45	25.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	299	4,875	4.58	74.62	1,031.97	6,570.33	4.68	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	275	5,150	4.21	78.83	1,237.78	7,808.10	5.61	35.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	320	5,470	4.90	83.73	1,852.80	9,660.90	8.39	43.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	211	5,681	3.23	86.96	1,459.12	11,120.03	6.61	50.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	290	5,971	4.44	91.40	2,502.07	13,622.09	11.34	61.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	151	6,122	2.31	93.71	1,650.62	15,272.71	7.48	69.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	247	6,369	3.78	97.49	3,607.50	18,880.21	16.34	85.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	142	6,511	2.17	99.66	2,691.35	21,571.57	12.19	97.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	16	6,527	0.24	99.91	420.52	21,992.08	1.91	99.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	6,533	0.09	100.00	79.76	22,071.85	0.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6,533	0.00	100.00	0.00	22,071.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6,533					22,071.85					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 293951 SHOW ROOMS(PERMANENT SHOW ROOMI THOUT REPAIR) FOR NEW MOTOR

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	25	25	8.59	8.59	8.23	8.23	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	38	4.47	13.06	2.23	10.45	0.26	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	19	57	6.53	19.59	8.56	19.01	0.99	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	26	83	8.93	28.52	9.00	28.01	1.04	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	29	112	9.97	38.49	22.46	50.47	2.60	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	29	141	9.97	48.45	31.98	82.45	3.70	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	26	167	8.93	57.39	40.49	122.94	4.69	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	48	215	16.49	73.88	102.83	225.77	11.91	26.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	18	233	6.19	80.07	69.23	295.01	8.02	34.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	17	250	5.84	85.91	64.82	359.82	7.51	41.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	256	2.06	87.97	27.84	387.66	3.22	44.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	265	3.09	91.07	58.27	445.93	6.75	51.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	271	2.06	93.13	44.10	490.03	5.11	56.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	279	2.75	95.88	58.86	548.89	6.82	63.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	281	0.69	96.56	39.61	588.50	4.59	68.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	286	1.72	98.28	121.61	710.11	14.08	82.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	291	1.72	100.00	153.29	863.39	17.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	291	0.00	100.00	0.00	863.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	291	0.00	100.00	0.00	863.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	291	0.00	100.00	0.00	863.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				291					863.39					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 293952 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) GUARANTEED

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	22.22	22.22	3.33	3.33	7.33	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	5.56	27.78	0.30	3.64	0.67	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	5.56	33.33	0.57	4.21	1.26	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	5.56	38.89	0.77	4.97	1.68	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	5.56	44.44	1.29	6.26	2.84	13.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	5.56	50.00	2.13	8.39	4.68	18.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	11	11.11	61.11	2.41	10.80	5.31	23.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	5.56	66.67	1.91	12.72	4.21	28.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	15	16.67	83.33	9.75	22.47	21.46	49.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	5.56	88.89	3.22	25.69	7.08	56.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	5.56	94.44	8.60	34.29	18.93	75.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	5.56	100.00	11.14	45.43	24.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	45.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	45.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	45.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	45.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	45.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	45.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	45.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	45.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					45.43					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 293953 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) USED CARS

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	11.63	11.63	2.50	2.50	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	4.65	16.28	0.30	2.80	0.18	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	4.65	20.93	0.47	3.27	0.28	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	2.33	23.26	1.14	4.41	0.67	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	2.33	25.58	0.68	5.10	0.40	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	13	4.65	30.23	2.38	7.48	1.40	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	24	25.58	55.81	19.11	26.59	11.27	15.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	27	6.98	62.79	5.64	32.23	3.33	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	33	13.95	76.74	23.21	55.44	13.69	32.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	35	4.65	81.40	8.23	63.67	4.86	37.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	36	2.33	83.72	6.26	69.93	3.69	41.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	37	2.33	86.05	6.78	76.71	4.00	45.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	39	4.65	90.70	29.78	106.49	17.57	62.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	41	4.65	95.35	22.68	129.17	13.38	76.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	42	2.33	97.67	19.80	148.97	11.68	87.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	43	2.33	100.00	20.56	169.53	12.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	43	0.00	100.00	0.00	169.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	43	0.00	100.00	0.00	169.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	43	0.00	100.00	0.00	169.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	43	0.00	100.00	0.00	169.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				43					169.53					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	2.61	2.61	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.37	2.99	0.33	0.33	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	0.37	3.36	0.12	0.44	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	0.37	3.73	0.68	1.12	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	17	2.61	6.34	4.61	5.73	0.27	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	22	1.87	8.21	5.67	11.41	0.33	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	33	4.10	12.31	14.59	26.00	0.84	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	39	2.24	14.55	11.74	37.74	0.68	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	63	8.96	23.51	49.62	87.36	2.87	5.05	1	1	100.00	100.00	13.52	13.52	100.00	100.00	27.24	15.47			
10	2,000	2,500	2,250	23	86	8.58	32.09	61.73	149.08	3.57	8.62	0	1	0.00	100.00	0.00	13.52	0.00	100.00	0.00	9.07			
11	2,500	3,000	2,750	26	112	9.70	41.79	104.89	253.97	6.06	14.68	0	1	0.00	100.00	0.00	13.52	0.00	100.00	0.00	5.32			
12	3,000	4,000	3,500	38	150	14.18	55.97	153.70	407.67	8.88	23.57	0	1	0.00	100.00	0.00	13.52	0.00	100.00	0.00	3.32			
13	4,000	5,000	4,500	31	181	11.57	67.54	158.97	566.64	9.19	32.76	0	1	0.00	100.00	0.00	13.52	0.00	100.00	0.00	2.39			
14	5,000	7,500	6,250	19	200	7.09	74.63	151.03	717.66	8.73	41.49	0	1	0.00	100.00	0.00	13.52	0.00	100.00	0.00	1.88			
15	7,500	10,000	8,750	10	210	3.73	78.36	66.91	784.57	3.87	45.35	0	1	0.00	100.00	0.00	13.52	0.00	100.00	0.00	1.72			
16	10,000	20,000	15,000	19	229	7.09	85.45	342.05	1,126.63	19.77	65.13	0	1	0.00	100.00	0.00	13.52	0.00	100.00	0.00	1.20			
17	20,000	50,000	35,000	22	251	8.21	93.66	424.83	1,551.46	24.56	89.68	0	1	0.00	100.00	0.00	13.52	0.00	100.00	0.00	0.87			
18	50,000	100,000	75,000	6	257	2.24	95.90	103.59	1,655.04	5.99	95.67	0	1	0.00	100.00	0.00	13.52	0.00	100.00	0.00	0.82			
19	100,000	500,000	300,000	2	259	0.75	96.64	0.68	1,655.72	0.04	95.71	0	1	0.00	100.00	0.00	13.52	0.00	100.00	0.00	0.82			
20	500,000	UP		9	268	3.36	100.00	74.18	1,729.91	4.29	100.00	0	1	0.00	100.00	0.00	13.52	0.00	100.00	0.00	0.78			
				268					1,729.91					1					13.52					0.78



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	6.29	6.29	72.62	72.62	11.21	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	27	3.15	9.44	1.02	73.64	0.16	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	26	53	9.09	18.53	7.18	80.82	1.11	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	60	113	20.98	39.51	17.68	98.49	2.73	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	31	144	10.84	50.35	23.08	121.58	3.56	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	169	8.74	59.09	34.56	156.14	5.33	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	186	5.94	65.03	21.81	177.95	3.37	27.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	202	5.59	70.63	28.27	206.23	4.36	31.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	213	3.85	74.48	20.49	226.72	3.16	34.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	221	2.80	77.27	40.78	267.50	6.29	41.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	230	3.15	80.42	29.04	296.54	4.48	45.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	246	5.59	86.01	57.92	354.46	8.94	54.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	249	1.05	87.06	22.08	376.54	3.41	58.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	257	2.80	89.86	44.14	420.68	6.81	64.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	260	1.05	90.91	17.95	438.64	2.77	67.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	267	2.45	93.36	65.15	503.78	10.05	77.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	274	2.45	95.80	75.82	579.60	11.70	89.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	279	1.75	97.55	65.09	644.69	10.05	99.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	281	0.70	98.25	2.18	646.87	0.34	99.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	286	1.75	100.00	1.07	647.94	0.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				286					647.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29411 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED BELOW 3 STARTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	361	361	5.53	5.53	570.35	570.35	1.89	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	156	517	2.39	7.92	141.77	712.13	0.47	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	390	907	5.97	13.89	227.23	939.36	0.75	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	279	1,186	4.27	18.17	192.89	1,132.25	0.64	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	537	1,723	8.23	26.39	446.18	1,578.43	1.48	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	494	2,217	7.57	33.96	500.99	2,079.42	1.66	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	546	2,763	8.36	42.33	765.47	2,844.89	2.54	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	643	3,406	9.85	52.18	1,323.41	4,168.30	4.39	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	496	3,902	7.60	59.77	1,393.05	5,561.34	4.62	18.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	409	4,311	6.27	66.04	1,437.54	6,998.88	4.77	23.22	1	1	16.67	16.67	10.00	10.00	12.34	12.34	0.70	0.14			
11	2,500	3,000	2,750	322	4,633	4.93	70.97	1,420.14	8,419.02	4.71	27.93	1	2	16.67	33.33	0.93	10.93	1.15	13.49	0.07	0.13			
12	3,000	4,000	3,500	417	5,050	6.39	77.36	2,282.57	10,701.59	7.57	35.51	0	2	0.00	33.33	0.00	10.93	0.00	13.49	0.00	0.10			
13	4,000	5,000	4,500	295	5,345	4.52	81.88	1,829.28	12,530.87	6.07	41.58	2	4	33.33	66.67	60.30	71.23	74.44	87.93	3.30	0.57			
14	5,000	7,500	6,250	389	5,734	5.96	87.84	3,581.57	16,112.44	11.88	53.46	0	4	0.00	66.67	0.00	71.23	0.00	87.93	0.00	0.44			
15	7,500	10,000	8,750	251	5,985	3.84	91.68	3,008.90	19,121.33	9.98	63.45	1	5	16.67	83.33	5.91	77.14	7.29	95.22	0.20	0.40			
16	10,000	20,000	15,000	300	6,285	4.60	96.28	5,708.04	24,829.38	18.94	82.39	0	5	0.00	83.33	0.00	77.14	0.00	95.22	0.00	0.31			
17	20,000	50,000	35,000	205	6,490	3.14	99.42	4,489.10	29,318.47	14.90	97.28	1	6	16.67	100.00	3.87	81.01	4.78	100.00	0.09	0.28			
18	50,000	100,000	75,000	31	6,521	0.47	99.89	762.01	30,080.48	2.53	99.81	0	6	0.00	100.00	0.00	81.01	0.00	100.00	0.00	0.27			
19	100,000	500,000	300,000	4	6,525	0.06	99.95	26.05	30,106.54	0.09	99.90	0	6	0.00	100.00	0.00	81.01	0.00	100.00	0.00	0.27			
20	500,000	UP		3	6,528	0.05	100.00	31.48	30,138.02	0.10	100.00	0	6	0.00	100.00	0.00	81.01	0.00	100.00	0.00	0.27			
				6,528					30,138.02					6					81.01					0.27



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29412 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	87	87	3.89	3.89	434.08	434.08	1.83	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	93	0.27	4.16	1.07	435.16	0.00	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	102	0.40	4.56	20.86	456.01	0.09	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	43	145	1.92	6.49	103.18	559.20	0.44	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	66	211	2.95	9.44	56.06	615.26	0.24	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	245	1.52	10.96	60.01	675.28	0.25	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	265	0.89	11.86	56.15	731.43	0.24	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	60	325	2.68	14.54	88.00	819.43	0.37	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	54	379	2.42	16.96	151.85	971.28	0.64	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	47	426	2.10	19.06	108.40	1,079.68	0.46	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	35	461	1.57	20.63	130.77	1,210.45	0.55	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	48	509	2.15	22.77	259.67	1,470.12	1.10	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	71	580	3.18	25.95	352.55	1,822.67	1.49	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	84	664	3.76	29.71	572.34	2,395.01	2.42	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	121	785	5.41	35.12	946.67	3,341.68	4.00	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	286	1,071	12.80	47.92	3,647.24	6,988.92	15.41	29.53	5	5	45.45	45.45	7.73	7.73	5.34	5.34	0.21	0.11			
17	20,000	50,000	35,000	444	1,515	19.87	67.79	6,804.05	13,792.97	28.74	58.27	1	6	9.09	54.55	6.30	14.03	4.35	9.69	0.09	0.10			
18	50,000	100,000	75,000	338	1,853	15.12	82.91	4,962.11	18,755.08	20.96	79.23	2	8	18.18	72.73	124.31	138.34	85.84	95.53	2.51	0.74			
19	100,000	500,000	300,000	345	2,198	15.44	98.34	4,568.30	23,323.38	19.30	98.53	3	11	27.27	100.00	6.47	144.81	4.47	100.00	0.14	0.62			
20	500,000	UP		37	2,235	1.66	100.00	347.01	23,670.39	1.47	100.00	0	11	0.00	100.00	0.00	144.81	0.00	100.00	0.00	0.61			
				2,235					23,670.39					11					144.81					0.61



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2942

NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	2.76	2.76	218.13	218.13	1.97	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	28	1.79	4.55	11.29	229.42	0.10	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	39	1.79	6.34	16.97	246.39	0.15	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	55	2.60	8.94	54.16	300.55	0.49	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	57	112	9.27	18.21	163.28	463.83	1.47	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	79	191	12.85	31.06	174.11	637.94	1.57	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	70	261	11.38	42.44	416.51	1,054.45	3.76	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	75	336	12.20	54.63	857.22	1,911.67	7.74	17.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	50	386	8.13	62.76	639.90	2,551.57	5.77	23.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	40	426	6.50	69.27	1,127.55	3,679.12	10.18	33.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	37	463	6.02	75.28	871.68	4,550.80	7.87	41.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	48	511	7.80	83.09	998.67	5,549.48	9.01	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	27	538	4.39	87.48	615.32	6,164.80	5.55	55.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	32	570	5.20	92.68	1,329.15	7,493.95	11.99	67.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	593	3.74	96.42	1,064.60	8,558.55	9.61	77.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	611	2.93	99.35	1,722.39	10,280.94	15.54	92.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	615	0.65	100.00	799.93	11,080.87	7.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	615	0.00	100.00	0.00	11,080.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	615	0.00	100.00	0.00	11,080.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	615	0.00	100.00	0.00	11,080.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				615					11,080.87					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2943

SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	5.22	5.22	15.27	15.27	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	52	1.56	6.78	2.91	18.18	0.11	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	75	3.00	9.78	6.29	24.47	0.24	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	102	3.52	13.30	7.02	31.49	0.27	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	52	154	6.78	20.08	34.78	66.27	1.34	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	45	199	5.87	25.95	30.69	96.96	1.18	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	46	245	6.00	31.94	71.17	168.13	2.74	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	65	310	8.47	40.42	142.42	310.55	5.49	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	342	4.17	44.59	51.34	361.89	1.98	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	41	383	5.35	49.93	39.89	401.78	1.54	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	29	412	3.78	53.72	85.37	487.15	3.29	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	29	441	3.78	57.50	104.62	591.76	4.03	22.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	29	470	3.78	61.28	156.99	748.75	6.05	28.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	38	508	4.95	66.23	203.44	952.19	7.84	36.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	26	534	3.39	69.62	166.03	1,118.23	6.40	43.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	70	604	9.13	78.75	524.90	1,643.12	20.23	63.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	90	694	11.73	90.48	513.94	2,157.07	19.81	83.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	37	731	4.82	95.31	202.92	2,359.99	7.82	90.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	29	760	3.78	99.09	162.54	2,522.53	6.26	97.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	767	0.91	100.00	72.37	2,594.91	2.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				767					2,594.91					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 29431 SWIMMING POOLS OR COMPLEX OF SWIMMING POOLS NOT FORMING

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.88	4.88	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.44	7.32	0.11	0.13	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	7	9.76	17.07	0.74	0.87	0.43	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	2.44	19.51	0.00	0.87	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	12	9.76	29.27	1.44	2.31	0.84	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	17	12.20	41.46	3.07	5.38	1.79	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	19	4.88	46.34	1.33	6.71	0.77	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	21	4.88	51.22	4.59	11.30	2.67	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	22	2.44	53.66	2.73	14.02	1.59	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	23	2.44	56.10	9.38	23.41	5.46	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	26	7.32	63.41	12.42	35.83	7.23	20.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	28	4.88	68.29	5.34	41.17	3.11	23.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	32	9.76	78.05	16.49	57.66	9.60	33.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	34	4.88	82.93	22.19	79.85	12.91	46.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	36	4.88	87.80	17.38	97.22	10.11	56.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	39	7.32	95.12	23.07	120.30	13.43	70.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	41	4.88	100.00	51.55	171.84	30.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	171.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	171.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	41	0.00	100.00	0.00	171.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				41					171.84					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	54	54	14.79	14.79	7.40	7.40	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	37	91	10.14	24.93	3.42	3.99	0.45	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	38	129	10.41	35.34	6.77	2.79	0.89	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	144	4.11	39.45	6.51	9.29	0.85	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	37	181	10.14	49.59	25.27	34.56	3.32	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	31	212	8.49	58.08	24.91	59.47	3.27	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	240	7.67	65.75	43.77	103.24	5.74	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	262	6.03	71.78	38.32	141.56	5.03	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	283	5.75	77.53	42.26	183.81	5.54	24.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	303	5.48	83.01	49.99	233.80	6.56	30.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	311	2.19	85.21	22.88	256.68	3.00	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	325	3.84	89.04	46.02	302.70	6.04	39.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	333	2.19	91.23	57.83	360.52	7.59	47.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	342	2.47	93.70	65.45	425.98	8.59	55.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	346	1.10	94.79	48.76	474.74	6.40	62.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	350	1.10	95.89	35.94	510.68	4.72	67.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	360	2.74	98.63	191.99	702.68	25.19	92.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	361	0.27	98.90	0.43	703.10	0.06	92.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	362	0.27	99.18	9.27	712.37	1.22	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	365	0.82	100.00	49.88	762.25	6.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				365					762.25					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29433 PRIVATE(MEMBERS ONLY) CLUB HOUSES AND GOLF CLUB HOUSES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.56	5.56	4.98	4.98	10.19	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.56	11.11	0.44	5.42	0.91	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.56	16.67	0.79	6.22	1.62	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	5	11.11	27.78	1.34	7.55	2.74	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	5.56	33.33	0.50	8.05	1.02	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	5.56	38.89	0.50	8.54	1.02	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	5.56	44.44	0.01	8.55	0.02	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	5.56	50.00	0.01	8.56	0.02	17.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	5.56	55.56	1.15	9.71	2.35	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	5.56	61.11	3.23	12.95	6.62	26.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	5.56	66.67	2.30	15.25	4.72	31.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	14	11.11	77.78	10.09	25.35	20.66	51.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	5.56	83.33	3.15	28.50	6.45	58.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	5.56	88.89	3.72	32.22	7.61	65.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	5.56	94.44	4.98	37.20	10.19	76.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	5.56	100.00	11.66	48.86	23.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	48.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	48.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	48.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	48.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					48.86					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2944 OTHERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	15.56	15.56	1.49	1.49	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	10	6.67	22.22	1.04	2.53	0.56	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	2.22	24.44	1.14	3.67	0.61	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	20	20.00	44.44	10.60	14.27	5.70	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	25	11.11	55.56	8.73	23.01	4.69	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	29	8.89	64.44	5.00	28.00	2.69	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	33	8.89	73.33	5.19	33.19	2.79	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	35	4.44	77.78	8.20	41.39	4.41	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	36	2.22	80.00	5.88	47.27	3.16	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	37	2.22	82.22	15.43	62.70	8.30	33.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	38	2.22	84.44	0.94	63.65	0.51	34.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	39	2.22	86.67	7.00	70.65	3.76	37.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	40	2.22	88.89	20.86	91.51	11.21	49.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	42	4.44	93.33	16.10	107.61	8.66	57.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	44	4.44	97.78	49.42	157.03	26.57	84.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	45	2.22	100.00	29.00	186.03	15.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	186.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	186.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	186.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	45	0.00	100.00	0.00	186.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					186.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2945 RESTORANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	469	469	5.04	5.04	888.34	888.34	3.81	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	240	709	2.58	7.62	105.77	994.10	0.45	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	384	1,093	4.13	11.74	170.38	1,164.48	0.73	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	342	1,435	3.67	15.42	240.46	1,404.95	1.03	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	846	2,281	9.09	24.51	756.17	2,161.12	3.25	9.28	1	1	12.50	12.50	58.91	58.91	51.77	51.77	7.79	2.73	
6	500	750	625	685	2,966	7.36	31.87	856.16	3,017.28	3.68	12.95	0	1	0.00	12.50	0.00	58.91	0.00	51.77	0.00	1.95	
7	750	1,000	875	805	3,771	8.65	40.52	1,362.07	4,379.34	5.85	18.80	2	3	25.00	37.50	10.40	69.30	9.14	60.90	0.76	1.58	
8	1,000	1,500	1,250	746	4,517	8.02	48.53	604.13	4,983.47	2.59	21.39	1	4	12.50	50.00	12.60	81.90	11.07	71.97	2.09	1.64	
9	1,500	2,000	1,750	506	5,023	5.44	53.97	1,575.65	6,559.12	6.76	28.16	0	4	0.00	50.00	0.00	81.90	0.00	71.97	0.00	1.25	
10	2,000	2,500	2,250	398	5,421	4.28	58.25	1,550.42	8,109.54	6.66	34.81	0	4	0.00	50.00	0.00	81.90	0.00	71.97	0.00	1.01	
11	2,500	3,000	2,750	373	5,794	4.01	62.25	1,482.39	9,591.92	6.36	41.18	0	4	0.00	50.00	0.00	81.90	0.00	71.97	0.00	0.85	
12	3,000	4,000	3,500	1,354	7,148	14.55	76.80	2,220.94	11,812.87	9.53	50.71	3	7	37.50	87.50	31.89	113.79	28.03	100.00	1.44	0.96	
13	4,000	5,000	4,500	383	7,531	4.12	80.92	1,755.97	13,568.84	7.54	58.25	1	8	12.50	100.00	0.00	113.79	0.00	100.00	0.00	0.84	
14	5,000	7,500	6,250	612	8,143	6.58	87.49	2,327.30	15,896.14	9.99	68.24	0	8	0.00	100.00	0.00	113.79	0.00	100.00	0.00	0.72	
15	7,500	10,000	8,750	469	8,612	5.04	92.53	2,117.30	18,013.44	9.09	77.33	0	8	0.00	100.00	0.00	113.79	0.00	100.00	0.00	0.63	
16	10,000	20,000	15,000	602	9,214	6.47	99.00	3,397.37	21,410.81	14.58	91.91	0	8	0.00	100.00	0.00	113.79	0.00	100.00	0.00	0.53	
17	20,000	50,000	35,000	61	9,275	0.66	99.66	1,479.03	22,889.84	6.35	98.26	0	8	0.00	100.00	0.00	113.79	0.00	100.00	0.00	0.50	
18	50,000	100,000	75,000	14	9,289	0.15	99.81	320.88	23,210.72	1.38	99.64	0	8	0.00	100.00	0.00	113.79	0.00	100.00	0.00	0.49	
19	100,000	500,000	300,000	7	9,296	0.08	99.88	91.28	23,302.00	0.39	100.03	0	8	0.00	100.00	0.00	113.79	0.00	100.00	0.00	0.49	
20	500,000	UP		11	9,307	0.12	100.00	7.01	23,294.99	0.03	100.00	0	8	0.00	100.00	0.00	113.79	0.00	100.00	0.00	0.49	
				9,307					23,294.99					8					113.79			0.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,091	1,091	24.30	24.30	298.33	298.33	5.45	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	581	1,672	12.94	37.24	262.10	560.43	4.78	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	935	2,607	20.82	58.06	686.33	1,246.76	12.53	22.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	504	3,111	11.22	69.29	596.60	1,843.36	10.89	33.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	583	3,694	12.98	82.27	877.80	2,721.16	16.03	49.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	304	3,998	6.77	89.04	591.31	3,312.47	10.80	60.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	219	4,217	4.88	93.92	610.18	3,922.64	11.14	71.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	128	4,345	2.85	96.77	581.59	4,504.24	10.62	82.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	57	4,402	1.27	98.04	301.48	4,805.72	5.50	87.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	31	4,433	0.69	98.73	187.51	4,993.22	3.42	91.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	4,447	0.31	99.04	101.12	5,094.34	1.85	93.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	4,468	0.47	99.51	146.61	5,240.95	2.68	95.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	4,473	0.11	99.62	67.03	5,307.97	1.22	96.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	4,478	0.11	99.73	69.19	5,377.17	1.26	98.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	4,482	0.09	99.82	50.86	5,428.03	0.93	99.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	4,486	0.09	99.91	35.92	5,463.94	0.66	99.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	4,487	0.02	99.93	17.92	5,481.87	0.33	100.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	4,488	0.02	99.96	1.52	5,483.39	0.03	100.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	4,489	0.02	99.98	3.96	5,479.43	0.07	100.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	4,490	0.02	100.00	1.92	5,477.51	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4,490					5,477.51					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	102	102	7.82	7.82	44.09	44.09	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	70	172	5.37	13.19	14.78	58.87	0.84	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	135	307	10.35	23.54	45.18	104.05	2.57	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	125	432	9.59	33.13	58.90	162.94	3.35	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	236	668	18.10	51.23	140.26	303.21	7.98	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	169	837	12.96	64.19	134.32	437.52	7.65	24.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	132	969	10.12	74.31	136.40	573.92	7.76	32.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	103	1,072	7.90	82.21	202.28	776.20	11.51	44.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	69	1,141	5.29	87.50	170.35	946.55	9.70	53.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	31	1,172	2.38	89.88	95.36	1,041.92	5.43	59.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	32	1,204	2.45	92.33	95.78	1,137.69	5.45	64.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	34	1,238	2.61	94.94	167.17	1,304.86	9.51	74.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	1,260	1.69	96.63	82.33	1,387.19	4.69	78.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	1,279	1.46	98.08	131.40	1,518.59	7.48	86.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	1,291	0.92	99.00	56.24	1,574.83	3.20	89.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	1,299	0.61	99.62	84.86	1,659.69	4.83	94.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	1,304	0.38	100.00	97.20	1,756.89	5.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1,304	0.00	100.00	0.00	1,756.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1,304	0.00	100.00	0.00	1,756.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1,304	0.00	100.00	0.00	1,756.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,304					1,756.89					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2949 RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	15.70	15.70	71.78	71.78	5.10	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	24	4.13	19.83	1.27	73.05	0.09	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	30	4.96	24.79	6.66	79.71	0.47	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	32	1.65	26.45	1.08	80.79	0.08	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	39	5.79	32.23	9.68	90.47	0.69	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	46	5.79	38.02	10.16	100.63	0.72	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	50	3.31	41.32	10.48	111.11	0.75	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	64	11.57	52.89	67.53	178.64	4.80	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	69	4.13	57.02	22.42	201.06	1.59	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	71	1.65	58.68	18.33	219.39	1.30	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	75	3.31	61.98	47.72	267.11	3.39	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	81	4.96	66.94	78.39	345.50	5.57	24.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	85	3.31	70.25	47.41	392.91	3.37	27.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	95	8.26	78.51	207.84	600.75	14.78	42.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	104	7.44	85.95	186.61	787.35	13.27	55.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	113	7.44	93.39	219.63	1,006.99	15.61	71.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	117	3.31	96.69	216.52	1,223.51	15.39	86.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	121	3.31	100.00	183.12	1,406.63	13.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	121	0.00	100.00	0.00	1,406.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	121	0.00	100.00	0.00	1,406.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				121					1,406.63					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	11.67	11.67	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	11.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				11.67		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29493 CULTURAL CENTRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	37.11	37.11	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	37.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				37.11		0								0.00					0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	0.64	0.64	35.49	35.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	0.40	1.04	22.01	57.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	0.77	1.81	42.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	1.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					1.81					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	361	361	10.87	10.87	125.87	125.87	1.76	1.76	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	174	535	5.24	16.10	19.44	145.31	0.27	2.03	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	217	752	6.53	22.64	48.09	193.40	0.67	2.70	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	192	944	5.78	28.42	51.20	244.60	0.71	3.42	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	375	1,319	11.29	39.70	120.01	364.61	1.68	5.09	1	1	1	33.33	33.33	75.83	75.83	65.47	63.19	20.80	
6	500	750	625	312	1,631	9.39	49.10	183.63	548.24	2.56	7.66	0	1	1	0.00	33.33	0.00	75.83	0.00	65.47	13.83	
7	750	1,000	875	303	1,934	9.12	58.22	249.87	798.11	3.49	11.14	0	1	1	0.00	33.33	0.00	75.83	0.00	65.47	9.50	
8	1,000	1,500	1,250	266	2,200	8.01	66.23	340.50	1,138.61	4.75	15.90	0	1	1	0.00	33.33	0.00	75.83	0.00	65.47	6.66	
9	1,500	2,000	1,750	164	2,364	4.94	71.16	289.86	1,428.48	4.05	19.95	0	1	1	0.00	33.33	0.00	75.83	0.00	65.47	5.31	
10	2,000	2,500	2,250	121	2,485	3.64	74.80	245.87	1,674.34	3.43	23.38	0	1	1	0.00	33.33	0.00	75.83	0.00	65.47	4.53	
11	2,500	3,000	2,750	70	2,555	2.11	76.91	164.74	1,839.08	2.30	25.68	0	1	1	0.00	33.33	0.00	75.83	0.00	65.47	4.12	
12	3,000	4,000	3,500	147	2,702	4.43	81.34	481.86	2,320.94	6.73	32.41	0	1	1	0.00	33.33	0.00	75.83	0.00	65.47	3.27	
13	4,000	5,000	4,500	73	2,775	2.20	83.53	287.88	2,608.81	4.02	36.43	0	1	1	0.00	33.33	0.00	75.83	0.00	65.47	2.91	
14	5,000	7,500	6,250	123	2,898	3.70	87.24	586.24	3,195.05	8.19	44.61	0	1	1	0.00	33.33	0.00	75.83	0.00	65.47	2.37	
15	7,500	10,000	8,750	85	2,983	2.56	89.80	666.18	3,861.23	9.30	53.92	0	1	1	0.00	33.33	0.00	75.83	0.00	65.47	1.96	
16	10,000	20,000	15,000	132	3,115	3.97	93.77	1,329.67	5,190.90	18.57	72.48	0	1	1	0.00	33.33	0.00	75.83	0.00	65.47	1.46	
17	20,000	50,000	35,000	98	3,213	2.95	96.72	635.64	5,826.54	8.88	81.36	0	1	1	0.00	33.33	0.00	75.83	0.00	65.47	1.30	
18	50,000	100,000	75,000	68	3,281	2.05	98.77	793.92	6,620.46	11.09	92.44	2	3	3	66.67	100.00	40.00	115.83	34.53	100.00	5.04	
19	100,000	500,000	300,000	41	3,322	1.23	100.00	541.22	7,161.68	7.56	100.00	0	3	3	0.00	100.00	0.00	115.83	0.00	100.00	1.62	
20	500,000	UP		0	3,322	0.00	100.00	0.00	7,161.68	0.00	100.00	0	3	3	0.00	100.00	0.00	115.83	0.00	100.00	1.62	
				3,322					7,161.68					3					115.83			1.62



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLSCHURCHES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	159	159	11.96	11.96	85.55	85.55	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	187	2.11	14.07	1.59	87.14	0.05	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	78	265	5.87	19.94	9.34	96.48	0.28	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	37	302	2.78	22.72	9.12	105.59	0.28	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	143	445	10.76	33.48	58.24	163.83	1.76	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	88	533	6.62	40.11	38.11	201.95	1.15	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	96	629	7.22	47.33	57.24	259.18	1.73	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	90	719	6.77	54.10	60.68	319.86	1.84	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	98	817	7.37	61.47	110.23	430.09	3.34	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	59	876	4.44	65.91	77.08	507.17	2.34	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	61	937	4.59	70.50	128.10	635.27	3.88	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	94	1,031	7.07	77.58	226.03	861.30	6.85	26.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	38	1,069	2.86	80.44	132.34	993.64	4.01	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	84	1,153	6.32	86.76	426.44	1,420.08	12.92	43.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	46	1,199	3.46	90.22	312.76	1,732.84	9.48	52.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	76	1,275	5.72	95.94	820.25	2,553.09	24.86	77.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	1,316	3.09	99.02	565.00	3,118.09	17.12	94.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	1,325	0.68	99.70	131.38	3,249.47	3.98	98.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	1,329	0.30	100.00	50.64	3,300.11	1.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1,329	0.00	100.00	0.00	3,300.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,329					3,300.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	210	210	6.51	6.51	120.25	120.25	1.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	90	300	2.79	9.30	17.66	137.91	0.19	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	134	434	4.15	13.45	35.95	173.86	0.38	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	152	586	4.71	18.16	40.27	214.13	0.42	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	327	913	10.14	28.30	165.70	379.83	1.75	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	315	1,228	9.76	38.07	202.46	582.29	2.13	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	251	1,479	7.78	45.85	208.49	790.79	2.20	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	322	1,801	9.98	55.83	360.44	1,151.23	3.80	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	220	2,021	6.82	62.65	387.22	1,538.44	4.08	16.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	129	2,150	4.00	66.65	257.41	1,795.86	2.71	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	122	2,272	3.78	70.43	265.10	2,060.96	2.79	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	128	2,400	3.97	74.40	406.26	2,467.22	4.28	25.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	122	2,522	3.78	78.18	437.58	2,904.80	4.61	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	143	2,665	4.43	82.61	678.74	3,583.54	7.15	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	112	2,777	3.47	86.08	789.09	4,372.64	8.31	46.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	217	2,994	6.73	92.81	2,044.30	6,416.94	21.54	67.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	151	3,145	4.68	97.49	2,017.33	8,434.27	21.25	88.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	46	3,191	1.43	98.92	613.24	9,047.51	6.46	95.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	31	3,222	0.96	99.88	396.07	9,443.59	4.17	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	3,226	0.12	100.00	48.18	9,491.77	0.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3,226					9,491.77					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2954 MUSEUMS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.85	3.85	2.20	2.20	2.56	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.85	7.69	0.01	2.21	0.02	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.85	11.54	0.46	2.68	0.54	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.85	15.38	0.30	2.98	0.35	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.85	19.23	1.43	4.41	1.66	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.85	23.08	2.82	7.24	3.29	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.85	26.92	0.27	7.51	0.32	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	9	7.69	34.62	0.53	8.04	0.61	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	12	11.54	46.15	7.33	15.37	8.54	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	3.85	50.00	0.96	16.33	1.12	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	3.85	53.85	0.61	16.94	0.71	19.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	3.85	57.69	14.12	31.06	16.43	36.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	3.85	61.54	2.82	33.88	3.28	39.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	3.85	65.38	10.65	44.53	12.40	51.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	3.85	69.23	3.90	48.43	4.54	56.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	3.85	73.08	10.20	58.63	11.87	68.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	21	7.69	80.77	6.24	64.87	7.27	75.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	22	3.85	84.62	11.16	76.03	12.99	88.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	26	15.38	100.00	9.89	85.91	11.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	85.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					85.91					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.94	5.94	0.60	0.60	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	1.98	7.92	0.50	1.11	0.23	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	15	6.93	14.85	2.12	3.22	0.97	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	22	6.93	21.78	2.62	5.84	1.20	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	32	9.90	31.68	5.21	11.06	2.38	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	44	11.88	43.56	17.21	28.27	7.87	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	55	10.89	54.46	16.76	45.03	7.66	20.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	70	14.85	69.31	27.66	72.68	12.64	33.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	82	11.88	81.19	27.80	100.48	12.71	45.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	87	4.95	86.14	43.19	143.66	19.74	65.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	90	2.97	89.11	11.90	155.57	5.44	71.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	91	0.99	90.10	6.03	161.59	2.76	73.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	94	2.97	93.07	8.57	170.17	3.92	77.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	99	4.95	98.02	44.73	214.90	20.45	98.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	100	0.99	99.01	0.52	215.42	0.24	98.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	101	0.99	100.00	3.33	218.75	1.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	101	0.00	100.00	0.00	218.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	101	0.00	100.00	0.00	218.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	101	0.00	100.00	0.00	218.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	101	0.00	100.00	0.00	218.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				101				218.75				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.23	6.45	0.07	0.07	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.23	9.68	0.20	0.27	0.22	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.23	12.90	0.33	0.60	0.35	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	7	9.68	22.58	2.03	2.63	2.19	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	11	12.90	35.48	3.85	6.48	4.15	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	16	16.13	51.61	6.38	12.86	6.88	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	19	9.68	61.29	8.48	21.34	9.14	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	22	9.68	70.97	4.37	25.71	4.71	27.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	23	3.23	74.19	3.91	29.63	4.22	31.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	24	3.23	77.42	6.33	35.96	6.83	38.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	27	9.68	87.10	16.39	52.35	17.67	56.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	28	3.23	90.32	5.19	57.54	5.59	62.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	29	3.23	93.55	11.21	68.75	12.09	74.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	30	3.23	96.77	9.17	77.92	9.89	84.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	31	3.23	100.00	14.84	92.76	16.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	31	0.00	100.00	0.00	92.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	92.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	92.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	31	0.00	100.00	0.00	92.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31					92.76					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	329	329	9.75	9.75	148.12	148.12	2.08	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	234	563	6.94	16.69	1,057.79	909.67	14.86	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	340	903	10.08	26.77	112.25	797.43	1.58	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	273	1,176	8.09	34.87	129.89	667.54	1.83	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	373	1,549	11.06	45.92	276.30	391.24	3.88	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	232	1,781	6.88	52.80	251.35	139.89	3.53	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	256	2,037	7.59	60.39	375.53	235.64	5.28	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	280	2,317	8.30	68.69	545.80	781.43	7.67	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	196	2,513	5.81	74.50	531.91	1,313.35	7.47	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	127	2,640	3.77	78.27	424.27	1,737.61	5.96	24.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	121	2,761	3.59	81.86	466.03	2,203.64	6.55	30.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	132	2,893	3.91	85.77	656.25	2,859.89	9.22	40.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	85	2,978	2.52	88.29	463.43	3,323.32	6.51	46.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	136	3,114	4.03	92.32	893.90	4,217.22	12.56	59.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	69	3,183	2.05	94.37	526.73	4,743.94	7.40	66.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	120	3,303	3.56	97.92	1,467.47	6,211.41	20.62	87.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	51	3,354	1.51	99.44	636.31	6,847.72	8.94	96.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	3,371	0.50	99.94	259.08	7,106.80	3.64	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	3,372	0.03	99.97	5.58	7,112.38	0.08	99.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	3,373	0.03	100.00	3.66	7,116.04	0.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3,373					7,116.04					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29610 ROADWORTHINESS TESTING PLANT FOR POOLS WITHOUT DISMANTING

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.44	0.44	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.44				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	8.16	8.16	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	8	8.16	16.33	3.15	3.17	1.57	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	19	22.45	38.78	4.66	7.83	2.33	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	21	4.08	42.86	1.00	8.84	0.50	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	24	6.12	48.98	3.26	12.09	1.63	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	30	12.24	61.22	10.44	22.53	5.21	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	32	4.08	65.31	4.13	26.67	2.06	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	34	4.08	69.39	4.46	31.13	2.23	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	36	4.08	73.47	8.62	39.75	4.30	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	38	4.08	77.55	7.37	47.13	3.68	23.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	40	4.08	81.63	14.68	61.81	7.32	30.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	43	6.12	87.76	36.49	98.30	18.20	49.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	44	2.04	89.80	12.53	110.83	6.25	55.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	48	8.16	97.96	65.40	176.23	32.62	87.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	49	2.04	100.00	24.26	200.49	12.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	49	0.00	100.00	0.00	200.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	49	0.00	100.00	0.00	200.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	49	0.00	100.00	0.00	200.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	200.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	49	0.00	100.00	0.00	200.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				49				200.49				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	95	95	10.33	10.33	33.14	33.14	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	125	220	13.59	23.91	18.57	51.71	1.29	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	112	332	12.17	36.09	25.72	77.43	1.78	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	95	427	10.33	46.41	35.82	113.25	2.49	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	100	527	10.87	57.28	59.24	172.48	4.11	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	53	580	5.76	63.04	53.81	226.29	3.73	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	134	714	14.57	77.61	101.78	328.07	7.06	22.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	59	773	6.41	84.02	111.19	439.26	7.72	30.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	33	806	3.59	87.61	92.49	531.75	6.42	36.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	25	831	2.72	90.33	74.30	606.05	5.16	42.05	1	1	100.00	100.00	6.88	6.88	100.00	100.00	9.26	1.14	
11	2,500	3,000	2,750	11	842	1.20	91.52	50.63	656.69	3.51	45.57	0	1	0.00	100.00	0.00	6.88	0.00	100.00	0.00	1.05	
12	3,000	4,000	3,500	11	853	1.20	92.72	58.86	715.55	4.08	49.65	0	1	0.00	100.00	0.00	6.88	0.00	100.00	0.00	0.96	
13	4,000	5,000	4,500	13	866	1.41	94.13	70.44	785.99	4.89	54.54	0	1	0.00	100.00	0.00	6.88	0.00	100.00	0.00	0.88	
14	5,000	7,500	6,250	11	877	1.20	95.33	68.76	854.74	4.77	59.31	0	1	0.00	100.00	0.00	6.88	0.00	100.00	0.00	0.80	
15	7,500	10,000	8,750	12	889	1.30	96.63	140.12	994.86	9.72	69.03	0	1	0.00	100.00	0.00	6.88	0.00	100.00	0.00	0.69	
16	10,000	20,000	15,000	18	907	1.96	98.59	179.65	1,174.51	12.47	81.50	0	1	0.00	100.00	0.00	6.88	0.00	100.00	0.00	0.59	
17	20,000	50,000	35,000	5	912	0.54	99.13	118.81	1,293.33	8.24	89.74	0	1	0.00	100.00	0.00	6.88	0.00	100.00	0.00	0.53	
18	50,000	100,000	75,000	4	916	0.43	99.57	84.14	1,377.47	5.84	95.58	0	1	0.00	100.00	0.00	6.88	0.00	100.00	0.00	0.50	
19	100,000	500,000	300,000	4	920	0.43	100.00	63.67	1,441.14	4.42	100.00	0	1	0.00	100.00	0.00	6.88	0.00	100.00	0.00	0.48	
20	500,000	UP		0	920	0.00	100.00	0.00	1,441.14	0.00	100.00	0	1	0.00	100.00	0.00	6.88	0.00	100.00	0.00	0.48	
				920					1,441.14					1					6.88			0.48



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	169	169	13.08	13.08	11.16	11.16	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	92	261	7.12	20.20	7.30	18.46	0.48	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	141	402	10.91	31.11	26.75	45.21	1.76	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	127	529	9.83	40.94	41.92	87.13	2.75	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	173	702	13.39	54.33	98.44	185.56	6.47	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	104	806	8.05	62.38	76.19	261.75	5.01	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	59	865	4.57	66.95	41.23	302.98	2.71	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	79	944	6.11	73.07	77.90	380.88	5.12	25.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	59	1,003	4.57	77.63	75.39	456.27	4.95	29.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	50	1,053	3.87	81.50	62.04	518.32	4.08	34.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	24	1,077	1.86	83.36	24.60	542.92	1.62	35.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	45	1,122	3.48	86.84	95.66	638.58	6.29	41.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	1,145	1.78	88.62	79.16	717.74	5.20	47.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	37	1,182	2.86	91.49	132.36	850.10	8.70	55.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	1,195	1.01	92.49	65.81	915.91	4.32	60.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	44	1,239	3.41	95.90	228.71	1,144.62	15.03	75.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	1,278	3.02	98.92	306.63	1,451.26	20.15	95.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	1,292	1.08	100.00	70.51	1,521.76	4.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1,292	0.00	100.00	0.00	1,521.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1,292	0.00	100.00	0.00	1,521.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,292					1,521.76					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	33	33	3.61	3.61	34.84	34.84	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	35	68	3.83	7.43	25.72	60.57	0.69	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	36	104	3.93	11.37	21.79	82.36	0.59	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	42	146	4.59	15.96	14.99	97.35	0.40	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	70	216	7.65	23.61	60.01	157.36	1.61	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	95	311	10.38	33.99	92.63	250.00	2.49	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	73	384	7.98	41.97	82.41	332.41	2.21	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	89	473	9.73	51.69	137.84	470.25	3.70	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	66	539	7.21	58.91	182.79	653.03	4.91	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	42	581	4.59	63.50	130.73	783.76	3.51	21.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	43	624	4.70	68.20	151.96	935.72	4.08	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	54	678	5.90	74.10	201.52	1,137.24	5.41	30.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	33	711	3.61	77.70	183.38	1,320.62	4.93	35.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	69	780	7.54	85.25	348.75	1,669.37	9.37	44.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	32	812	3.50	88.74	327.30	1,996.67	8.79	53.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	64	876	6.99	95.74	943.07	2,939.74	25.33	78.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	31	907	3.39	99.13	669.52	3,609.26	17.98	96.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	915	0.87	100.00	113.43	3,722.69	3.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	915	0.00	100.00	0.00	3,722.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	915	0.00	100.00	0.00	3,722.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				915					3,722.69					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	190	190	32.42	32.42	10.43	10.43	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	205	2.56	34.98	2.82	13.25	0.20	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	235	5.12	40.10	6.53	19.78	0.46	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	262	4.61	44.71	10.59	30.37	0.74	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	37	299	6.31	51.02	21.93	52.30	1.54	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	39	338	6.66	57.68	34.00	86.30	2.38	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	24	362	4.10	61.77	32.73	119.04	2.30	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	391	4.95	66.72	53.23	172.27	3.73	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	34	425	5.80	72.53	55.85	228.12	3.92	16.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	446	3.58	76.11	65.90	294.02	4.62	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	464	3.07	79.18	70.67	364.68	4.96	25.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	25	489	4.27	83.45	74.15	438.83	5.20	30.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	506	2.90	86.35	99.34	538.17	6.97	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	37	543	6.31	92.66	255.59	793.76	17.93	55.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	556	2.22	94.88	131.80	925.56	9.24	64.92	1	1	100.00	100.00	30.00	30.00	100.00	100.00	22.76	3.24			
16	10,000	20,000	15,000	22	578	3.75	98.63	415.41	1,340.97	29.14	94.05	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.24			
17	20,000	50,000	35,000	6	584	1.02	99.66	84.70	1,425.67	5.94	100.00	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.10			
18	50,000	100,000	75,000	1	585	0.17	99.83	7.10	1,432.78	0.50	100.49	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.09			
19	100,000	500,000	300,000	1	586	0.17	100.00	7.04	1,425.74	0.49	100.00	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.10			
20	500,000	UP		0	586	0.00	100.00	0.00	1,425.74	0.00	100.00	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.10			
				586					1,425.74					1					30.00					2.10



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.17	5.17	0.88	0.88	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	3.45	8.62	0.00	0.88	0.00	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.72	10.34	0.48	1.36	0.30	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.72	12.07	1.41	2.77	0.89	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	15	13.79	25.86	4.75	7.52	2.98	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	22	12.07	37.93	8.24	15.76	5.17	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	25	5.17	43.10	4.16	19.92	2.61	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	32	12.07	55.17	13.79	33.71	8.65	21.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	34	3.45	58.62	2.80	36.51	1.76	22.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	42	13.79	72.41	24.62	61.13	15.44	38.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	44	3.45	75.86	11.37	72.50	7.13	45.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	49	8.62	84.48	20.21	92.72	12.68	58.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	53	6.90	91.38	22.11	114.82	13.86	72.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	56	5.17	96.55	13.16	127.98	8.25	80.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	57	1.72	98.28	28.70	156.67	18.00	98.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	58	1.72	100.00	2.77	159.44	1.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	58	0.00	100.00	0.00	159.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	58	0.00	100.00	0.00	159.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	159.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	58	0.00	100.00	0.00	159.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				58					159.44					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.88	5.88	0.21	0.21	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	3.92	9.80	0.00	0.21	0.00	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	11	11.76	21.57	3.09	3.30	1.85	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	17	11.76	33.33	2.53	5.82	1.51	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	20	5.88	39.22	4.49	10.31	2.69	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	25	9.80	49.02	7.31	17.63	4.38	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	30	9.80	58.82	14.63	32.26	8.76	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	33	5.88	64.71	9.89	42.15	5.92	25.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	34	1.96	66.67	4.96	47.11	2.97	28.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	35	1.96	68.63	9.85	56.96	5.89	34.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	36	1.96	70.59	8.84	65.80	5.29	39.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	37	1.96	72.55	3.03	68.83	1.81	41.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	38	1.96	74.51	12.60	81.43	7.54	48.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	40	3.92	78.43	0.14	81.57	0.09	48.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	43	5.88	84.31	21.79	103.36	13.04	61.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	51	15.69	100.00	63.71	167.07	38.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	51	0.00	100.00	0.00	167.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	51	0.00	100.00	0.00	167.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	51	0.00	100.00	0.00	167.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	51	0.00	100.00	0.00	167.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				51					167.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2969

RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.22	2.22	0.04	0.04	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.22	4.44	0.27	0.31	0.22	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.22	6.67	0.30	0.61	0.24	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	6	6.67	13.33	0.85	1.46	0.70	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	6.67	20.00	0.46	1.93	0.38	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	2.22	22.22	0.46	2.38	0.37	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	16	13.33	35.56	7.52	9.90	6.18	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	23	15.56	51.11	7.17	17.07	5.88	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	28	11.11	62.22	9.72	26.80	7.98	21.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	30	4.44	66.67	2.74	29.53	2.25	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	34	8.89	75.56	7.11	36.65	5.84	30.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	35	2.22	77.78	5.39	42.04	4.43	34.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	37	4.44	82.22	10.45	52.48	8.57	43.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	41	8.89	91.11	26.57	79.06	21.81	64.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	43	4.44	95.56	23.68	102.74	19.44	84.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	45	4.44	100.00	19.10	121.83	15.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	121.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	121.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	121.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	45	0.00	100.00	0.00	121.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					121.83					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	16.67	16.67	0.50	0.50	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	4.17	20.83	0.04	0.54	0.05	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	10	20.83	41.67	3.53	4.06	4.72	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	4.17	45.83	0.46	4.52	0.62	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	4.17	50.00	0.61	5.14	0.82	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	16	16.67	66.67	2.79	7.93	3.74	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	4.17	70.83	1.50	9.43	2.01	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	4.17	75.00	2.30	11.72	3.07	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	20	8.33	83.33	4.98	16.71	6.67	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	4.17	87.50	1.85	18.55	2.47	24.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	4.17	91.67	15.78	34.33	21.13	45.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	4.17	95.83	17.93	52.27	24.02	70.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	4.17	100.00	22.40	74.67	30.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	74.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	74.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	74.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	74.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	74.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	74.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	74.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					74.67					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2971

APPARTEMENTS/CONDOMINIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,996	7,996	14.48	14.48	1,720.47	1,720.47	2.42	2.42	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3,962	11,958	7.17	21.65	326.04	2,046.51	0.46	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4,450	16,408	8.06	29.71	600.92	2,647.43	0.84	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3,420	19,828	6.19	35.90	890.62	3,538.05	1.25	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6,337	26,165	11.47	47.38	2,228.22	5,766.27	3.13	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5,240	31,405	9.49	56.86	2,550.59	8,316.86	3.59	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4,393	35,798	7.95	64.82	2,940.09	11,256.95	4.13	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4,604	40,402	8.34	73.15	3,984.10	15,241.05	5.60	21.43	2	2	14.29	14.29	92.28	92.28	47.39	47.39	2.32	0.61
9	1,500	2,000	1,750	2,783	43,185	5.04	78.19	3,566.77	18,807.82	5.01	26.44	0	2	0.00	14.29	0.00	92.28	0.00	47.39	0.00	0.49
10	2,000	2,500	2,250	2,111	45,296	3.82	82.02	2,986.48	21,794.30	4.20	30.64	2	4	14.29	28.57	1.65	93.93	0.85	48.24	0.06	0.43
11	2,500	3,000	2,750	1,461	46,757	2.65	84.66	2,657.60	24,451.91	3.74	34.38	0	4	0.00	28.57	0.00	93.93	0.00	48.24	0.00	0.38
12	3,000	4,000	3,500	1,838	48,595	3.33	87.99	5,413.83	29,865.74	7.61	41.99	1	5	7.14	35.71	14.16	108.08	7.27	55.51	0.26	0.36
13	4,000	5,000	4,500	1,147	49,742	2.08	90.07	3,399.26	33,265.00	4.78	46.77	1	6	7.14	42.86	5.00	113.08	2.57	58.08	0.15	0.34
14	5,000	7,500	6,250	1,564	51,306	2.83	92.90	5,869.52	39,134.52	8.25	55.02	0	6	0.00	42.86	0.00	113.08	0.00	58.08	0.00	0.29
15	7,500	10,000	8,750	914	52,220	1.65	94.55	5,067.04	44,201.56	7.12	62.15	0	6	0.00	42.86	0.00	113.08	0.00	58.08	0.00	0.26
16	10,000	20,000	15,000	1,264	53,484	2.29	96.84	10,055.53	54,257.09	14.14	76.29	0	6	0.00	42.86	0.00	113.08	0.00	58.08	0.00	0.21
17	20,000	50,000	35,000	826	54,310	1.50	98.34	8,469.75	62,726.84	11.91	88.19	2	8	14.29	57.14	1.00	114.08	0.51	58.59	0.01	0.18
18	50,000	100,000	75,000	493	54,803	0.89	99.23	3,156.96	65,883.79	4.44	92.63	1	9	7.14	64.29	6.52	120.60	3.35	61.94	0.21	0.18
19	100,000	500,000	300,000	332	55,135	0.60	99.83	2,146.46	68,030.25	3.02	95.65	0	9	0.00	64.29	0.00	120.60	0.00	61.94	0.00	0.18
20	500,000	UP		93	55,228	0.17	100.00	3,093.84	71,124.09	4.35	100.00	5	14	35.71	100.00	74.10	194.70	38.06	100.00	2.40	0.27
				55,228				71,124.09				14				194.70				0.27	



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	300	300	12.84	12.84	159.58	159.58	1.83	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	110	410	4.71	17.55	8.95	168.53	0.10	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	135	545	5.78	23.33	30.92	199.45	0.36	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	114	659	4.88	28.21	26.42	225.87	0.30	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	195	854	8.35	36.56	112.82	338.69	1.30	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	136	990	5.82	42.38	103.14	441.82	1.19	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	104	1,094	4.45	46.83	120.69	562.52	1.39	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	219	1,313	9.38	56.21	290.14	852.66	3.33	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	136	1,449	5.82	62.03	269.10	1,121.76	3.09	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	64	1,513	2.74	64.77	157.74	1,279.50	1.81	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	69	1,582	2.95	67.72	188.89	1,468.40	2.17	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	81	1,663	3.47	71.19	236.35	1,704.75	2.72	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	64	1,727	2.74	73.93	273.63	1,978.38	3.14	22.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	59	1,786	2.53	76.46	274.55	2,252.93	3.15	25.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	61	1,847	2.61	79.07	380.89	2,633.82	4.38	30.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	91	1,938	3.90	82.96	971.07	3,604.89	11.16	41.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	154	2,092	6.59	89.55	2,284.47	5,889.36	26.25	67.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	83	2,175	3.55	93.11	1,123.76	7,013.13	12.91	80.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	152	2,327	6.51	99.61	1,598.71	8,611.83	18.37	98.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	2,336	0.39	100.00	90.79	8,702.62	1.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2,336					8,702.62					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2973

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	256	256	16.44	16.44	238.09	238.09	6.11	6.11	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	105	361	6.74	23.19	14.49	252.58	0.37	6.49	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	123	484	7.90	31.09	20.51	273.10	0.53	7.01	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	97	581	6.23	37.32	23.94	297.04	0.61	7.63	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	167	748	10.73	48.04	78.68	375.72	2.02	9.65	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	92	840	5.91	53.95	45.61	421.32	1.17	10.82	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	81	921	5.20	59.15	66.95	488.28	1.72	12.54	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	103	1,024	6.62	65.77	107.79	596.06	2.77	15.30	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	98	1,122	6.29	72.06	116.19	712.25	2.98	18.29	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	35	1,157	2.25	74.31	39.96	752.21	1.03	19.31	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	36	1,193	2.31	76.62	139.39	891.59	3.58	22.89	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	49	1,242	3.15	79.77	163.44	1,055.03	4.20	27.09	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	34	1,276	2.18	81.95	133.15	1,188.18	3.42	30.51	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	1,300	1.54	83.49	144.64	1,332.82	3.71	34.22	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	1,312	0.77	84.26	105.99	1,438.80	2.72	36.94	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	47	1,359	3.02	87.28	351.95	1,790.75	9.04	45.98	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	1,387	1.80	89.08	383.57	2,174.32	9.85	55.83	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	28	1,415	1.80	90.88	383.70	2,558.02	9.85	65.68	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	125	1,540	8.03	98.91	1,232.66	3,790.68	31.65	97.33	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		17	1,557	1.09	100.00	103.98	3,894.66	2.67	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,557					3,894.66					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	53	53	11.45	11.45	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	14	67	3.02	14.47	0.65	0.59	0.23	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	27	94	5.83	20.30	10.62	11.21	3.68	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	20	114	4.32	24.62	5.34	16.55	1.85	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	53	167	11.45	36.07	24.77	41.31	8.59	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	45	212	9.72	45.79	17.82	59.13	6.18	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	33	245	7.13	52.92	40.86	99.99	14.17	34.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	31	276	6.70	59.61	1,100.08	1,000.09	381.66	346.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	21	297	4.54	64.15	33.16	966.93	11.50	335.47	0	0	0.00	0.00	11.50	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	21	318	4.54	68.68	43.24	923.70	15.00	320.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	18	336	3.89	72.57	45.46	878.23	15.77	304.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	22	358	4.75	77.32	66.13	812.10	22.94	281.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	372	3.02	80.35	55.32	756.78	19.19	262.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	388	3.46	83.80	62.42	694.36	21.66	240.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	13	401	2.81	86.61	115.55	578.81	40.09	200.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	26	427	5.62	92.22	292.65	286.17	101.53	99.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	20	447	4.32	96.54	388.33	102.16	134.73	35.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	453	1.30	97.84	99.23	201.39	34.43	69.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	461	1.73	99.57	44.19	245.58	15.33	85.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	463	0.43	100.00	42.65	288.23	14.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				463					288.23					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	259	259	7.96	7.96	114.89	114.89	1.77	1.77	3	3	33.33	33.33	333.30	333.30	39.08	39.08	290.11	290.11			
2	50	100	75	204	463	6.27	14.23	13.62	128.51	0.21	1.97	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	259.36			
3	100	200	150	297	760	9.13	23.36	41.50	170.01	0.64	2.61	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	196.05			
4	200	300	250	301	1,061	9.25	32.61	67.96	237.97	1.04	3.66	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	140.06			
5	300	500	400	410	1,471	12.60	45.21	216.41	454.38	3.33	6.98	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	73.35			
6	500	750	625	284	1,755	8.73	53.93	248.43	702.81	3.82	10.80	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	47.42			
7	750	1,000	875	240	1,995	7.38	61.31	201.99	904.80	3.10	13.90	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	36.84			
8	1,000	1,500	1,250	248	2,243	7.62	68.93	346.89	1,251.69	5.33	19.23	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	26.63			
9	1,500	2,000	1,750	147	2,390	4.52	73.45	283.47	1,535.15	4.36	23.59	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	21.71			
10	2,000	2,500	2,250	96	2,486	2.95	76.40	184.94	1,720.10	2.84	26.43	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	19.38			
11	2,500	3,000	2,750	76	2,562	2.34	78.73	133.79	1,853.89	2.06	28.49	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	17.98			
12	3,000	4,000	3,500	101	2,663	3.10	81.84	326.68	2,180.56	5.02	33.51	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	15.29			
13	4,000	5,000	4,500	44	2,707	1.35	83.19	167.08	2,347.65	2.57	36.07	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	14.20			
14	5,000	7,500	6,250	105	2,812	3.23	86.42	402.63	2,750.28	6.19	42.26	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	12.12			
15	7,500	10,000	8,750	42	2,854	1.29	87.71	178.59	2,928.87	2.74	45.01	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	11.38			
16	10,000	20,000	15,000	104	2,958	3.20	90.90	951.40	3,880.27	14.62	59.62	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	8.59			
17	20,000	50,000	35,000	58	3,016	1.78	92.69	660.38	4,540.65	10.15	69.77	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	7.34			
18	50,000	100,000	75,000	28	3,044	0.86	93.55	274.50	4,815.15	4.22	73.99	0	3	0.00	33.33	0.00	333.30	0.00	39.08	0.00	6.92			
19	100,000	500,000	300,000	122	3,166	3.75	97.30	1,093.40	5,908.55	16.80	90.79	3	6	33.33	66.67	88.75	422.05	10.40	49.48	8.12	7.14			
20	500,000	UP		88	3,254	2.70	100.00	599.29	6,507.84	9.21	100.00	3	9	33.33	100.00	430.93	852.97	50.52	100.00	71.91	13.11			
				3,254					6,507.84					9					852.97					13.11



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2976

DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	39,797	39,797	10.25	10.25	4,205.81	4,205.81	2.81	2.81	1	1	3.23	3.23	16.53	16.53	0.51	0.51	0.39	0.39	
2	50	100	75	40,819	80,616	10.51	20.76	3,259.52	7,465.32	2.18	4.99	2	3	6.45	9.68	185.50	202.03	5.76	6.27	5.69	2.71	
3	100	200	150	86,190	166,806	22.20	42.96	14,769.98	22,235.31	9.88	14.87	2	5	6.45	16.13	52.00	254.03	1.61	7.89	0.35	1.14	
4	200	300	250	52,266	219,072	13.46	56.42	10,087.35	32,322.66	6.75	21.62	2	7	6.45	22.58	13.25	267.28	0.41	8.30	0.13	0.83	
5	300	500	400	60,504	279,576	15.58	72.00	16,693.64	49,016.30	11.17	32.78	7	14	22.58	45.16	788.10	1,055.38	24.47	32.76	4.72	2.15	
6	500	750	625	36,006	315,582	9.27	81.27	13,698.40	62,714.70	9.16	41.95	1	15	3.23	48.39	3.00	1,058.38	0.09	32.86	0.02	1.69	
7	750	1,000	875	24,253	339,835	6.25	87.52	12,992.07	75,706.77	8.69	50.64	3	18	9.68	58.06	338.52	1,396.90	10.51	43.37	2.61	1.85	
8	1,000	1,500	1,250	19,864	359,699	5.12	92.63	14,900.85	90,607.62	9.97	60.60	1	19	3.23	61.29	60.30	1,457.20	1.87	45.24	0.40	1.61	
9	1,500	2,000	1,750	9,946	369,645	2.56	95.19	10,569.81	101,177.42	7.07	67.67	2	21	6.45	67.74	7.26	1,464.46	0.23	45.46	0.07	1.45	
10	2,000	2,500	2,250	4,887	374,532	1.26	96.45	6,935.21	108,112.63	4.64	72.31	3	24	9.68	77.42	1,514.11	2,978.57	47.01	92.47	21.83	2.76	
11	2,500	3,000	2,750	3,290	377,822	0.85	97.30	5,693.79	113,806.42	3.81	76.12	0	24	0.00	77.42	0.00	2,978.57	0.00	92.47	0.00	2.62	
12	3,000	4,000	3,500	3,331	381,153	0.86	98.16	7,470.24	121,276.66	5.00	81.12	1	25	3.23	80.65	5.00	2,983.57	0.16	92.63	0.07	2.46	
13	4,000	5,000	4,500	1,928	383,081	0.50	98.65	5,425.38	126,702.04	3.63	84.74	3	28	9.68	90.32	218.26	3,201.83	6.78	99.40	4.02	2.53	
14	5,000	7,500	6,250	1,957	385,038	0.50	99.16	7,018.27	133,720.31	4.69	89.44	1	29	3.23	93.55	8.50	3,210.33	0.26	99.67	0.12	2.40	
15	7,500	10,000	8,750	1,072	386,110	0.28	99.43	5,333.62	139,053.93	3.57	93.01	1	30	3.23	96.77	3.95	3,214.27	0.12	99.79	0.07	2.31	
16	10,000	20,000	15,000	1,091	387,201	0.28	99.72	6,707.97	145,761.90	4.49	97.49	0	30	0.00	96.77	0.00	3,214.27	0.00	99.79	0.00	2.21	
17	20,000	50,000	35,000	586	387,787	0.15	99.87	2,541.41	148,303.31	1.70	99.19	1	31	3.23	100.00	6.81	3,221.09	0.21	100.00	0.27	2.17	
18	50,000	100,000	75,000	177	387,964	0.05	99.91	507.71	148,811.01	0.34	99.53	0	31	0.00	100.00	0.00	3,221.09	0.00	100.00	0.00	2.16	
19	100,000	500,000	300,000	304	388,268	0.08	99.99	502.70	149,313.71	0.34	99.87	0	31	0.00	100.00	0.00	3,221.09	0.00	100.00	0.00	2.16	
20	500,000	UP		37	388,305	0.01	100.00	197.90	149,511.62	0.13	100.00	0	31	0.00	100.00	0.00	3,221.09	0.00	100.00	0.00	2.15	
				388,305					149,511.62					31					3,221.09			2.15



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	447	447	5.73	5.73	72.34	72.34	1.18	1.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	463	910	5.93	11.66	65.54	137.88	1.07	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1,120	2,030	14.35	26.01	201.09	338.97	3.29	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1,036	3,066	13.27	39.28	309.99	648.96	5.07	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1,369	4,435	17.54	56.82	596.31	1,245.27	9.76	20.38	1	1	100.00	100.00	150.00	150.00	100.00	100.00	25.15	12.05	
6	500	750	625	928	5,363	11.89	68.71	563.99	1,809.26	9.23	29.61	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	8.29	
7	750	1,000	875	810	6,173	10.38	79.09	647.79	2,457.04	10.60	40.21	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	6.10	
8	1,000	1,500	1,250	618	6,791	7.92	87.01	807.36	3,264.40	13.21	53.42	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	4.60	
9	1,500	2,000	1,750	345	7,136	4.42	91.43	548.32	3,812.72	8.97	62.40	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	3.93	
10	2,000	2,500	2,250	151	7,287	1.93	93.36	292.13	4,104.86	4.78	67.18	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	3.65	
11	2,500	3,000	2,750	126	7,413	1.61	94.98	310.87	4,415.73	5.09	72.26	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	3.40	
12	3,000	4,000	3,500	154	7,567	1.97	96.95	396.37	4,812.10	6.49	78.75	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	3.12	
13	4,000	5,000	4,500	82	7,649	1.05	98.00	271.00	5,083.10	4.43	83.18	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	2.95	
14	5,000	7,500	6,250	63	7,712	0.81	98.81	302.44	5,385.54	4.95	88.13	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	2.79	
15	7,500	10,000	8,750	38	7,750	0.49	99.30	208.65	5,594.20	3.41	91.55	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	2.68	
16	10,000	20,000	15,000	36	7,786	0.46	99.76	299.47	5,893.67	4.90	96.45	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	2.55	
17	20,000	50,000	35,000	17	7,803	0.22	99.97	199.11	6,092.78	3.26	99.71	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	2.46	
18	50,000	100,000	75,000	1	7,804	0.01	99.99	1.19	6,093.97	0.02	99.73	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	2.46	
19	100,000	500,000	300,000	1	7,805	0.01	100.00	16.63	6,110.60	0.27	100.00	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	2.45	
20	500,000	UP		0	7,805	0.00	100.00	0.00	6,110.60	0.00	100.00	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	2.45	
				7,805					6,110.60					1					150.00			2.45



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	56	56	39.44	39.44	12.36	12.36	13.54	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	30	86	21.13	60.56	15.44	27.79	16.91	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	27	113	19.01	79.58	18.77	46.57	20.57	51.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	120	4.93	84.51	9.81	56.38	10.75	61.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	128	5.63	90.14	12.80	69.18	14.03	75.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	134	4.23	94.37	4.65	73.83	5.09	80.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	137	2.11	96.48	4.51	78.34	4.94	85.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	140	2.11	98.59	3.32	81.65	3.63	89.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	141	0.70	99.30	2.80	84.45	3.07	92.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	142	0.70	100.00	6.81	91.26	7.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	142	0.00	100.00	0.00	91.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	142	0.00	100.00	0.00	91.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	142	0.00	100.00	0.00	91.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	142	0.00	100.00	0.00	91.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	142	0.00	100.00	0.00	91.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	142	0.00	100.00	0.00	91.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	142	0.00	100.00	0.00	91.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	142	0.00	100.00	0.00	91.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	142	0.00	100.00	0.00	91.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	142	0.00	100.00	0.00	91.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				142					91.26					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	12.15	12.15	90.33	90.33	6.73	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	47	4.17	16.32	2.40	92.73	0.18	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	60	4.51	20.83	2.35	95.08	0.18	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	66	2.08	22.92	2.04	97.12	0.15	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	77	3.82	26.74	5.46	102.58	0.41	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	94	5.90	32.64	17.43	120.00	1.30	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	26	120	9.03	41.67	43.22	163.22	3.22	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	151	10.76	52.43	80.81	244.03	6.02	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	170	6.60	59.03	46.41	290.43	3.46	21.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	178	2.78	61.81	31.34	321.77	2.34	23.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	191	4.51	66.32	51.31	373.08	3.82	27.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	24	215	8.33	74.65	105.08	478.17	7.83	35.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	224	3.13	77.78	49.89	528.06	3.72	39.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	240	5.56	83.33	124.62	652.68	9.29	48.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	248	2.78	86.11	86.21	738.90	6.42	55.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	266	6.25	92.36	367.20	1,106.09	27.36	82.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	285	6.60	98.96	218.88	1,324.97	16.31	98.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	287	0.69	99.65	10.69	1,335.66	0.80	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	288	0.35	100.00	6.36	1,342.02	0.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	288	0.00	100.00	0.00	1,342.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				288					1,342.02					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	15.49	15.49	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					15.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM				
1	0	50	25	57	57	23.95	23.95	22.40	22.40	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	33	90	13.87	37.82	3.03	25.44	0.36	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	18	108	7.56	45.38	3.12	28.56	0.37	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	8	116	3.36	48.74	1.23	29.79	0.14	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	12	128	5.04	53.78	3.39	33.18	0.40	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	12	140	5.04	58.82	5.03	38.21	0.59	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	4	144	1.68	60.50	5.05	43.26	0.59	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	9	153	3.78	64.29	13.52	56.78	1.59	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	6	159	2.52	66.81	9.44	66.22	1.11	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	3	162	1.26	68.07	8.03	74.25	0.94	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	3	165	1.26	69.33	11.89	86.14	1.40	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	5	170	2.10	71.43	9.92	96.06	1.16	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	171	0.42	71.85	0.20	96.26	0.02	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	5	176	2.10	73.95	12.20	108.46	1.43	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	7	183	2.94	76.89	53.83	162.29	6.32	19.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	17	200	7.14	84.03	165.72	328.01	19.45	38.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	18	218	7.56	91.60	165.47	493.48	19.43	57.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	6	224	2.52	94.12	35.70	529.18	4.19	62.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	7	231	2.94	97.06	34.81	563.99	4.09	66.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		7	238	2.94	100.00	287.86	851.86	33.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				238					851.86					0					0.00				



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	11.82	11.82	0.68	0.68	9.20	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	68	81	61.82	73.64	4.21	4.88	57.13	66.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	109	25.45	99.09	2.20	7.08	29.85	96.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	110	0.91	100.00	0.28	7.36	3.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	110	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				110					7.36					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29831 MILITARY BARRACKS : WITHOUT FAMILY ACCOMODATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.05	0.05	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.05				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2984 OTHERS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	10.77	10.77	0.27	0.27	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	12	7.69	18.46	0.53	0.81	0.17	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	19	10.77	29.23	3.15	3.96	0.99	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	26	10.77	40.00	4.37	8.32	1.38	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	30	6.15	46.15	2.96	11.28	0.93	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	34	6.15	52.31	5.45	16.73	1.72	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	42	12.31	64.62	14.51	31.24	4.57	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	52	15.38	80.00	32.49	63.73	10.23	20.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	56	6.15	86.15	16.54	80.27	5.21	25.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	58	3.08	89.23	10.17	90.44	3.20	28.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	59	1.54	90.77	3.56	94.00	1.12	29.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	60	1.54	92.31	9.79	103.79	3.08	32.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	62	3.08	95.38	85.16	188.95	26.82	59.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	63	1.54	96.92	6.78	195.73	2.14	61.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	64	1.54	98.46	120.96	316.69	38.09	99.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	65	1.54	100.00	0.83	317.52	0.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	65	0.00	100.00	0.00	317.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	65	0.00	100.00	0.00	317.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	65	0.00	100.00	0.00	317.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	65	0.00	100.00	0.00	317.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				65					317.52					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	11.20	11.20	119.33	119.33	13.62	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	51	2.08	13.28	3.40	122.73	0.39	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	60	111	15.63	28.91	29.08	151.81	3.32	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	62	173	16.15	45.05	14.84	166.65	1.69	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	63	236	16.41	61.46	25.39	192.04	2.90	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	244	2.08	63.54	4.48	196.52	0.51	22.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	256	3.13	66.67	7.03	203.54	0.80	23.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	262	1.56	68.23	5.94	209.49	0.68	23.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	273	2.86	71.09	16.07	225.56	1.83	25.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	279	1.56	72.66	8.52	234.08	0.97	26.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	290	2.86	75.52	20.86	254.94	2.38	29.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	298	2.08	77.60	16.29	271.23	1.86	30.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	302	1.04	78.65	14.55	285.78	1.66	32.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	312	2.60	81.25	33.38	319.16	3.81	36.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	335	5.99	87.24	126.33	445.49	14.42	50.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	346	2.86	90.10	87.06	532.55	9.94	60.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	365	4.95	95.05	168.56	701.12	19.24	80.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	367	0.52	95.57	23.03	724.15	2.63	82.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	376	2.34	97.92	100.47	824.61	11.47	94.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	384	2.08	100.00	51.30	875.92	5.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				384					875.92					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 2992 RENTS

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	20.00	20.00	0.69	0.69	7.39	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.67	26.67	0.11	0.57	1.22	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.67	33.33	0.08	0.66	0.90	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.67	40.00	0.11	0.77	1.22	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	6.67	46.67	0.14	0.91	1.49	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.67	53.33	1.95	2.86	21.03	30.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	11	20.00	73.33	1.74	4.60	18.76	49.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	6.67	80.00	0.12	4.71	1.25	50.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	6.67	86.67	0.11	4.82	1.15	51.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	6.67	93.33	1.44	6.26	15.52	67.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	6.67	100.00	3.02	9.28	32.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	9.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	9.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	9.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	9.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	9.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	9.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	9.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	9.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	9.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					9.28					0					0.00			0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 300 KINA

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.25	0.25	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.85	1.11	2.20	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	28.96	30.06	74.85	77.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	8.62	38.69	22.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	38.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				38.69				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 3000 KINA

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.25	0.25	22.95	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.85	1.11	77.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					1.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 301 COKLAT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	12.50	12.50	0.72	0.72	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	3.13	15.63	1.04	1.75	1.77	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	13	25.00	40.63	8.90	10.65	15.15	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	19	18.75	59.38	6.67	17.32	11.36	29.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	27	25.00	84.38	20.45	37.77	34.83	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	28	3.13	87.50	0.47	38.23	0.79	65.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	31	9.38	96.88	10.77	49.00	18.34	83.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	32	3.13	100.00	9.71	58.71	16.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	32	0.00	100.00	0.00	58.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	32	0.00	100.00	0.00	58.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	32	0.00	100.00	0.00	58.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	32	0.00	100.00	0.00	58.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	32	0.00	100.00	0.00	58.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	32	0.00	100.00	0.00	58.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	32	0.00	100.00	0.00	58.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	32	0.00	100.00	0.00	58.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	32	0.00	100.00	0.00	58.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	58.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	58.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	32	0.00	100.00	0.00	58.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					58.71					0					0.00					0.00



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 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 3010 COKLAT

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.94	0.94	36.65	36.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.07	1.01	2.69	39.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	50.00	100.00	1.56	2.57	60.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					2.57					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 3030 KOPI

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.37	0.37	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.37		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	18.37	18.37	0.39	0.39	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	2.04	20.41	0.83	1.22	1.41	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	2.04	22.45	0.28	1.50	0.47	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	2.04	24.49	0.47	1.97	0.81	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	27	30.61	55.10	9.72	11.69	16.52	19.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	28	2.04	57.14	2.20	13.89	3.73	23.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	29	2.04	59.18	1.22	15.11	2.07	25.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	41	24.49	83.67	19.15	34.26	32.55	58.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	42	2.04	85.71	3.81	38.07	6.48	64.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	43	2.04	87.76	3.43	41.50	5.83	70.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	47	8.16	95.92	10.37	51.87	17.63	88.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	48	2.04	97.96	6.92	58.79	11.76	99.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	49	2.04	100.00	0.05	58.85	0.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	49	0.00	100.00	0.00	58.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	49	0.00	100.00	0.00	58.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	49	0.00	100.00	0.00	58.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	49	0.00	100.00	0.00	58.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	49	0.00	100.00	0.00	58.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	58.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	49	0.00	100.00	0.00	58.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				49					58.85					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 3032 DENGAN RUMAH PENERINGAN

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	6	54.55	54.55	5.61	5.61	17.91	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	8	18.18	72.73	5.12	10.73	16.34	34.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	9.09	81.82	0.53	11.26	1.68	35.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	9.09	90.91	7.69	18.95	24.53	60.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	9.09	100.00	12.39	31.34	39.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	31.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					31.34					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 304 TEH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.71	0.71	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	0.71	1.43	0.07	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	7	3.57	5.00	0.61	0.70	0.08	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	0.71	5.71	0.41	1.12	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	0.71	6.43	0.35	1.47	0.05	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	0.71	7.14	0.34	1.80	0.05	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	12	1.43	8.57	1.82	3.62	0.24	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	16	2.86	11.43	4.12	7.75	0.55	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	18	1.43	12.86	1.55	9.30	0.21	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	23	3.57	16.43	7.79	17.09	1.04	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	29	4.29	20.71	10.94	28.03	1.47	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	37	5.71	26.43	23.01	51.04	3.09	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	32	69	22.86	49.29	118.36	169.40	15.88	22.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	12	81	8.57	57.86	65.61	235.02	8.80	31.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	38	119	27.14	85.00	311.62	546.63	41.80	73.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	135	11.43	96.43	143.35	689.98	19.23	92.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	140	3.57	100.00	55.51	745.49	7.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	140	0.00	100.00	0.00	745.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	140	0.00	100.00	0.00	745.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				140					745.49					0					0.00					0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 3040 TEH

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.41	1.41	0.03	0.03	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.41	2.82	0.24	0.27	0.82	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	5	4.23	7.04	0.02	0.29	0.06	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.41	8.45	0.24	0.53	0.80	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	9	4.23	12.68	0.65	1.18	2.19	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.41	14.08	0.66	1.83	2.22	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.41	15.49	0.55	2.39	1.87	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	14	4.23	19.72	0.13	2.52	0.44	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	16	2.82	22.54	1.64	4.16	5.53	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	18	2.82	25.35	0.17	4.33	0.59	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	20	2.82	28.17	4.67	9.00	15.74	30.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	24	5.63	33.80	0.66	9.66	2.22	32.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	40	22.54	56.34	3.38	13.04	11.41	43.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	46	8.45	64.79	1.87	14.91	6.32	50.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	62	22.54	87.32	7.66	22.57	25.84	76.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	68	8.45	95.77	2.98	25.55	10.07	86.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	71	4.23	100.00	4.09	29.64	13.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	71	0.00	100.00	0.00	29.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	71	0.00	100.00	0.00	29.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				71					29.64					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 305 MINYAK SEREH

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	3.34	3.34	4.42	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	6.82	10.17	9.03	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	42.16	52.33	55.79	69.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	9.30	61.63	12.30	81.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	13.95	75.58	18.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	75.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				75.58		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	66.67	66.67	132.17	132.17	89.32	89.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	11.11	77.78	1.86	134.03	1.26	90.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	11.11	88.89	9.30	143.33	6.28	96.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	11.11	100.00	4.65	147.98	3.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,500	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	147.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				9					147.98					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 3060 KAPOK

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	1.48	1.48	90.12	90.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.16	1.64	9.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					1.64					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 3070 KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	35.00	35.00	81.40	81.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	8.00	43.00	18.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	43.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					43.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3071

BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	86.44	86.44	1.78	1.78	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	52	1.69	88.14	0.10	1.88	0.08	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	54	3.39	91.53	0.62	2.50	0.49	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	55	1.69	93.22	2.91	5.41	2.31	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	56	1.69	94.92	2.91	8.32	2.31	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	57	1.69	96.61	2.91	11.23	2.31	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	58	1.69	98.31	38.08	49.31	30.27	39.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	59	1.69	100.00	76.49	125.81	60.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	59	0.00	100.00	0.00	125.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	59	0.00	100.00	0.00	125.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	59	0.00	100.00	0.00	125.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	59	0.00	100.00	0.00	125.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	59	0.00	100.00	0.00	125.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	59	0.00	100.00	0.00	125.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	59	0.00	100.00	0.00	125.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	59	0.00	100.00	0.00	125.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	59	0.00	100.00	0.00	125.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	59	0.00	100.00	0.00	125.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	59	0.00	100.00	0.00	125.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	59	0.00	100.00	0.00	125.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				59					125.81					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	100.00	100.00	0.16	0.16	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					0.16					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 3073 GEDUNG PENGERINGAN DENGAN PENGERINGAN BUATAN

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	5.00	5.00	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	5.00	10.00	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					10.00					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	0.22	0.22	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.22						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	27	27	8.01	8.01	2.64	2.64	0.18	0.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	18	45	5.34	13.35	4.49	7.13	0.30	0.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	11	56	3.26	16.62	3.73	10.86	0.25	0.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	62	1.78	18.40	2.63	13.50	0.18	0.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	19	81	5.64	24.04	19.16	32.66	1.29	2.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	94	3.86	27.89	10.24	42.90	0.69	2.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	107	3.86	31.75	20.09	62.99	1.36	4.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	123	4.75	36.50	25.69	88.68	1.73	5.98	1	1	100.00	100.00	1,000.00	1,000.00	100.00	100.00	3892.62	1127.67	
9	1,500	2,000	1,750	27	150	8.01	44.51	52.47	141.15	3.54	9.53	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	708.48	
10	2,000	2,500	2,250	19	169	5.64	50.15	40.75	181.90	2.75	12.28	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	549.76	
11	2,500	3,000	2,750	21	190	6.23	56.38	66.34	248.23	4.48	16.75	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	402.85	
12	3,000	4,000	3,500	20	210	5.93	62.31	76.35	324.59	5.15	21.91	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	308.08	
13	4,000	5,000	4,500	17	227	5.04	67.36	77.08	401.66	5.20	27.11	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	248.96	
14	5,000	7,500	6,250	55	282	16.32	83.68	368.22	769.89	24.85	51.96	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	129.89	
15	7,500	10,000	8,750	9	291	2.67	86.35	105.34	875.23	7.11	59.07	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	114.26	
16	10,000	20,000	15,000	42	333	12.46	98.81	475.40	1,350.63	32.08	91.15	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	74.04	
17	20,000	50,000	35,000	4	337	1.19	100.00	131.10	1,481.73	8.85	100.00	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	67.49	
18	50,000	100,000	75,000	0	337	0.00	100.00	0.00	1,481.73	0.00	100.00	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	67.49	
19	100,000	500,000	300,000	0	337	0.00	100.00	0.00	1,481.73	0.00	100.00	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	67.49	
20	500,000	UP		0	337	0.00	100.00	0.00	1,481.73	0.00	100.00	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	67.49	
				337					1,481.73					1					1,000.00			67.49



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.20	2.20	0.35	0.35	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	11	3.85	6.04	2.10	2.44	0.17	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	26	8.24	14.29	10.52	12.97	0.87	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	28	1.10	15.38	5.33	18.30	0.44	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	36	4.40	19.78	16.60	34.90	1.37	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	47	6.04	25.82	18.24	53.15	1.51	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	49	1.10	26.92	8.22	61.36	0.68	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	62	7.14	34.07	54.10	115.46	4.46	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	64	1.10	35.16	7.95	123.41	0.66	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	76	6.59	41.76	96.74	220.15	7.98	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	46	122	25.27	67.03	206.32	426.47	17.02	35.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	143	11.54	78.57	125.04	551.51	10.32	45.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	144	0.55	79.12	14.21	565.72	1.17	46.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	153	4.95	84.07	77.42	643.15	6.39	53.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	157	2.20	86.26	70.53	713.68	5.82	58.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	175	9.89	96.15	385.92	1,099.60	31.84	90.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	181	3.30	99.45	111.72	1,211.32	9.22	99.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	182	0.55	100.00	0.82	1,212.15	0.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	182	0.00	100.00	0.00	1,212.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	182	0.00	100.00	0.00	1,212.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				182					1,212.15					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 309 GULA BIBIT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	7.69	7.69	0.15	0.15	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	7.69	15.38	0.05	0.21	0.55	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	7.69	23.08	0.22	0.42	2.20	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	7.69	30.77	0.33	0.75	3.30	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	7.69	38.46	0.33	1.08	3.30	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	7.69	46.15	0.45	1.54	4.53	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	8	15.38	61.54	1.02	2.55	10.17	25.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	7.69	69.23	0.58	3.14	5.84	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	7.69	76.92	1.05	4.19	10.55	41.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	7.69	84.62	1.18	5.37	11.81	53.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	7.69	92.31	1.58	6.96	15.85	69.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	7.69	100.00	3.04	10.00	30.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					10.00					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	3.66	3.66	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				3.66						0				0.00						0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019

DATA POSITION FROM : 01/01/2019

OCCUPATION CODE : 310 PERKEBUNAN SERAT,SERAT CAMPURAN DAN KAPOK YANG BELUM TERPROS

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	13	13	22.81	22.81	0.94	0.94	5.48	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	19	32	33.33	56.14	4.02	4.96	23.49	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	35	5.26	61.40	1.24	6.20	7.26	36.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	36	1.75	63.16	0.55	6.76	3.22	39.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	43	12.28	75.44	3.54	10.29	20.66	60.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	44	1.75	77.19	0.18	10.47	1.05	61.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	52	14.04	91.23	1.64	12.11	9.57	70.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	53	1.75	92.98	0.74	12.86	4.35	75.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	54	1.75	94.74	0.74	13.60	4.35	79.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	55	1.75	96.49	0.42	14.02	2.45	81.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	56	1.75	98.25	0.62	14.64	3.62	85.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	57	1.75	100.00	2.48	17.12	14.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	57	0.00	100.00	0.00	17.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	57	0.00	100.00	0.00	17.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	57	0.00	100.00	0.00	17.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	57	0.00	100.00	0.00	17.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	57	0.00	100.00	0.00	17.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	57	0.00	100.00	0.00	17.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	17.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	57	0.00	100.00	0.00	17.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				57					17.12					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.07	0.07	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	25.00	37.50	0.90	0.97	3.28	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	12.50	50.00	1.25	2.22	4.56	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	12.50	62.50	7.09	9.31	25.79	33.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	12.50	75.00	13.62	22.93	49.59	83.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	12.50	87.50	1.51	24.45	5.51	88.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	12.50	100.00	3.03	27.47	11.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	27.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	27.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	27.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	27.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	27.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	27.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	27.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	27.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	27.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	27.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	27.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	27.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					27.47					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	13.82	13.82	65.43	65.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	7.30	21.12	34.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	21.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					21.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 312 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	66.03	66.03	32.70	32.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	90.60	156.63	44.87	77.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	45.30	201.93	22.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	201.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					201.93					0					0.00					0.00		



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	88.89	88.89	434.01	434.01	96.64	96.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	11.11	100.00	15.10	449.11	3.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	449.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9					449.11					0					0.00		



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 313 CENGKEH DAN REMPAH

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.13	0.13	3.49	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.98	2.11	53.12	56.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.30	2.41	7.97	64.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	1.32	3.74	35.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	3.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				3.74		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3130 PERKENEIRS DAN REMPAH REMPAH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	1.19	1.19	15.58	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	6.45	7.64	84.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	7.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2				7.64						0				0.00						0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 314 PADI, TANPA PENGERJAAN

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.55	1.55	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	1.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.55		0						0.00							0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 315 HORTIKULTURA,SAYUR SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	16.67	16.67	1.49	1.49	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	10	16.67	33.33	2.83	4.32	0.96	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	11	3.33	36.67	3.63	7.95	1.24	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	12	3.33	40.00	0.90	8.84	0.31	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	14	6.67	46.67	2.78	11.62	0.95	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	16	6.67	53.33	5.75	17.37	1.96	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	17	3.33	56.67	6.00	23.37	2.05	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	18	3.33	60.00	2.37	25.75	0.81	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	20	6.67	66.67	15.03	40.78	5.13	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	21	3.33	70.00	10.56	51.33	3.60	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	22	3.33	73.33	9.26	60.59	3.16	20.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	25	10.00	83.33	17.51	78.10	5.97	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	26	3.33	86.67	5.64	83.74	1.92	28.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	27	3.33	90.00	25.43	109.17	8.67	37.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	28	3.33	93.33	64.38	173.55	21.96	59.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	29	3.33	96.67	28.60	202.15	9.76	68.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	30	3.33	100.00	91.02	293.17	31.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	293.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	293.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	30	0.00	100.00	0.00	293.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				30				293.17					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	99	99	93.40	93.40	6.15	6.15	23.83	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	100	0.94	94.34	0.24	6.39	0.94	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	103	2.83	97.17	1.50	7.88	5.80	30.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	104	0.94	98.11	3.41	11.29	13.20	43.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	105	0.94	99.06	1.07	12.36	4.16	47.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	106	0.94	100.00	13.43	25.80	52.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	106	0.00	100.00	0.00	25.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				106					25.80					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	219	219	27.41	27.41	203.58	203.58	5.12	5.12	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	124	343	15.52	42.93	12.16	215.74	0.31	5.42	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	352	1.13	44.06	3.31	219.05	0.08	5.51	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	357	0.63	44.68	4.06	223.10	0.10	5.61	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	371	1.75	46.43	10.34	233.45	0.26	5.87	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	388	2.13	48.56	9.32	242.77	0.23	6.10	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	413	3.13	51.69	7.85	250.62	0.20	6.30	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	432	2.38	54.07	18.40	269.02	0.46	6.76	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	451	2.38	56.45	27.79	296.81	0.70	7.46	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	475	3.00	59.45	34.35	331.17	0.86	8.33	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	483	1.00	60.45	14.85	346.02	0.37	8.70	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	32	515	4.01	64.46	117.35	463.36	2.95	11.65	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	526	1.38	65.83	17.87	481.23	0.45	12.10	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	549	2.88	68.71	120.22	601.46	3.02	15.12	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	31	580	3.88	72.59	32.08	633.54	0.81	15.93	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	605	3.13	75.72	248.31	881.85	6.24	22.17	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	54	659	6.76	82.48	888.74	1,770.59	22.35	44.52	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	57	716	7.13	89.61	1,221.54	2,992.12	30.71	75.24	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	78	794	9.76	99.37	947.46	3,939.59	23.82	99.06	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	799	0.63	100.00	37.44	3,977.03	0.94	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				799					3,977.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3160

MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM Pengerjaan

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	7.25	7.25	63.20	63.20	5.81	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	28	3.44	10.69	0.76	63.97	0.07	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	35	2.67	13.36	1.28	65.25	0.12	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	36	0.38	13.74	0.01	65.26	0.00	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	41	1.91	15.65	0.72	65.98	0.07	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	42	0.38	16.03	0.72	66.70	0.07	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	53	4.20	20.23	3.13	69.83	0.29	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	67	5.34	25.57	11.26	81.09	1.03	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	85	6.87	32.44	8.73	89.82	0.80	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	99	5.34	37.79	6.08	95.90	0.56	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	104	1.91	39.69	1.32	97.22	0.12	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	28	132	10.69	50.38	11.09	108.31	1.02	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	138	2.29	52.67	4.86	113.17	0.45	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	148	3.82	56.49	92.00	205.18	8.45	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	151	1.15	57.63	3.25	208.43	0.30	19.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	160	3.44	61.07	41.42	249.85	3.81	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	189	11.07	72.14	144.03	393.88	13.24	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	47	236	17.94	90.08	268.78	662.66	24.70	60.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	25	261	9.54	99.62	419.25	1,081.90	38.53	99.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	262	0.38	100.00	6.31	1,088.21	0.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				262					1,088.21					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 317 TEMBAKAU

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	503	503	98.24	98.24	1,854.43	1,854.43	96.08	96.08	11	11	100.00	100.00	226.80	226.80	100.00	100.00	12.23	12.23			
2	50	100	75	8	511	1.56	99.80	70.90	1,925.33	3.67	99.75	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
3	100	200	150	1	512	0.20	100.00	4.80	1,930.13	0.25	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
4	200	300	250	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
5	300	500	400	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
6	500	750	625	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
7	750	1,000	875	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
8	1,000	1,500	1,250	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
9	1,500	2,000	1,750	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
10	2,000	2,500	2,500	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
11	2,500	3,000	2,750	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
12	3,000	4,000	3,500	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
13	4,000	5,000	4,500	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
14	5,000	7,500	6,250	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
15	7,500	10,000	8,750	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
16	10,000	20,000	15,000	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
17	20,000	50,000	35,000	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
18	50,000	100,000	75,000	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
19	100,000	500,000	300,000	0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
20	500,000	UP		0	512	0.00	100.00	0.00	1,930.13	0.00	100.00	0	11	0.00	100.00	0.00	226.80	0.00	100.00	0.00	11.75			
				512					1,930.13					11					226.80					11.75



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					4.79					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 40 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	22.92	22.92	109.34	109.34	11.61	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	13	4.17	27.08	0.49	109.83	0.05	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	14	2.08	29.17	0.74	110.58	0.08	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	2.08	31.25	11.46	122.03	1.22	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	16	2.08	33.33	0.93	122.97	0.10	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	17	2.08	35.42	8.04	131.01	0.85	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	18	2.08	37.50	0.30	131.31	0.03	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	19	2.08	39.58	0.30	131.61	0.03	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	2.08	41.67	0.30	131.90	0.03	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	2.08	43.75	0.30	132.20	0.03	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	2.08	45.83	3.95	136.15	0.42	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	2.08	47.92	9.72	145.87	1.03	15.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	2.08	50.00	79.90	225.77	8.48	23.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	2.08	52.08	15.25	241.02	1.62	25.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	2.08	54.17	51.48	292.50	5.47	31.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	27	2.08	56.25	68.00	360.50	7.22	38.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	33	12.50	68.75	251.20	611.70	26.67	64.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	38	10.42	79.17	126.90	738.60	13.47	78.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	46	16.67	95.83	181.48	920.08	19.27	97.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	48	4.17	100.00	21.75	941.83	2.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				48					941.83					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 4000

SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	30.00	30.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	30.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				30.00				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	330	330	51.97	51.97	85.05	85.05	9.52	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	105	435	16.54	68.50	47.68	132.73	5.34	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	102	537	16.06	84.57	45.55	178.28	5.10	19.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	539	0.31	84.88	0.76	179.04	0.08	20.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	551	1.89	86.77	11.17	190.20	1.25	21.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	553	0.31	87.09	14.20	204.40	1.59	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	556	0.47	87.56	2.86	207.25	0.32	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	561	0.79	88.35	22.78	230.03	2.55	25.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	566	0.79	89.13	4.34	234.37	0.49	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	571	0.79	89.92	23.05	257.41	2.58	28.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	573	0.31	90.24	1.37	258.78	0.15	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	574	0.16	90.39	5.47	264.25	0.61	29.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	575	0.16	90.55	6.38	270.63	0.71	30.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	578	0.47	91.02	7.09	277.72	0.79	31.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	582	0.63	91.65	19.56	297.28	2.19	33.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	590	1.26	92.91	17.47	314.75	1.96	35.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	598	1.26	94.17	183.76	498.51	20.57	55.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	611	2.05	96.22	168.88	667.39	18.91	74.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	21	632	3.31	99.53	205.89	873.27	23.05	97.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	635	0.47	100.00	20.00	893.27	2.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				635					893.27					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

UNDERWRITING YEAR : 2019
OCCUPATION CODE : 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	29	29	74.36	74.36	6.33	6.33	13.24	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	30	2.56	76.92	0.59	6.92	1.24	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	31	2.56	79.49	0.02	6.93	0.04	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	32	2.56	82.05	0.28	7.21	0.58	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	33	2.56	84.62	1.91	9.12	3.99	19.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	34	2.56	87.18	0.32	9.44	0.67	19.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	35	2.56	89.74	0.32	9.76	0.68	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	36	2.56	92.31	0.45	10.21	0.94	21.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	37	2.56	94.87	0.57	10.78	1.20	22.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	38	2.56	97.44	27.00	37.78	56.51	79.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	39	2.56	100.00	10.00	47.78	20.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	39	0.00	100.00	0.00	47.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	39	0.00	100.00	0.00	47.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	39	0.00	100.00	0.00	47.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	39	0.00	100.00	0.00	47.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	39	0.00	100.00	0.00	47.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	39	0.00	100.00	0.00	47.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	47.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	47.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	39	0.00	100.00	0.00	47.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				39					47.78					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2019

UNDERWRITING YEAR : 2019
 OCCUPATION CODE : 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	30.77	30.77	1.00	1.00	5.42	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	6	15.38	46.15	1.04	2.04	5.65	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	7.69	53.85	1.00	3.04	5.42	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	7.69	61.54	2.15	5.19	11.64	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	7.69	69.23	2.54	7.73	13.79	41.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	7.69	76.92	2.76	10.50	14.99	56.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	7.69	84.62	2.33	12.83	12.65	69.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	7.69	92.31	2.57	15.40	13.92	83.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	7.69	100.00	3.04	18.44	16.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	18.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	18.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	18.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	18.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	18.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	18.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	18.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	18.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	18.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	18.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	18.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					18.44					0					0.00					0.00
GRANT TOTAL						867,615.0					1,412,696.42					288.0					148,558.98			

5.5 GROUP BY PROVINCE CODE



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 01 NANGGROE ACEH DARUSSALAM
 UNDERWRITING YEAR 2019
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,737	1,737	17.43	17.43	344.31	344.31	4.00	4.00	1	1	100.00	100.00	50.00	50.00	100.00	100.00	14.52	14.52			
2	50	100	75	1,223	2,960	12.27	29.70	143.86	488.17	1.67	5.67	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	10.24			
3	100	200	150	2,014	4,974	20.21	49.91	433.83	921.99	5.04	10.71	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	5.42			
4	200	300	250	1,432	6,406	14.37	64.28	658.14	1,580.13	7.65	18.36	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	3.16			
5	300	500	400	1,528	7,934	15.33	79.62	892.02	2,472.16	10.36	28.72	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	2.02			
6	500	750	625	581	8,515	5.83	85.45	545.85	3,018.01	6.34	35.07	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	1.66			
7	750	1,000	875	329	8,844	3.30	88.75	484.13	3,502.13	5.63	40.69	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	1.43			
8	1,000	1,500	1,250	334	9,178	3.35	92.10	550.94	4,053.08	6.40	47.09	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	1.23			
9	1,500	2,000	1,750	156	9,334	1.57	93.67	406.88	4,459.95	4.73	51.82	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	1.12			
10	2,000	2,500	2,250	93	9,427	0.93	94.60	272.23	4,732.19	3.16	54.98	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	1.06			
11	2,500	3,000	2,750	71	9,498	0.71	95.31	268.89	5,001.07	3.12	58.11	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	1.00			
12	3,000	4,000	3,500	89	9,587	0.89	96.21	411.73	5,412.80	4.78	62.89	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.92			
13	4,000	5,000	4,500	59	9,646	0.59	96.80	248.03	5,660.83	2.88	65.77	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.88			
14	5,000	7,500	6,250	69	9,715	0.69	97.49	459.49	6,120.32	5.34	71.11	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.82			
15	7,500	10,000	8,750	52	9,767	0.52	98.01	385.15	6,505.47	4.48	75.59	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.77			
16	10,000	20,000	15,000	94	9,861	0.94	98.96	867.17	7,372.64	10.08	85.66	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.68			
17	20,000	50,000	35,000	49	9,910	0.49	99.45	621.13	7,993.77	7.22	92.88	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.63			
18	50,000	100,000	75,000	44	9,954	0.44	99.89	518.53	8,512.30	6.02	98.91	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.59			
19	100,000	500,000	300,000	8	9,962	0.08	99.97	109.99	8,622.29	1.28	100.18	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.58			
20	500,000	UP		3	9,965	0.03	100.00	15.79	8,606.50	0.18	100.00	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	0.58			
				9,965					8,606.50					1					50.00					0.58



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 02 SUMATERA UTARA
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,662	5,662	10.97	10.97	2,421.42	2,421.42	2.95	2.95	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4,040	9,702	7.83	18.81	571.16	2,992.59	0.70	3.64	0	1	0.00	4.17	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6,852	16,554	13.28	32.09	1,549.19	4,541.77	1.89	5.53	2	3	8.33	12.50	40.91	40.91	0.17	0.17	2.64	0.90			
4	200	300	250	5,336	21,890	10.34	42.43	2,046.61	6,588.38	2.49	8.02	0	3	0.00	12.50	0.00	40.91	0.00	0.17	0.00	0.62			
5	300	500	400	7,705	29,595	14.94	57.37	4,288.77	10,877.15	5.22	13.24	1	4	4.17	16.67	57.17	98.08	0.24	0.41	1.33	0.90			
6	500	750	625	4,923	34,518	9.54	66.91	4,101.85	14,979.00	4.99	18.23	0	4	0.00	16.67	0.00	98.08	0.00	0.41	0.00	0.65			
7	750	1,000	875	3,762	38,280	7.29	74.20	4,637.06	19,616.06	5.64	23.88	2	6	8.33	25.00	52.14	150.22	0.22	0.63	1.12	0.77			
8	1,000	1,500	1,250	3,332	41,612	6.46	80.66	5,548.66	25,164.72	6.75	30.63	2	8	8.33	33.33	302.96	453.18	1.28	1.91	5.46	1.80			
9	1,500	2,000	1,750	2,005	43,617	3.89	84.55	4,560.58	29,725.30	5.55	36.19	2	10	8.33	41.67	684.00	1,137.18	2.88	4.80	15.00	3.83			
10	2,000	2,500	2,250	1,044	44,661	2.02	86.57	2,923.02	32,648.32	3.56	39.74	1	11	4.17	45.83	537.50	1,674.68	2.27	7.06	18.39	5.13			
11	2,500	3,000	2,750	850	45,511	1.65	88.22	2,970.25	35,618.57	3.62	43.36	0	11	0.00	45.83	0.00	1,674.68	0.00	7.06	0.00	4.70			
12	3,000	4,000	3,500	992	46,503	1.92	90.14	3,714.08	39,332.65	4.52	47.88	1	12	4.17	50.00	15.41	1,690.08	0.06	7.13	0.41	4.30			
13	4,000	5,000	4,500	759	47,262	1.47	91.61	3,874.19	43,206.84	4.72	52.60	2	14	8.33	58.33	546.00	2,236.08	2.30	9.43	14.09	5.18			
14	5,000	7,500	6,250	990	48,252	1.92	93.53	5,866.90	49,073.75	7.14	59.74	1	15	4.17	62.50	39.63	2,275.72	0.17	9.60	0.68	4.64			
15	7,500	10,000	8,750	686	48,938	1.33	94.86	5,236.46	54,310.20	6.37	66.11	3	18	12.50	75.00	7,335.65	9,611.36	30.93	40.53	140.09	17.70			
16	10,000	20,000	15,000	1,048	49,986	2.03	96.89	10,263.77	64,573.97	12.49	78.61	0	18	0.00	75.00	0.00	9,611.36	0.00	40.53	0.00	14.88			
17	20,000	50,000	35,000	743	50,729	1.44	98.33	9,738.47	74,312.44	11.86	90.46	1	19	4.17	79.17	97.00	9,708.36	0.41	40.94	1.00	13.06			
18	50,000	100,000	75,000	519	51,248	1.01	99.34	4,965.68	79,278.12	6.04	96.51	3	22	12.50	91.67	6,155.25	15,863.61	25.95	66.89	123.96	20.01			
19	100,000	500,000	300,000	276	51,524	0.53	99.87	2,559.30	81,837.42	3.12	99.63	2	24	8.33	100.00	7,851.50	23,715.11	33.11	100.00	306.78	28.98			
20	500,000	UP		66	51,590	0.13	100.00	307.93	82,145.35	0.37	100.00	0	24	0.00	100.00	0.00	23,715.11	0.00	100.00	0.00	28.87			
				51,590					82,145.35					24					23,715.11					28.87



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 03 SUMATERA BARAT
UNDERWRITING YEAR 2019
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	2,433	2,433	9.79	9.79	645.65	645.65	2.39	2.39	1	1	20.00	20.00	1,200.00	1,200.00	42.42	42.42	185.86	185.86					
2	50	100	75	1,965	4,398	7.91	17.70	331.90	977.55	1.23	3.61	0	1	0.00	20.00	0.00	1,200.00	0.00	42.42	0.00	122.76	122.76				
3	100	200	150	3,726	8,124	15.00	32.69	978.07	1,955.62	3.61	7.23	0	1	0.00	20.00	0.00	1,200.00	0.00	42.42	0.00	61.36	61.36				
4	200	300	250	3,374	11,498	13.58	46.27	1,223.05	3,178.67	4.52	11.74	0	1	0.00	20.00	0.00	1,200.00	0.00	42.42	0.00	37.75	37.75				
5	300	500	400	5,203	16,701	20.94	67.21	2,861.40	6,040.07	10.57	22.32	1	2	20.00	40.00	88.00	1,288.00	3.11	45.53	3.08	21.32	21.32				
6	500	750	625	2,504	19,205	10.08	77.29	2,138.10	8,178.17	7.90	30.22	0	2	0.00	40.00	0.00	1,288.00	0.00	45.53	0.00	15.75	15.75				
7	750	1,000	875	1,836	21,041	7.39	84.68	2,349.62	10,527.79	8.68	38.90	0	2	0.00	40.00	0.00	1,288.00	0.00	45.53	0.00	12.23	12.23				
8	1,000	1,500	1,250	1,338	22,379	5.38	90.06	2,471.77	12,999.56	9.13	48.03	1	3	20.00	60.00	34.75	1,322.75	1.23	46.76	1.41	10.18	10.18				
9	1,500	2,000	1,750	717	23,096	2.89	92.95	1,792.82	14,792.38	6.62	54.65	1	4	20.00	80.00	1,500.00	2,822.75	53.02	99.78	83.67	19.08	19.08				
10	2,000	2,500	2,250	307	23,403	1.24	94.18	895.98	15,688.36	3.31	57.96	0	4	0.00	80.00	0.00	2,822.75	0.00	99.78	0.00	17.99	17.99				
11	2,500	3,000	2,750	288	23,691	1.16	95.34	1,184.27	16,872.62	4.38	62.34	0	4	0.00	80.00	0.00	2,822.75	0.00	99.78	0.00	16.73	16.73				
12	3,000	4,000	3,500	319	24,010	1.28	96.63	1,543.77	18,416.39	5.70	68.04	1	5	20.00	100.00	6.25	2,829.00	0.22	100.00	0.40	15.36	15.36				
13	4,000	5,000	4,500	173	24,183	0.70	97.32	1,071.79	19,488.17	3.96	72.00	0	5	0.00	100.00	0.00	2,829.00	0.00	100.00	0.00	14.52	14.52				
14	5,000	7,500	6,250	185	24,368	0.74	98.07	1,517.06	21,005.24	5.61	77.61	0	5	0.00	100.00	0.00	2,829.00	0.00	100.00	0.00	13.47	13.47				
15	7,500	10,000	8,750	130	24,498	0.52	98.59	1,169.08	22,174.31	4.32	81.93	0	5	0.00	100.00	0.00	2,829.00	0.00	100.00	0.00	12.76	12.76				
16	10,000	20,000	15,000	158	24,656	0.64	99.23	1,960.71	24,135.02	7.24	89.17	0	5	0.00	100.00	0.00	2,829.00	0.00	100.00	0.00	11.72	11.72				
17	20,000	50,000	35,000	94	24,750	0.38	99.61	1,279.86	25,414.88	4.73	93.90	0	5	0.00	100.00	0.00	2,829.00	0.00	100.00	0.00	11.13	11.13				
18	50,000	100,000	75,000	45	24,795	0.18	99.79	615.72	26,030.60	2.27	96.17	0	5	0.00	100.00	0.00	2,829.00	0.00	100.00	0.00	10.87	10.87				
19	100,000	500,000	300,000	45	24,840	0.18	99.97	995.78	27,026.37	3.68	99.85	0	5	0.00	100.00	0.00	2,829.00	0.00	100.00	0.00	10.47	10.47				
20	500,000	UP		8	24,848	0.03	100.00	39.82	27,066.19	0.15	100.00	0	5	0.00	100.00	0.00	2,829.00	0.00	100.00	0.00	10.45	10.45				
				24,848					27,066.19					5					2,829.00					10.45		



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 04 RIAU
UNDERWRITING YEAR 2019
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,693	2,693	11.68	11.68	1,149.32	1,149.32	3.70	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,998	4,691	8.66	20.34	399.63	1,548.95	1.29	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3,277	7,968	14.21	34.55	798.46	2,347.41	2.57	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2,491	10,459	10.80	45.36	946.01	3,293.42	3.05	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3,998	14,457	17.34	62.70	2,295.08	5,588.50	7.39	18.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2,377	16,834	10.31	73.00	2,280.68	7,869.18	7.35	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1,715	18,549	7.44	80.44	2,207.14	10,076.32	7.11	32.46	1	1	12.50	12.50	2.27	2.27	1.19	1.19	0.10	0.02			
8	1,000	1,500	1,250	1,237	19,786	5.36	85.81	2,371.00	12,447.32	7.64	40.09	0	1	0.00	12.50	0.00	2.27	0.00	1.19	0.00	0.02			
9	1,500	2,000	1,750	645	20,431	2.80	88.60	1,602.72	14,050.04	5.16	45.26	1	2	12.50	25.00	42.74	45.01	22.40	23.59	2.67	0.32			
10	2,000	2,500	2,250	382	20,813	1.66	90.26	1,108.87	15,158.91	3.57	48.83	0	2	0.00	25.00	0.00	45.01	0.00	23.59	0.00	0.30			
11	2,500	3,000	2,750	270	21,083	1.17	91.43	1,049.17	16,208.08	3.38	52.21	0	2	0.00	25.00	0.00	45.01	0.00	23.59	0.00	0.28			
12	3,000	4,000	3,500	352	21,435	1.53	92.96	1,401.63	17,609.71	4.51	56.72	4	6	50.00	75.00	89.15	134.16	46.72	70.30	6.36	0.76			
13	4,000	5,000	4,500	239	21,674	1.04	93.99	1,198.23	18,807.94	3.86	60.58	0	6	0.00	75.00	0.00	134.16	0.00	70.30	0.00	0.71			
14	5,000	7,500	6,250	298	21,972	1.29	95.29	1,821.88	20,629.82	5.87	66.45	0	6	0.00	75.00	0.00	134.16	0.00	70.30	0.00	0.65			
15	7,500	10,000	8,750	231	22,203	1.00	96.29	1,488.48	22,118.29	4.79	71.25	1	7	12.50	87.50	54.00	188.16	28.30	98.60	3.63	0.85			
16	10,000	20,000	15,000	266	22,469	1.15	97.44	2,864.91	24,983.21	9.23	80.47	0	7	0.00	87.50	0.00	188.16	0.00	98.60	0.00	0.75			
17	20,000	50,000	35,000	212	22,681	0.92	98.36	2,312.78	27,295.99	7.45	87.92	0	7	0.00	87.50	0.00	188.16	0.00	98.60	0.00	0.69			
18	50,000	100,000	75,000	105	22,786	0.46	98.82	1,134.86	28,430.85	3.66	91.58	1	8	12.50	100.00	2.68	190.83	1.40	100.00	0.24	0.67			
19	100,000	500,000	300,000	235	23,021	1.02	99.84	2,438.35	30,869.21	7.85	99.43	0	8	0.00	100.00	0.00	190.83	0.00	100.00	0.00	0.62			
20	500,000	UP		38	23,059	0.16	100.00	175.75	31,044.96	0.57	100.00	0	8	0.00	100.00	0.00	190.83	0.00	100.00	0.00	0.61			
				23,059					31,044.96					8					190.83					0.61



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 05 JAMBI
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,232	1,232	12.11	12.11	735.14	735.14	5.43	5.43	1	1	25.00	25.00	48.00	48.00	18.08	18.08	6.53	6.53			
2	50	100	75	966	2,198	9.50	21.61	106.46	841.61	0.79	6.22	0	1	0.00	25.00	0.00	48.00	0.00	18.08	0.00	5.70			
3	100	200	150	1,931	4,129	18.99	40.60	433.10	1,274.71	3.20	9.42	0	1	0.00	25.00	0.00	48.00	0.00	18.08	0.00	3.77			
4	200	300	250	1,360	5,489	13.37	53.97	562.82	1,837.53	4.16	13.57	0	1	0.00	25.00	0.00	48.00	0.00	18.08	0.00	2.61			
5	300	500	400	1,582	7,071	15.55	69.52	1,032.61	2,870.14	7.63	21.20	0	1	0.00	25.00	0.00	48.00	0.00	18.08	0.00	1.67			
6	500	750	625	881	7,952	8.66	78.18	860.33	3,730.47	6.36	27.56	0	1	0.00	25.00	0.00	48.00	0.00	18.08	0.00	1.29			
7	750	1,000	875	567	8,519	5.57	83.76	789.88	4,520.34	5.84	33.39	1	2	25.00	50.00	165.00	213.00	62.13	80.21	20.89	4.71			
8	1,000	1,500	1,250	481	9,000	4.73	88.49	851.90	5,372.25	6.29	39.69	0	2	0.00	50.00	0.00	213.00	0.00	80.21	0.00	3.96			
9	1,500	2,000	1,750	281	9,281	2.76	91.25	775.86	6,148.11	5.73	45.42	1	3	25.00	75.00	9.93	222.93	3.74	83.95	1.28	3.63			
10	2,000	2,500	2,250	145	9,426	1.43	92.68	493.00	6,641.10	3.64	49.06	0	3	0.00	75.00	0.00	222.93	0.00	83.95	0.00	3.36			
11	2,500	3,000	2,750	114	9,540	1.12	93.80	453.78	7,094.88	3.35	52.41	0	3	0.00	75.00	0.00	222.93	0.00	83.95	0.00	3.14			
12	3,000	4,000	3,500	121	9,661	1.19	94.99	573.69	7,668.58	4.24	56.65	0	3	0.00	75.00	0.00	222.93	0.00	83.95	0.00	2.91			
13	4,000	5,000	4,500	77	9,738	0.76	95.74	524.69	8,193.27	3.88	60.53	0	3	0.00	75.00	0.00	222.93	0.00	83.95	0.00	2.72			
14	5,000	7,500	6,250	96	9,834	0.94	96.69	871.72	9,064.98	6.44	66.97	0	3	0.00	75.00	0.00	222.93	0.00	83.95	0.00	2.46			
15	7,500	10,000	8,750	55	9,889	0.54	97.23	485.31	9,550.29	3.59	70.55	0	3	0.00	75.00	0.00	222.93	0.00	83.95	0.00	2.33			
16	10,000	20,000	15,000	116	10,005	1.14	98.37	1,403.65	10,953.93	10.37	80.92	0	3	0.00	75.00	0.00	222.93	0.00	83.95	0.00	2.04			
17	20,000	50,000	35,000	75	10,080	0.74	99.11	968.38	11,922.31	7.15	88.08	1	4	25.00	100.00	42.63	265.55	16.05	100.00	4.40	2.23			
18	50,000	100,000	75,000	51	10,131	0.50	99.61	900.90	12,823.22	6.66	94.73	0	4	0.00	100.00	0.00	265.55	0.00	100.00	0.00	2.07			
19	100,000	500,000	300,000	30	10,161	0.29	99.90	631.67	13,454.88	4.67	99.40	0	4	0.00	100.00	0.00	265.55	0.00	100.00	0.00	1.97			
20	500,000	UP		10	10,171	0.10	100.00	81.55	13,536.44	0.60	100.00	0	4	0.00	100.00	0.00	265.55	0.00	100.00	0.00	1.96			
				10,171					13,536.44					4					265.55					1.96



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 06 SUMATERA SELATAN
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
						PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM		
1	0	50	25	2,769	2,769	14.30	14.30	1,331.55	1,331.55	4.56	4.56	1	1	12.50	12.50	5.29	5.29	0.25	0.25	0.40	0.40		
2	50	100	75	1,715	4,484	8.86	23.16	223.05	1,554.60	0.76	5.33	0	1	0.00	12.50	0.00	5.29	0.00	0.25	0.00	0.34	0.34	
3	100	200	150	2,598	7,082	13.42	36.58	561.82	2,116.42	1.93	7.26	0	1	0.00	12.50	0.00	5.29	0.00	0.25	0.00	0.25	0.25	
4	200	300	250	1,997	9,079	10.32	46.90	739.63	2,856.05	2.54	9.79	0	1	0.00	12.50	0.00	5.29	0.00	0.25	0.00	0.00	0.19	
5	300	500	400	2,953	12,032	15.25	62.16	1,766.24	4,622.29	6.05	15.85	0	1	0.00	12.50	0.00	5.29	0.00	0.25	0.00	0.00	0.11	
6	500	750	625	1,819	13,851	9.40	71.55	1,631.21	6,253.50	5.59	21.44	1	2	12.50	25.00	3.97	9.26	0.19	0.45	0.24	0.15		
7	750	1,000	875	1,463	15,314	7.56	79.11	1,983.64	8,237.14	6.80	28.24	2	4	25.00	50.00	162.92	172.18	7.85	8.30	8.21	2.09		
8	1,000	1,500	1,250	1,027	16,341	5.31	84.41	1,857.95	10,095.09	6.37	34.61	1	5	12.50	62.50	1.26	173.44	0.06	8.36	0.07	1.72		
9	1,500	2,000	1,750	687	17,028	3.55	87.96	1,874.35	11,969.44	6.43	41.03	0	5	0.00	62.50	0.00	173.44	0.00	8.36	0.00	1.45	1.45	
10	2,000	2,500	2,250	380	17,408	1.96	89.93	1,404.04	13,373.48	4.81	45.85	0	5	0.00	62.50	0.00	173.44	0.00	8.36	0.00	1.30	1.30	
11	2,500	3,000	2,750	283	17,691	1.46	91.39	1,241.39	14,614.87	4.26	50.10	0	5	0.00	62.50	0.00	173.44	0.00	8.36	0.00	1.19	1.19	
12	3,000	4,000	3,500	324	18,015	1.67	93.06	1,351.91	15,966.77	4.63	54.74	0	5	0.00	62.50	0.00	173.44	0.00	8.36	0.00	1.09	1.09	
13	4,000	5,000	4,500	222	18,237	1.15	94.21	1,261.99	17,228.76	4.33	59.06	0	5	0.00	62.50	0.00	173.44	0.00	8.36	0.00	1.01	1.01	
14	5,000	7,500	6,250	246	18,483	1.27	95.48	1,742.28	18,971.04	5.97	65.03	1	6	12.50	75.00	1,900.00	2,073.44	91.60	99.97	109.05	10.93	10.93	10.93
15	7,500	10,000	8,750	175	18,658	0.90	96.38	1,398.92	20,369.96	4.80	69.83	0	6	0.00	75.00	0.00	2,073.44	0.00	99.97	0.00	10.18	10.18	
16	10,000	20,000	15,000	217	18,875	1.12	97.50	2,838.19	23,208.15	9.73	79.56	0	6	0.00	75.00	0.00	2,073.44	0.00	99.97	0.00	8.93	8.93	
17	20,000	50,000	35,000	206	19,081	1.06	98.57	3,630.28	26,838.43	12.44	92.00	0	6	0.00	75.00	0.00	2,073.44	0.00	99.97	0.00	7.73	7.73	
18	50,000	100,000	75,000	93	19,174	0.48	99.05	844.74	27,683.18	2.90	94.90	0	6	0.00	75.00	0.00	2,073.44	0.00	99.97	0.00	7.49	7.49	
19	100,000	500,000	300,000	150	19,324	0.77	99.82	1,288.24	28,971.42	4.42	99.32	2	8	25.00	100.00	0.70	2,074.14	0.03	100.00	0.05	7.16	7.16	
20	500,000	UP		34	19,358	0.18	100.00	199.54	29,170.96	0.68	100.00	0	8	0.00	100.00	0.00	2,074.14	0.00	100.00	0.00	7.11	7.11	
				19,358				29,170.96				8				2,074.14						7.11	7.11



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 07 BENGKULU
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	834	834	13.83	13.83	248.25	248.25	3.52	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	708	1,542	11.74	25.57	119.93	368.18	1.70	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,073	2,615	17.79	43.37	315.01	683.18	4.47	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	711	3,326	11.79	55.16	360.86	1,044.05	5.12	14.80	1	1	33.33	33.33	3.00	3.00	0.17	0.17	0.83	0.29			
5	300	500	400	1,063	4,389	17.63	72.79	720.20	1,764.25	10.21	25.01	0	1	0.00	33.33	0.00	3.00	0.00	0.17	0.00	0.17			
6	500	750	625	490	4,879	8.13	80.91	583.93	2,348.17	8.28	33.29	0	1	0.00	33.33	0.00	3.00	0.00	0.17	0.00	0.13			
7	750	1,000	875	331	5,210	5.49	86.40	537.05	2,885.23	7.61	40.91	1	2	33.33	66.67	1,000.00	1,003.00	55.16	55.32	186.20	34.76			
8	1,000	1,500	1,250	253	5,463	4.20	90.60	644.88	3,530.11	9.14	50.05	0	2	0.00	66.67	0.00	1,003.00	0.00	55.32	0.00	28.41			
9	1,500	2,000	1,750	123	5,586	2.04	92.64	390.38	3,920.48	5.53	55.58	0	2	0.00	66.67	0.00	1,003.00	0.00	55.32	0.00	25.58			
10	2,000	2,500	2,250	81	5,667	1.34	93.98	261.39	4,181.87	3.71	59.29	0	2	0.00	66.67	0.00	1,003.00	0.00	55.32	0.00	23.98			
11	2,500	3,000	2,750	69	5,736	1.14	95.12	338.20	4,520.08	4.79	64.08	0	2	0.00	66.67	0.00	1,003.00	0.00	55.32	0.00	22.19			
12	3,000	4,000	3,500	44	5,780	0.73	95.85	180.44	4,700.52	2.56	66.64	0	2	0.00	66.67	0.00	1,003.00	0.00	55.32	0.00	21.34			
13	4,000	5,000	4,500	41	5,821	0.68	96.53	238.74	4,939.26	3.38	70.03	0	2	0.00	66.67	0.00	1,003.00	0.00	55.32	0.00	20.31			
14	5,000	7,500	6,250	61	5,882	1.01	97.55	361.41	5,300.67	5.12	75.15	0	2	0.00	66.67	0.00	1,003.00	0.00	55.32	0.00	18.92			
15	7,500	10,000	8,750	35	5,917	0.58	98.13	267.30	5,567.98	3.79	78.94	0	2	0.00	66.67	0.00	1,003.00	0.00	55.32	0.00	18.01			
16	10,000	20,000	15,000	38	5,955	0.63	98.76	317.17	5,885.14	4.50	83.44	0	2	0.00	66.67	0.00	1,003.00	0.00	55.32	0.00	17.04			
17	20,000	50,000	35,000	32	5,987	0.53	99.29	584.96	6,470.10	8.29	91.73	0	2	0.00	66.67	0.00	1,003.00	0.00	55.32	0.00	15.50			
18	50,000	100,000	75,000	20	6,007	0.33	99.62	271.73	6,741.83	3.85	95.58	1	3	33.33	100.00	810.00	1,813.00	44.68	100.00	298.09	26.89			
19	100,000	500,000	300,000	18	6,025	0.30	99.92	301.73	7,043.56	4.28	99.86	0	3	0.00	100.00	0.00	1,813.00	0.00	100.00	0.00	25.74			
20	500,000	UP		5	6,030	0.08	100.00	9.91	7,053.47	0.14	100.00	0	3	0.00	100.00	0.00	1,813.00	0.00	100.00	0.00	25.70			
				6,030					7,053.47					3					1,813.00					25.70



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 08 LAMPUNG
 UNDERWRITING YEAR 2019
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,886	1,886	12.27	12.27	604.60	604.60	3.13	3.13	5	5	45.45	45.45	32.00	32.00	3.04	3.04	5.29	5.29			
2	50	100	75	1,441	3,327	9.37	21.64	153.50	758.09	0.79	3.92	0	5	0.00	45.45	0.00	32.00	0.00	3.04	0.00	4.22			
3	100	200	150	2,595	5,922	16.88	38.52	471.96	1,230.06	2.44	6.37	0	5	0.00	45.45	0.00	32.00	0.00	3.04	0.00	2.60			
4	200	300	250	1,757	7,679	11.43	49.95	509.94	1,740.00	2.64	9.00	0	5	0.00	45.45	0.00	32.00	0.00	3.04	0.00	1.84			
5	300	500	400	2,141	9,820	13.93	63.87	1,122.14	2,862.13	5.81	14.81	0	5	0.00	45.45	0.00	32.00	0.00	3.04	0.00	1.12			
6	500	750	625	1,307	11,127	8.50	72.38	967.81	3,829.94	5.01	19.82	0	5	0.00	45.45	0.00	32.00	0.00	3.04	0.00	0.84			
7	750	1,000	875	982	12,109	6.39	78.76	1,197.51	5,027.45	6.20	26.02	1	6	9.09	54.55	2.85	34.85	0.27	3.31	0.24	0.69			
8	1,000	1,500	1,250	922	13,031	6.00	84.76	1,418.86	6,446.32	7.34	33.36	0	6	0.00	54.55	0.00	34.85	0.00	3.31	0.00	0.54			
9	1,500	2,000	1,750	500	13,531	3.25	88.01	1,228.04	7,674.36	6.36	39.72	0	6	0.00	54.55	0.00	34.85	0.00	3.31	0.00	0.45			
10	2,000	2,500	2,250	286	13,817	1.86	89.87	797.84	8,472.19	4.13	43.84	0	6	0.00	54.55	0.00	34.85	0.00	3.31	0.00	0.41			
11	2,500	3,000	2,750	216	14,033	1.40	91.28	718.84	9,191.03	3.72	47.56	0	6	0.00	54.55	0.00	34.85	0.00	3.31	0.00	0.38			
12	3,000	4,000	3,500	242	14,275	1.57	92.85	1,109.88	10,300.91	5.74	53.31	0	6	0.00	54.55	0.00	34.85	0.00	3.31	0.00	0.34			
13	4,000	5,000	4,500	163	14,438	1.06	93.91	800.38	11,101.29	4.14	57.45	0	6	0.00	54.55	0.00	34.85	0.00	3.31	0.00	0.31			
14	5,000	7,500	6,250	179	14,617	1.16	95.08	1,460.25	12,561.54	7.56	65.01	0	6	0.00	54.55	0.00	34.85	0.00	3.31	0.00	0.28			
15	7,500	10,000	8,750	123	14,740	0.80	95.88	953.53	13,515.07	4.93	69.94	0	6	0.00	54.55	0.00	34.85	0.00	3.31	0.00	0.26			
16	10,000	20,000	15,000	194	14,934	1.26	97.14	1,889.15	15,404.22	9.78	79.72	0	6	0.00	54.55	0.00	34.85	0.00	3.31	0.00	0.23			
17	20,000	50,000	35,000	159	15,093	1.03	98.17	1,800.74	17,204.96	9.32	89.04	1	7	9.09	63.64	470.00	504.85	44.68	48.00	26.10	2.93			
18	50,000	100,000	75,000	90	15,183	0.59	98.76	761.91	17,966.87	3.94	92.98	0	7	0.00	63.64	0.00	504.85	0.00	48.00	0.00	2.81			
19	100,000	500,000	300,000	133	15,316	0.87	99.62	1,106.00	19,072.87	5.72	98.70	4	11	36.36	100.00	547.00	1,051.85	52.00	100.00	49.46	5.51			
20	500,000	UP		58	15,374	0.38	100.00	250.46	19,323.33	1.30	100.00	0	11	0.00	100.00	0.00	1,051.85	0.00	100.00	0.00	5.44			
				15,374					19,323.33					11					1,051.85					5.44



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 09 DKI JAKARTA
 UNDERWRITING YEAR 2019
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14,059	14,059	10.03	10.03	7,429.66	7,429.66	2.95	2.95	12	12	15.58	15.58	402.23	402.23	3.92	3.92	5.41	5.41
2	50	100	75	6,624	20,683	4.73	14.76	1,208.64	8,638.30	0.48	3.43	1	13	1.30	16.88	5.08	407.31	0.05	3.97	0.42	4.72
3	100	200	150	14,309	34,992	10.21	24.98	5,696.40	14,334.70	2.26	5.69	3	16	3.90	20.78	15.94	423.26	0.16	4.13	0.28	2.95
4	200	300	250	8,697	43,689	6.21	31.18	2,609.58	16,944.28	1.04	6.73	2	18	2.60	23.38	30.25	453.51	0.30	4.42	1.16	2.68
5	300	500	400	15,847	59,536	11.31	42.50	7,232.61	24,176.89	2.87	9.60	3	21	3.90	27.27	493.10	946.61	4.81	9.23	6.82	3.92
6	500	750	625	15,352	74,888	10.96	53.45	9,253.79	33,430.68	3.68	13.28	5	26	6.49	33.77	565.99	1,512.60	5.52	14.75	6.12	4.52
7	750	1,000	875	14,673	89,561	10.47	63.93	13,521.13	46,951.82	5.37	18.65	5	31	6.49	40.26	84.98	1,597.58	0.83	15.58	0.63	3.40
8	1,000	1,500	1,250	13,682	103,243	9.77	73.69	17,303.78	64,255.60	6.87	25.52	3	34	3.90	44.16	1,170.13	2,767.71	11.41	26.99	6.76	4.31
9	1,500	2,000	1,750	8,345	111,588	5.96	79.65	15,196.96	79,452.56	6.04	31.55	1	35	1.30	45.45	4.76	2,772.47	0.05	27.04	0.03	3.49
10	2,000	2,500	2,250	4,659	116,247	3.33	82.97	10,852.02	90,304.58	4.31	35.86	6	41	7.79	53.25	3,008.30	5,780.77	29.34	56.38	27.72	6.40
11	2,500	3,000	2,750	3,799	120,046	2.71	85.69	10,931.00	101,235.58	4.34	40.20	0	41	0.00	53.25	0.00	5,780.77	0.00	56.38	0.00	5.71
12	3,000	4,000	3,500	4,452	124,498	3.18	88.86	16,606.50	117,842.08	6.60	46.80	1	42	1.30	54.55	28.28	5,809.06	0.28	56.65	0.17	4.93
13	4,000	5,000	4,500	2,941	127,439	2.10	90.96	13,638.46	131,480.55	5.42	52.22	1	43	1.30	55.84	10.00	5,819.06	0.10	56.75	0.07	4.43
14	5,000	7,500	6,250	3,502	130,941	2.50	93.46	20,368.49	151,849.04	8.09	60.30	6	49	7.79	63.64	155.62	5,974.68	1.52	58.27	0.76	3.93
15	7,500	10,000	8,750	2,198	133,139	1.57	95.03	17,054.20	168,903.24	6.77	67.08	3	52	3.90	67.53	57.10	6,031.77	0.56	58.82	0.33	3.57
16	10,000	20,000	15,000	2,961	136,100	2.11	97.14	32,044.79	200,948.03	12.73	79.80	3	55	3.90	71.43	3,311.61	9,343.38	32.30	91.12	10.33	4.65
17	20,000	50,000	35,000	1,893	137,993	1.35	98.50	27,771.65	228,719.68	11.03	90.83	2	57	2.60	74.03	25.60	9,368.98	0.25	91.37	0.09	4.10
18	50,000	100,000	75,000	758	138,751	0.54	99.04	8,595.27	237,314.95	3.41	94.25	3	60	3.90	77.92	173.95	9,542.93	1.70	93.07	2.02	4.02
19	100,000	500,000	300,000	953	139,704	0.68	99.72	9,562.26	246,877.21	3.80	98.04	6	66	7.79	85.71	98.72	9,641.65	0.96	94.03	1.03	3.91
20	500,000	UP		396	140,100	0.28	100.00	4,925.40	251,802.61	1.96	100.00	11	77	14.29	100.00	612.11	10,253.76	5.97	100.00	12.43	4.07
				140,100				251,802.61				77			10,253.76						4.07



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 10 JAWA BARAT
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14,113	14,113	10.90	10.90	8,426.98	8,426.98	3.52	3.52	9	9	11.69	11.69	207.35	207.35	0.48	0.48	2.46	2.46	
2	50	100	75	9,827	23,940	7.59	18.49	1,225.77	9,652.75	0.51	4.03	0	9	0.00	11.69	0.00	207.35	0.00	0.48	0.00	2.15	2.15
3	100	200	150	19,882	43,822	15.36	33.84	4,161.24	13,813.98	1.74	5.76	1	10	1.30	12.99	85.00	292.35	0.20	0.68	2.04	2.12	
4	200	300	250	13,176	56,998	10.18	44.02	4,318.03	18,132.01	1.80	7.57	1	11	1.30	14.29	32.00	324.35	0.07	0.75	0.74	1.79	
5	300	500	400	17,436	74,434	13.47	57.49	8,868.68	27,000.69	3.70	11.27	5	16	6.49	20.78	51.30	375.65	0.12	0.87	0.58	1.39	
6	500	750	625	11,291	85,725	8.72	66.21	8,652.03	35,652.71	3.61	14.88	3	19	3.90	24.68	92.17	467.82	0.21	1.08	1.07	1.31	
7	750	1,000	875	8,515	94,240	6.58	72.78	9,098.83	44,751.54	3.80	18.67	6	25	7.79	32.47	39.52	507.34	0.09	1.17	0.43	1.13	
8	1,000	1,500	1,250	7,527	101,767	5.81	78.60	11,355.95	56,107.50	4.74	23.41	6	31	7.79	40.26	37.98	545.33	0.09	1.26	0.33	0.97	
9	1,500	2,000	1,750	4,385	106,152	3.39	81.98	10,055.31	66,162.81	4.20	27.61	2	33	2.60	42.86	73.34	618.67	0.17	1.43	0.73	0.94	
10	2,000	2,500	2,250	2,622	108,774	2.03	84.01	7,320.64	73,483.45	3.05	30.66	1	34	1.30	44.16	4.10	622.77	0.01	1.44	0.06	0.85	
11	2,500	3,000	2,750	2,135	110,909	1.65	85.66	7,829.79	81,313.23	3.27	33.93	2	36	2.60	46.75	0.24	623.01	0.00	1.44	0.00	0.77	
12	3,000	4,000	3,500	2,871	113,780	2.22	87.87	11,139.03	92,452.26	4.65	38.58	4	40	5.19	51.95	95.46	718.47	0.22	1.66	0.86	0.78	
13	4,000	5,000	4,500	1,886	115,666	1.46	89.33	9,688.14	102,140.40	4.04	42.62	3	43	3.90	55.84	83.30	801.77	0.19	1.86	0.86	0.78	
14	5,000	7,500	6,250	2,807	118,473	2.17	91.50	18,025.19	120,165.59	7.52	50.14	3	46	3.90	59.74	1,768.26	2,570.03	4.09	5.95	9.81	2.14	
15	7,500	10,000	8,750	1,872	120,345	1.45	92.94	14,753.13	134,918.72	6.16	56.29	4	50	5.19	64.94	9,382.52	11,952.55	21.72	27.67	63.60	8.86	
16	10,000	20,000	15,000	2,962	123,307	2.29	95.23	32,055.39	166,974.11	13.37	69.67	5	55	6.49	71.43	107.06	12,059.61	0.25	27.91	0.33	7.22	
17	20,000	50,000	35,000	2,513	125,820	1.94	97.17	33,280.34	200,254.46	13.89	83.56	6	61	7.79	79.22	304.83	12,364.45	0.71	28.62	0.92	6.17	
18	50,000	100,000	75,000	1,428	127,248	1.10	98.28	15,237.34	215,491.80	6.36	89.91	6	67	7.79	87.01	493.38	12,857.82	1.14	29.76	3.24	5.97	
19	100,000	500,000	300,000	1,631	128,879	1.26	99.54	18,445.63	233,937.43	7.70	97.61	7	74	9.09	96.10	30,078.81	42,936.63	69.62	99.38	163.07	18.35	
20	500,000	UP		601	129,480	0.46	100.00	5,730.13	239,667.56	2.39	100.00	3	77	3.90	100.00	266.34	43,202.97	0.62	100.00	4.65	18.03	
				129,480				239,667.56				77			43,202.97					18.03		



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 11 JAWA TENGAH
UNDERWRITING YEAR 2019
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12,201	12,201	16.11	16.11	3,858.00	3,858.00	3.67	3.67	1	1	3.23	3.23	19.59	19.59	1.32	1.32	0.51	0.51			
2	50	100	75	8,546	20,747	11.28	27.39	957.84	4,815.84	0.91	4.58	0	1	0.00	3.23	0.00	19.59	0.00	1.32	0.00	0.41			
3	100	200	150	13,924	34,671	18.38	45.78	2,536.11	7,351.95	2.41	6.99	0	1	0.00	3.23	0.00	19.59	0.00	1.32	0.00	0.27			
4	200	300	250	7,900	42,571	10.43	56.21	2,363.41	9,715.36	2.25	9.24	0	1	0.00	3.23	0.00	19.59	0.00	1.32	0.00	0.20			
5	300	500	400	8,201	50,772	10.83	67.03	3,990.80	13,706.16	3.79	13.03	0	1	0.00	3.23	0.00	19.59	0.00	1.32	0.00	0.14			
6	500	750	625	5,320	56,092	7.02	74.06	3,857.62	17,563.78	3.67	16.70	1	2	3.23	6.45	3.23	22.82	0.22	1.54	0.08	0.13			
7	750	1,000	875	3,455	59,547	4.56	78.62	3,977.66	21,541.43	3.78	20.48	7	9	22.58	29.03	30.50	53.32	2.06	3.60	0.77	0.25			
8	1,000	1,500	1,250	3,403	62,950	4.49	83.11	5,586.25	27,127.68	5.31	25.79	2	11	6.45	35.48	5.70	59.02	0.38	3.98	0.10	0.22			
9	1,500	2,000	1,750	2,095	65,045	2.77	85.88	5,005.10	32,132.78	4.76	30.55	1	12	3.23	38.71	75.00	134.02	5.06	9.04	1.50	0.42			
10	2,000	2,500	2,250	1,368	66,413	1.81	87.68	4,135.99	36,268.78	3.93	34.49	1	13	3.23	41.94	6.88	140.90	0.46	9.50	0.17	0.39			
11	2,500	3,000	2,750	957	67,370	1.26	88.95	3,655.25	39,924.03	3.48	37.96	0	13	0.00	41.94	0.00	140.90	0.00	9.50	0.00	0.35			
12	3,000	4,000	3,500	1,389	68,759	1.83	90.78	5,985.79	45,909.82	5.69	43.65	3	16	9.68	51.61	58.41	199.30	3.94	13.44	0.98	0.43			
13	4,000	5,000	4,500	969	69,728	1.28	92.06	4,915.15	50,824.97	4.67	48.33	1	17	3.23	54.84	5.00	204.30	0.34	13.78	0.10	0.40			
14	5,000	7,500	6,250	1,361	71,089	1.80	93.86	8,764.90	59,589.87	8.33	56.66	1	18	3.23	58.06	105.91	310.22	7.14	20.92	1.21	0.52			
15	7,500	10,000	8,750	851	71,940	1.12	94.98	7,400.45	66,990.31	7.04	63.70	1	19	3.23	61.29	600.00	910.22	40.47	61.39	8.11	1.36			
16	10,000	20,000	15,000	1,358	73,298	1.79	96.77	14,908.96	81,899.27	14.18	77.87	4	23	12.90	74.19	71.37	981.59	4.81	66.20	0.48	1.20			
17	20,000	50,000	35,000	1,151	74,449	1.52	98.29	12,722.09	94,621.36	12.10	89.97	3	26	9.68	83.87	47.85	1,029.43	3.23	69.43	0.38	1.09			
18	50,000	100,000	75,000	475	74,924	0.63	98.92	3,963.40	98,584.76	3.77	93.74	2	28	6.45	90.32	84.50	1,113.93	5.70	75.13	2.13	1.13			
19	100,000	500,000	300,000	600	75,524	0.79	99.71	5,328.36	103,913.11	5.07	98.80	2	30	6.45	96.77	365.76	1,479.69	24.67	99.80	6.86	1.42			
20	500,000	UP		217	75,741	0.29	100.00	1,258.24	105,171.35	1.20	100.00	1	31	3.23	100.00	3.00	1,482.69	0.20	100.00	0.24	1.41			
				75,741					105,171.35					31					1,482.69					1.41



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 12 DIY YOGYAKARTA
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,268	1,268	12.99	12.99	508.22	508.22	3.17	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	891	2,159	9.13	22.12	83.13	591.35	0.52	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,590	3,749	16.29	38.41	336.05	927.40	2.09	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	879	4,628	9.01	47.41	307.76	1,235.16	1.92	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,160	5,788	11.88	59.30	636.34	1,871.49	3.96	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	755	6,543	7.73	67.03	536.65	2,408.14	3.34	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	623	7,166	6.38	73.41	772.15	3,180.29	4.81	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	720	7,886	7.38	80.79	1,193.88	4,374.17	7.44	27.25	1	1	25.00	25.00	0.34	0.34	2.77	2.77	0.03	0.01			
9	1,500	2,000	1,750	347	8,233	3.55	84.35	879.06	5,253.23	5.48	32.73	0	1	0.00	25.00	0.00	0.34	0.00	2.77	0.00	0.01			
10	2,000	2,500	2,250	191	8,424	1.96	86.30	684.17	5,937.40	4.26	36.99	0	1	0.00	25.00	0.00	0.34	0.00	2.77	0.00	0.01			
11	2,500	3,000	2,750	146	8,570	1.50	87.80	523.55	6,460.95	3.26	40.26	0	1	0.00	25.00	0.00	0.34	0.00	2.77	0.00	0.01			
12	3,000	4,000	3,500	262	8,832	2.68	90.48	1,057.76	7,518.72	6.59	46.85	2	3	50.00	75.00	6.12	6.46	49.47	52.24	0.58	0.09			
13	4,000	5,000	4,500	148	8,980	1.52	92.00	716.96	8,235.68	4.47	51.31	0	3	0.00	75.00	0.00	6.46	0.00	52.24	0.00	0.08			
14	5,000	7,500	6,250	203	9,183	2.08	94.08	1,292.46	9,528.13	8.05	59.37	0	3	0.00	75.00	0.00	6.46	0.00	52.24	0.00	0.07			
15	7,500	10,000	8,750	118	9,301	1.21	95.29	1,097.49	10,625.62	6.84	66.20	1	4	25.00	100.00	5.91	12.37	47.76	100.00	0.54	0.12			
16	10,000	20,000	15,000	199	9,500	2.04	97.33	2,256.38	12,882.00	14.06	80.26	0	4	0.00	100.00	0.00	12.37	0.00	100.00	0.00	0.10			
17	20,000	50,000	35,000	130	9,630	1.33	98.66	1,947.39	14,829.38	12.13	92.40	0	4	0.00	100.00	0.00	12.37	0.00	100.00	0.00	0.08			
18	50,000	100,000	75,000	72	9,702	0.74	99.40	919.20	15,748.58	5.73	98.12	0	4	0.00	100.00	0.00	12.37	0.00	100.00	0.00	0.08			
19	100,000	500,000	300,000	41	9,743	0.42	99.82	272.10	16,020.67	1.70	99.82	0	4	0.00	100.00	0.00	12.37	0.00	100.00	0.00	0.08			
20	500,000	UP		18	9,761	0.18	100.00	29.30	16,049.98	0.18	100.00	0	4	0.00	100.00	0.00	12.37	0.00	100.00	0.00	0.08			
				9,761					16,049.98					4					12.37					0.08



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 13 JAWA TIMUR
UNDERWRITING YEAR : 2019
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13,125	13,125	11.81	11.81	8,483.46	8,483.46	5.03	5.03	16	16	29.63	29.63	325.95	325.95	0.51	0.51	3.84	3.84			
2	50	100	75	9,380	22,505	8.44	20.25	1,399.84	9,883.30	0.83	5.86	0	16	0.00	29.63	0.00	325.95	0.00	0.51	0.00	3.30	3.30		
3	100	200	150	17,194	39,699	15.47	35.71	2,891.89	12,775.19	1.71	7.57	2	18	3.70	33.33	443.60	769.55	0.70	1.21	15.34	6.02			
4	200	300	250	11,098	50,797	9.98	45.70	3,111.14	15,886.34	1.84	9.42	0	18	0.00	33.33	0.00	769.55	0.00	1.21	0.00	4.84	4.84		
5	300	500	400	13,540	64,337	12.18	57.88	6,191.46	22,077.79	3.67	13.09	0	18	0.00	33.33	0.00	769.55	0.00	1.21	0.00	3.49	3.49		
6	500	750	625	9,403	73,740	8.46	66.34	6,436.49	28,514.29	3.82	16.90	1	19	1.85	35.19	101.00	870.55	0.16	1.37	1.57	3.05			
7	750	1,000	875	6,678	80,418	6.01	72.34	6,782.80	35,297.08	4.02	20.92	0	19	0.00	35.19	0.00	870.55	0.00	1.37	0.00	2.47	2.47		
8	1,000	1,500	1,250	6,612	87,030	5.95	78.29	8,904.25	44,201.33	5.28	26.20	1	20	1.85	37.04	3.41	873.96	0.01	1.38	0.04	1.98	1.98		
9	1,500	2,000	1,750	4,227	91,257	3.80	82.09	8,280.40	52,481.74	4.91	31.11	0	20	0.00	37.04	0.00	873.96	0.00	1.38	0.00	1.67	1.67		
10	2,000	2,500	2,250	2,549	93,806	2.29	84.39	6,242.82	58,724.56	3.70	34.81	0	20	0.00	37.04	0.00	873.96	0.00	1.38	0.00	1.49	1.49		
11	2,500	3,000	2,750	1,937	95,743	1.74	86.13	5,867.91	64,592.47	3.48	38.29	0	20	0.00	37.04	0.00	873.96	0.00	1.38	0.00	1.35	1.35		
12	3,000	4,000	3,500	2,582	98,325	2.32	88.45	9,104.56	73,697.03	5.40	43.68	2	22	3.70	40.74	13.00	886.96	0.02	1.40	0.14	1.20	1.20		
13	4,000	5,000	4,500	1,750	100,075	1.57	90.03	8,071.96	81,769.00	4.78	48.47	0	22	0.00	40.74	0.00	886.96	0.00	1.40	0.00	1.08	1.08		
14	5,000	7,500	6,250	2,482	102,557	2.23	92.26	13,714.53	95,483.52	8.13	56.60	1	23	1.85	42.59	110.00	996.96	0.17	1.57	0.80	1.04	1.04		
15	7,500	10,000	8,750	1,561	104,118	1.40	93.66	10,599.00	106,082.52	6.28	62.88	9	32	16.67	59.26	1,576.71	2,573.67	2.49	4.06	14.88	2.43	2.43		
16	10,000	20,000	15,000	2,642	106,760	2.38	96.04	23,190.22	129,272.74	13.75	76.62	4	36	7.41	66.67	662.45	3,236.12	1.05	5.11	2.86	2.50	2.50		
17	20,000	50,000	35,000	2,087	108,847	1.88	97.92	20,122.05	149,394.79	11.93	88.55	8	44	14.81	81.48	144.44	3,380.56	0.23	5.34	0.72	2.26	2.26		
18	50,000	100,000	75,000	1,020	109,867	0.92	98.83	8,672.30	158,067.09	5.14	93.69	4	48	7.41	88.89	59,359.43	62,739.99	93.71	99.04	684.47	39.69	39.69		
19	100,000	500,000	300,000	951	110,818	0.86	99.69	8,575.00	166,642.09	5.08	98.77	6	54	11.11	100.00	606.29	63,346.28	0.96	100.00	7.07	38.01	38.01		
20	500,000	UP		345	111,163	0.31	100.00	2,070.67	168,712.76	1.23	100.00	0	54	0.00	100.00	0.00	63,346.28	0.00	100.00	0.00	37.55	37.55		
				111,163					168,712.76					54					63,346.28					37.55



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 14 KALIMANTAN BARAT
UNDERWRITING YEAR 2019
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,189	3,189	12.48	12.48	1,096.18	1,096.18	3.67	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,713	5,902	10.62	23.10	675.05	1,771.22	2.26	5.93	2	2	40.00	40.00	128.50	128.50	21.79	21.79	19.04	7.25			
3	100	200	150	5,784	11,686	22.64	45.73	2,355.99	4,127.21	7.89	13.83	0	2	0.00	40.00	0.00	128.50	0.00	21.79	0.00	3.11			
4	200	300	250	3,777	15,463	14.78	60.51	2,659.97	6,787.18	8.91	22.74	0	2	0.00	40.00	0.00	128.50	0.00	21.79	0.00	1.89			
5	300	500	400	3,935	19,398	15.40	75.91	4,204.73	10,991.91	14.09	36.83	1	3	20.00	60.00	400.00	528.50	67.84	89.63	9.51	4.81			
6	500	750	625	1,756	21,154	6.87	82.78	2,446.99	13,438.90	8.20	45.03	0	3	0.00	60.00	0.00	528.50	0.00	89.63	0.00	3.93			
7	750	1,000	875	1,382	22,536	5.41	88.19	2,956.94	16,395.84	9.91	54.93	0	3	0.00	60.00	0.00	528.50	0.00	89.63	0.00	3.22			
8	1,000	1,500	1,250	949	23,485	3.71	91.91	2,467.36	18,863.21	8.27	63.20	1	4	20.00	80.00	50.00	578.50	8.48	98.11	2.03	3.07			
9	1,500	2,000	1,750	485	23,970	1.90	93.81	1,640.40	20,503.60	5.50	68.70	0	4	0.00	80.00	0.00	578.50	0.00	98.11	0.00	2.82			
10	2,000	2,500	2,250	268	24,238	1.05	94.85	1,159.49	21,663.09	3.88	72.58	0	4	0.00	80.00	0.00	578.50	0.00	98.11	0.00	2.67			
11	2,500	3,000	2,750	211	24,449	0.83	95.68	1,104.01	22,767.10	3.70	76.28	0	4	0.00	80.00	0.00	578.50	0.00	98.11	0.00	2.54			
12	3,000	4,000	3,500	235	24,684	0.92	96.60	1,189.37	23,956.48	3.98	80.26	0	4	0.00	80.00	0.00	578.50	0.00	98.11	0.00	2.41			
13	4,000	5,000	4,500	134	24,818	0.52	97.12	808.50	24,764.97	2.71	82.97	0	4	0.00	80.00	0.00	578.50	0.00	98.11	0.00	2.34			
14	5,000	7,500	6,250	213	25,031	0.83	97.96	1,246.56	26,011.53	4.18	87.15	0	4	0.00	80.00	0.00	578.50	0.00	98.11	0.00	2.22			
15	7,500	10,000	8,750	99	25,130	0.39	98.34	648.63	26,660.16	2.17	89.32	0	4	0.00	80.00	0.00	578.50	0.00	98.11	0.00	2.17			
16	10,000	20,000	15,000	148	25,278	0.58	98.92	1,100.01	27,760.17	3.69	93.01	0	4	0.00	80.00	0.00	578.50	0.00	98.11	0.00	2.08			
17	20,000	50,000	35,000	90	25,368	0.35	99.28	646.11	28,406.28	2.16	95.17	0	4	0.00	80.00	0.00	578.50	0.00	98.11	0.00	2.04			
18	50,000	100,000	75,000	61	25,429	0.24	99.51	357.97	28,764.25	1.20	96.37	0	4	0.00	80.00	0.00	578.50	0.00	98.11	0.00	2.01			
19	100,000	500,000	300,000	92	25,521	0.36	99.87	1,007.07	29,771.31	3.37	99.75	1	5	20.00	100.00	11.11	589.61	1.89	100.00	1.10	1.98			
20	500,000	UP		32	25,553	0.13	100.00	75.80	29,847.11	0.25	100.00	0	5	0.00	100.00	0.00	589.61	0.00	100.00	0.00	1.98			
				25,553					29,847.11					5					589.61					1.98



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 15 KALIMANTAN TENGAH
UNDERWRITING YEAR 2019
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	516	516	9.43	9.43	179.26	179.26	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	490	1,006	8.96	18.39	70.45	249.71	0.90	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	861	1,867	15.74	34.13	242.22	491.93	3.11	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	649	2,516	11.86	46.00	245.70	737.63	3.15	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	841	3,357	15.37	61.37	465.27	1,202.90	5.97	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	419	3,776	7.66	69.03	334.38	1,537.28	4.29	19.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	369	4,145	6.75	75.78	459.07	1,996.35	5.89	25.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	307	4,452	5.61	81.39	505.48	2,501.83	6.48	32.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	195	4,647	3.56	84.95	455.00	2,956.83	5.83	37.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	112	4,759	2.05	87.00	322.60	3,279.44	4.14	42.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	88	4,847	1.61	88.61	261.57	3,541.01	3.35	45.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	133	4,980	2.43	91.04	554.41	4,095.41	7.11	52.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	85	5,065	1.55	92.60	351.11	4,446.52	4.50	57.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	99	5,164	1.81	94.41	549.66	4,996.18	7.05	64.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	56	5,220	1.02	95.43	470.93	5,467.11	6.04	70.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	74	5,294	1.35	96.78	640.98	6,108.09	8.22	78.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	66	5,360	1.21	97.99	557.47	6,665.56	7.15	85.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	45	5,405	0.82	98.81	441.79	7,107.35	5.66	91.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	52	5,457	0.95	99.76	575.71	7,683.06	7.38	98.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	5,470	0.24	100.00	116.06	7,799.12	1.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5,470					7,799.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 16 KALIMANTAN SELATAN
UNDERWRITING YEAR 2019
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,147	2,147	17.12	17.12	756.60	756.60	5.27	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,409	3,556	11.24	28.36	190.16	946.76	1.33	6.60	1	1	20.00	20.00	85.50	85.50	4.00	4.00	44.96	9.03			
3	100	200	150	2,196	5,752	17.51	45.88	438.30	1,385.06	3.06	9.65	0	1	0.00	20.00	0.00	85.50	0.00	4.00	0.00	6.17			
4	200	300	250	1,416	7,168	11.29	57.17	429.88	1,814.93	3.00	12.65	0	1	0.00	20.00	0.00	85.50	0.00	4.00	0.00	4.71			
5	300	500	400	1,557	8,725	12.42	69.59	741.16	2,556.09	5.17	17.82	0	1	0.00	20.00	0.00	85.50	0.00	4.00	0.00	3.34			
6	500	750	625	851	9,576	6.79	76.38	592.42	3,148.52	4.13	21.95	1	2	20.00	40.00	1.83	87.33	0.09	4.08	0.31	2.77			
7	750	1,000	875	588	10,164	4.69	81.07	744.64	3,893.15	5.19	27.14	0	2	0.00	40.00	0.00	87.33	0.00	4.08	0.00	2.24			
8	1,000	1,500	1,250	538	10,702	4.29	85.36	873.51	4,766.66	6.09	33.23	0	2	0.00	40.00	0.00	87.33	0.00	4.08	0.00	1.83			
9	1,500	2,000	1,750	323	11,025	2.58	87.93	734.60	5,501.27	5.12	38.35	0	2	0.00	40.00	0.00	87.33	0.00	4.08	0.00	1.59			
10	2,000	2,500	2,250	216	11,241	1.72	89.66	579.79	6,081.06	4.04	42.39	0	2	0.00	40.00	0.00	87.33	0.00	4.08	0.00	1.44			
11	2,500	3,000	2,750	165	11,406	1.32	90.97	542.08	6,623.15	3.78	46.17	0	2	0.00	40.00	0.00	87.33	0.00	4.08	0.00	1.32			
12	3,000	4,000	3,500	174	11,580	1.39	92.36	734.94	7,358.09	5.12	51.29	0	2	0.00	40.00	0.00	87.33	0.00	4.08	0.00	1.19			
13	4,000	5,000	4,500	123	11,703	0.98	93.34	582.70	7,940.78	4.06	55.35	0	2	0.00	40.00	0.00	87.33	0.00	4.08	0.00	1.10			
14	5,000	7,500	6,250	189	11,892	1.51	94.85	1,164.05	9,104.83	8.11	63.47	0	2	0.00	40.00	0.00	87.33	0.00	4.08	0.00	0.96			
15	7,500	10,000	8,750	115	12,007	0.92	95.76	795.87	9,900.70	5.55	69.01	0	2	0.00	40.00	0.00	87.33	0.00	4.08	0.00	0.88			
16	10,000	20,000	15,000	200	12,207	1.60	97.36	1,825.54	11,726.23	12.72	81.74	0	2	0.00	40.00	0.00	87.33	0.00	4.08	0.00	0.74			
17	20,000	50,000	35,000	148	12,355	1.18	98.54	1,401.03	13,127.27	9.77	91.50	1	3	20.00	60.00	1,047.00	1,134.33	48.94	53.02	74.73	8.64			
18	50,000	100,000	75,000	72	12,427	0.57	99.11	483.39	13,610.66	3.37	94.87	0	3	0.00	60.00	0.00	1,134.33	0.00	53.02	0.00	8.33			
19	100,000	500,000	300,000	67	12,494	0.53	99.65	620.50	14,231.16	4.33	99.20	1	4	20.00	80.00	5.00	1,139.33	0.23	53.26	0.81	8.01			
20	500,000	UP		44	12,538	0.35	100.00	115.01	14,346.17	0.80	100.00	1	5	20.00	100.00	1,000.00	2,139.33	46.74	100.00	869.48	14.91			
				12,538					14,346.17					5					2,139.33					14.91



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 17 KALIMANTAN TIMUR
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,535	2,535	13.34	13.34	655.22	655.22	2.15	2.15	1	1	50.00	50.00	12.73	12.73	4.07	4.07	1.94	1.94			
2	50	100	75	1,504	4,039	7.91	21.25	195.35	850.57	0.64	2.79	0	1	0.00	50.00	0.00	12.73	0.00	4.07	0.00	1.50			
3	100	200	150	2,130	6,169	11.21	32.46	514.66	1,365.24	1.69	4.48	0	1	0.00	50.00	0.00	12.73	0.00	4.07	0.00	0.93			
4	200	300	250	1,763	7,932	9.28	41.73	622.44	1,987.67	2.04	6.52	0	1	0.00	50.00	0.00	12.73	0.00	4.07	0.00	0.64			
5	300	500	400	2,649	10,581	13.94	55.67	1,391.55	3,379.23	4.57	11.09	0	1	0.00	50.00	0.00	12.73	0.00	4.07	0.00	0.38			
6	500	750	625	1,820	12,401	9.58	65.24	1,396.45	4,775.67	4.58	15.67	0	1	0.00	50.00	0.00	12.73	0.00	4.07	0.00	0.27			
7	750	1,000	875	1,491	13,892	7.84	73.09	1,795.21	6,570.88	5.89	21.56	1	2	50.00	100.00	300.00	312.73	95.93	100.00	16.71	4.76			
8	1,000	1,500	1,250	1,377	15,269	7.24	80.33	2,515.00	9,085.88	8.25	29.81	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	3.44			
9	1,500	2,000	1,750	797	16,066	4.19	84.53	1,950.72	11,036.59	6.40	36.21	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	2.83			
10	2,000	2,500	2,250	443	16,509	2.33	86.86	1,754.34	12,790.94	5.76	41.97	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	2.44			
11	2,500	3,000	2,750	365	16,874	1.92	88.78	1,326.26	14,117.20	4.35	46.32	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	2.22			
12	3,000	4,000	3,500	418	17,292	2.20	90.98	1,784.86	15,902.05	5.86	52.18	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	1.97			
13	4,000	5,000	4,500	321	17,613	1.69	92.67	1,640.91	17,542.96	5.38	57.56	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	1.78			
14	5,000	7,500	6,250	343	17,956	1.80	94.47	2,191.11	19,734.07	7.19	64.75	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	1.58			
15	7,500	10,000	8,750	256	18,212	1.35	95.82	1,922.86	21,656.93	6.31	71.06	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	1.44			
16	10,000	20,000	15,000	278	18,490	1.46	97.28	3,130.65	24,787.57	10.27	81.33	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	1.26			
17	20,000	50,000	35,000	212	18,702	1.12	98.40	2,638.52	27,426.10	8.66	89.99	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	1.14			
18	50,000	100,000	75,000	102	18,804	0.54	98.93	1,125.29	28,551.39	3.69	93.68	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	1.10			
19	100,000	500,000	300,000	156	18,960	0.82	99.75	1,589.64	30,141.03	5.22	98.90	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	1.04			
20	500,000	UP		47	19,007	0.25	100.00	335.86	30,476.89	1.10	100.00	0	2	0.00	100.00	0.00	312.73	0.00	100.00	0.00	1.03			
				19,007					30,476.89					2					312.73					1.03



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 18 SULAWESI UTARA
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,070	1,070	10.42	10.42	876.02	876.02	4.66	4.66	1	1	16.67	16.67	500.00	500.00	33.61	33.61	57.08	57.08			
2	50	100	75	780	1,850	7.60	18.02	93.29	969.31	0.50	5.15	0	1	0.00	16.67	0.00	500.00	0.00	33.61	0.00	51.58			
3	100	200	150	1,269	3,119	12.36	30.38	297.24	1,266.55	1.58	6.73	0	1	0.00	16.67	0.00	500.00	0.00	33.61	0.00	39.48			
4	200	300	250	1,046	4,165	10.19	40.57	361.31	1,627.86	1.92	8.66	0	1	0.00	16.67	0.00	500.00	0.00	33.61	0.00	30.72			
5	300	500	400	1,511	5,676	14.72	55.29	706.07	2,333.93	3.75	12.41	0	1	0.00	16.67	0.00	500.00	0.00	33.61	0.00	21.42			
6	500	750	625	933	6,609	9.09	64.38	693.68	3,027.61	3.69	16.10	0	1	0.00	16.67	0.00	500.00	0.00	33.61	0.00	16.51			
7	750	1,000	875	774	7,383	7.54	71.92	925.94	3,953.54	4.92	21.02	0	1	0.00	16.67	0.00	500.00	0.00	33.61	0.00	12.65			
8	1,000	1,500	1,250	725	8,108	7.06	78.98	1,262.73	5,216.28	6.71	27.74	0	1	0.00	16.67	0.00	500.00	0.00	33.61	0.00	9.59			
9	1,500	2,000	1,750	441	8,549	4.30	83.27	1,219.95	6,436.22	6.49	34.22	0	1	0.00	16.67	0.00	500.00	0.00	33.61	0.00	7.77			
10	2,000	2,500	2,250	252	8,801	2.45	85.73	739.07	7,175.29	3.93	38.15	0	1	0.00	16.67	0.00	500.00	0.00	33.61	0.00	6.97			
11	2,500	3,000	2,750	246	9,047	2.40	88.13	986.52	8,161.81	5.25	43.40	0	1	0.00	16.67	0.00	500.00	0.00	33.61	0.00	6.13			
12	3,000	4,000	3,500	296	9,343	2.88	91.01	1,303.29	9,465.10	6.93	50.33	1	2	16.67	33.33	805.40	1,305.40	54.14	87.75	61.80	13.79			
13	4,000	5,000	4,500	194	9,537	1.89	92.90	1,068.27	10,533.37	5.68	56.01	0	2	0.00	33.33	0.00	1,305.40	0.00	87.75	0.00	12.39			
14	5,000	7,500	6,250	221	9,758	2.15	95.05	1,796.02	12,329.38	9.55	65.56	0	2	0.00	33.33	0.00	1,305.40	0.00	87.75	0.00	10.59			
15	7,500	10,000	8,750	110	9,868	1.07	96.12	1,440.30	13,769.69	7.66	73.22	0	2	0.00	33.33	0.00	1,305.40	0.00	87.75	0.00	9.48			
16	10,000	20,000	15,000	189	10,057	1.84	97.96	2,353.51	16,123.19	12.51	85.73	0	2	0.00	33.33	0.00	1,305.40	0.00	87.75	0.00	8.10			
17	20,000	50,000	35,000	73	10,130	0.71	98.68	1,337.29	17,460.48	7.11	92.85	1	3	16.67	50.00	44.96	1,350.36	3.02	90.77	3.36	7.73			
18	50,000	100,000	75,000	44	10,174	0.43	99.10	480.79	17,941.28	2.56	95.40	2	5	33.33	83.33	2.24	1,352.60	0.15	90.92	0.47	7.54			
19	100,000	500,000	300,000	61	10,235	0.59	99.70	743.58	18,684.86	3.95	99.36	1	6	16.67	100.00	135.00	1,487.60	9.08	100.00	18.16	7.96			
20	500,000	UP		31	10,266	0.30	100.00	121.05	18,805.91	0.64	100.00	0	6	0.00	100.00	0.00	1,487.60	0.00	100.00	0.00	7.91			
				10,266					18,805.91					6					1,487.60					7.91



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 19 SULAWESI TENGAH
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	890	890	13.87	13.87	579.97	579.97	6.20	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	716	1,606	11.15	25.02	114.63	694.61	1.23	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,138	2,744	17.73	42.75	285.41	980.02	3.05	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	679	3,423	10.58	53.33	273.60	1,253.62	2.93	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	906	4,329	14.11	67.44	643.91	1,897.53	6.88	20.29	1	1	50.00	50.00	150.00	150.00	63.76	63.76	23.30	7.91			
6	500	750	625	451	4,780	7.03	74.47	445.52	2,343.06	4.76	25.05	0	1	0.00	50.00	0.00	150.00	0.00	63.76	0.00	6.40			
7	750	1,000	875	361	5,141	5.62	80.09	556.38	2,899.43	5.95	31.00	0	1	0.00	50.00	0.00	150.00	0.00	63.76	0.00	5.17			
8	1,000	1,500	1,250	349	5,490	5.44	85.53	780.85	3,680.29	8.35	39.35	1	2	50.00	100.00	85.24	235.24	36.24	100.00	10.92	6.39			
9	1,500	2,000	1,750	190	5,680	2.96	88.49	529.77	4,210.06	5.66	45.01	0	2	0.00	100.00	0.00	235.24	0.00	100.00	0.00	5.59			
10	2,000	2,500	2,250	140	5,820	2.18	90.67	449.21	4,659.26	4.80	49.82	0	2	0.00	100.00	0.00	235.24	0.00	100.00	0.00	5.05			
11	2,500	3,000	2,750	135	5,955	2.10	92.77	524.43	5,183.69	5.61	55.42	0	2	0.00	100.00	0.00	235.24	0.00	100.00	0.00	4.54			
12	3,000	4,000	3,500	115	6,070	1.79	94.56	619.95	5,803.64	6.63	62.05	0	2	0.00	100.00	0.00	235.24	0.00	100.00	0.00	4.05			
13	4,000	5,000	4,500	83	6,153	1.29	95.86	519.90	6,323.54	5.56	67.61	0	2	0.00	100.00	0.00	235.24	0.00	100.00	0.00	3.72			
14	5,000	7,500	6,250	76	6,229	1.18	97.04	624.37	6,947.91	6.68	74.29	0	2	0.00	100.00	0.00	235.24	0.00	100.00	0.00	3.39			
15	7,500	10,000	8,750	44	6,273	0.69	97.73	374.48	7,322.38	4.00	78.29	0	2	0.00	100.00	0.00	235.24	0.00	100.00	0.00	3.21			
16	10,000	20,000	15,000	64	6,337	1.00	98.72	597.48	7,919.86	6.39	84.68	0	2	0.00	100.00	0.00	235.24	0.00	100.00	0.00	2.97			
17	20,000	50,000	35,000	39	6,376	0.61	99.33	659.22	8,579.08	7.05	91.73	0	2	0.00	100.00	0.00	235.24	0.00	100.00	0.00	2.74			
18	50,000	100,000	75,000	20	6,396	0.31	99.64	251.07	8,830.15	2.68	94.41	0	2	0.00	100.00	0.00	235.24	0.00	100.00	0.00	2.66			
19	100,000	500,000	300,000	9	6,405	0.14	99.78	179.37	9,009.52	1.92	96.33	0	2	0.00	100.00	0.00	235.24	0.00	100.00	0.00	2.61			
20	500,000	UP		14	6,419	0.22	100.00	343.25	9,352.77	3.67	100.00	0	2	0.00	100.00	0.00	235.24	0.00	100.00	0.00	2.52			
				6,419					9,352.77					2					235.24					2.52



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 20 SULAWESI SELATAN
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,733	3,733	15.39	15.39	1,069.93	1,069.93	3.06	3.06	1	1	14.29	14.29	6.32	6.32	0.47	0.47	0.59	0.59			
2	50	100	75	2,065	5,798	8.51	23.90	304.38	1,374.31	0.87	3.93	0	1	0.00	14.29	0.00	6.32	0.00	0.47	0.00	0.46	0.46		
3	100	200	150	3,948	9,746	16.27	40.17	868.13	2,242.44	2.48	6.41	0	1	0.00	14.29	0.00	6.32	0.00	0.47	0.00	0.28	0.28		
4	200	300	250	2,479	12,225	10.22	50.39	943.54	3,185.98	2.70	9.11	1	2	14.29	28.57	142.50	148.82	10.53	11.00	15.10	4.67			
5	300	500	400	3,174	15,399	13.08	63.47	1,988.13	5,174.11	5.68	14.79	0	2	0.00	28.57	0.00	148.82	0.00	11.00	0.00	2.88	2.88		
6	500	750	625	2,088	17,487	8.61	72.08	2,175.72	7,349.83	6.22	21.01	0	2	0.00	28.57	0.00	148.82	0.00	11.00	0.00	2.02	2.02		
7	750	1,000	875	1,313	18,800	5.41	77.49	2,052.94	9,402.77	5.87	26.88	2	4	28.57	57.14	60.53	209.35	4.47	15.47	2.95	2.23			
8	1,000	1,500	1,250	1,327	20,127	5.47	82.96	2,528.36	11,931.13	7.23	34.10	0	4	0.00	57.14	0.00	209.35	0.00	15.47	0.00	1.75	1.75		
9	1,500	2,000	1,750	798	20,925	3.29	86.25	1,963.53	13,894.66	5.61	39.71	0	4	0.00	57.14	0.00	209.35	0.00	15.47	0.00	1.51	1.51		
10	2,000	2,500	2,250	496	21,421	2.04	88.29	1,554.91	15,449.57	4.44	44.16	0	4	0.00	57.14	0.00	209.35	0.00	15.47	0.00	1.36	1.36		
11	2,500	3,000	2,750	417	21,838	1.72	90.01	1,622.84	17,072.42	4.64	48.80	0	4	0.00	57.14	0.00	209.35	0.00	15.47	0.00	1.23	1.23		
12	3,000	4,000	3,500	484	22,322	1.99	92.00	2,042.41	19,114.82	5.84	54.64	0	4	0.00	57.14	0.00	209.35	0.00	15.47	0.00	1.10	1.10		
13	4,000	5,000	4,500	351	22,673	1.45	93.45	1,913.71	21,028.54	5.47	60.11	0	4	0.00	57.14	0.00	209.35	0.00	15.47	0.00	1.00	1.00		
14	5,000	7,500	6,250	452	23,125	1.86	95.31	2,855.73	23,884.27	8.16	68.27	0	4	0.00	57.14	0.00	209.35	0.00	15.47	0.00	0.88	0.88		
15	7,500	10,000	8,750	320	23,445	1.32	96.63	2,332.69	26,216.96	6.67	74.94	0	4	0.00	57.14	0.00	209.35	0.00	15.47	0.00	0.80	0.80		
16	10,000	20,000	15,000	375	23,820	1.55	98.18	3,590.84	29,807.80	10.26	85.20	1	5	14.29	71.43	1,140.00	1,349.35	84.23	99.70	31.75	4.53			
17	20,000	50,000	35,000	210	24,030	0.87	99.04	3,424.86	33,232.66	9.79	94.99	0	5	0.00	71.43	0.00	1,349.35	0.00	99.70	0.00	4.06	4.06		
18	50,000	100,000	75,000	106	24,136	0.44	99.48	846.98	34,079.64	2.42	97.41	0	5	0.00	71.43	0.00	1,349.35	0.00	99.70	0.00	3.96	3.96		
19	100,000	500,000	300,000	99	24,235	0.41	99.89	714.02	34,793.66	2.04	99.45	2	7	28.57	100.00	4.10	1,353.45	0.30	100.00	0.57	3.89	3.89		
20	500,000	UP		27	24,262	0.11	100.00	192.52	34,986.18	0.55	100.00	0	7	0.00	100.00	0.00	1,353.45	0.00	100.00	0.00	3.87	3.87		
				24,262					34,986.18					7					1,353.45					3.87



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 21 SULAWESI TENGGARA
 UNDERWRITING YEAR 2019
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	628	628	12.03	12.03	294.31	294.31	4.40	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	519	1,147	9.94	21.97	130.87	425.17	1.95	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,023	2,170	19.59	41.56	212.12	637.29	3.17	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	719	2,889	13.77	55.33	182.71	820.00	2.73	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	832	3,721	15.94	71.27	454.45	1,274.45	6.79	19.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	452	4,173	8.66	79.93	529.47	1,803.93	7.91	26.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	276	4,449	5.29	85.21	478.34	2,282.27	7.14	34.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	235	4,684	4.50	89.71	573.66	2,855.93	8.57	42.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	110	4,794	2.11	91.82	350.55	3,206.48	5.24	47.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	64	4,858	1.23	93.05	332.42	3,538.90	4.97	52.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	60	4,918	1.15	94.20	245.03	3,783.92	3.66	56.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	77	4,995	1.47	95.67	344.93	4,128.85	5.15	61.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	55	5,050	1.05	96.72	339.06	4,467.92	5.06	66.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	42	5,092	0.80	97.53	363.66	4,831.58	5.43	72.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	51	5,143	0.98	98.51	511.85	5,343.44	7.65	79.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	5,178	0.67	99.18	722.31	6,065.75	10.79	90.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	5,193	0.29	99.46	375.84	6,441.58	5.61	96.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	5,205	0.23	99.69	111.01	6,552.59	1.66	97.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	5,215	0.19	99.89	135.61	6,688.20	2.03	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	5,221	0.11	100.00	6.87	6,695.06	0.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5,221					6,695.06					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE 22 BALI
 UNDERWRITING YEAR 2019
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,358	3,358	11.63	11.63	1,521.57	1,521.57	2.53	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,162	5,520	7.49	19.11	748.11	773.46	1.24	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3,690	9,210	12.78	31.89	880.83	1,654.29	1.46	2.75	1	1	3.70	3.70	91.08	91.08	6.58	6.58	10.34	5.51			
4	200	300	250	2,459	11,669	8.51	40.40	939.86	2,594.15	1.56	4.31	0	1	0.00	3.70	0.00	91.08	0.00	6.58	0.00	3.51			
5	300	500	400	3,329	14,998	11.53	51.93	2,067.44	4,661.59	3.43	7.74	3	4	11.11	14.81	650.61	741.69	46.99	53.56	31.47	15.91			
6	500	750	625	2,458	17,456	8.51	60.44	2,198.96	6,860.55	3.65	11.39	1	5	3.70	18.52	35.00	776.69	2.53	56.09	1.59	11.32			
7	750	1,000	875	2,012	19,468	6.97	67.41	2,510.04	9,370.59	4.17	15.56	0	5	0.00	18.52	0.00	776.69	0.00	56.09	0.00	8.29			
8	1,000	1,500	1,250	2,170	21,638	7.51	74.92	1,364.84	10,735.43	2.27	17.82	2	7	7.41	25.93	72.90	849.59	5.26	61.36	5.34	7.91			
9	1,500	2,000	1,750	1,453	23,091	5.03	79.95	3,629.11	14,364.54	6.02	23.85	2	9	7.41	33.33	16.02	865.61	1.16	62.51	0.44	6.03			
10	2,000	2,500	2,250	916	24,007	3.17	83.12	2,973.60	17,338.14	4.94	28.78	2	11	7.41	40.74	15.25	880.86	1.10	63.61	0.51	5.08			
11	2,500	3,000	2,750	752	24,759	2.60	85.73	2,973.15	20,311.29	4.94	33.72	2	13	7.41	48.15	150.18	1,031.04	10.85	74.46	5.05	5.08			
12	3,000	4,000	3,500	939	25,698	3.25	88.98	4,660.17	24,971.47	7.74	41.46	0	13	0.00	48.15	0.00	1,031.04	0.00	74.46	0.00	4.13			
13	4,000	5,000	4,500	595	26,293	2.06	91.04	2,556.51	27,527.98	4.24	45.70	4	17	14.81	62.96	72.45	1,103.49	5.23	79.69	2.83	4.01			
14	5,000	7,500	6,250	717	27,010	2.48	93.52	6,336.18	33,864.15	10.52	56.22	1	18	3.70	66.67	111.74	1,215.23	8.07	87.76	1.76	3.59			
15	7,500	10,000	8,750	461	27,471	1.60	95.12	4,877.32	38,741.47	8.10	64.32	0	18	0.00	66.67	0.00	1,215.23	0.00	87.76	0.00	3.14			
16	10,000	20,000	15,000	629	28,100	2.18	97.30	9,610.67	48,352.14	15.95	80.27	6	24	22.22	88.89	57.73	1,272.97	4.17	91.93	0.60	2.63			
17	20,000	50,000	35,000	439	28,539	1.52	98.82	6,453.34	54,805.48	10.71	90.98	1	25	3.70	92.59	6.30	1,279.27	0.45	92.39	0.10	2.33			
18	50,000	100,000	75,000	144	28,683	0.50	99.31	2,920.17	57,725.65	4.85	95.83	0	25	0.00	92.59	0.00	1,279.27	0.00	92.39	0.00	2.22			
19	100,000	500,000	300,000	135	28,818	0.47	99.78	2,002.18	59,727.83	3.32	99.16	1	26	3.70	96.30	55.44	1,334.71	4.00	96.39	2.77	2.23			
20	500,000	UP		63	28,881	0.22	100.00	508.47	60,236.30	0.84	100.00	1	27	3.70	100.00	50.00	1,384.71	3.61	100.00	9.83	2.30			
				28,881					60,236.30					27					1,384.71					2.30



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 23 NUSA TENGGARA BARAT
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,172	1,172	14.56	14.56	210.82	210.82	1.63	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	554	1,726	6.88	21.44	114.64	325.45	0.89	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,147	2,873	14.24	35.68	278.17	603.62	2.15	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	948	3,821	11.77	47.45	334.10	937.72	2.59	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,041	4,862	12.93	60.38	634.33	1,572.05	4.91	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	647	5,509	8.04	68.42	619.65	2,191.70	4.80	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	471	5,980	5.85	74.27	603.67	2,795.37	4.67	21.63	3	3	37.50	37.50	5.91	5.91	2.16	2.16	0.98	0.21			
8	1,000	1,500	1,250	548	6,528	6.81	81.07	959.34	3,754.70	7.42	29.06	2	5	25.00	62.50	18.80	24.72	6.87	9.02	1.96	0.66			
9	1,500	2,000	1,750	319	6,847	3.96	85.03	865.90	4,620.60	6.70	35.76	0	5	0.00	62.50	0.00	24.72	0.00	9.02	0.00	0.53			
10	2,000	2,500	2,250	178	7,025	2.21	87.25	558.16	5,178.76	4.32	40.08	0	5	0.00	62.50	0.00	24.72	0.00	9.02	0.00	0.48			
11	2,500	3,000	2,750	155	7,180	1.92	89.17	606.74	5,785.50	4.70	44.78	0	5	0.00	62.50	0.00	24.72	0.00	9.02	0.00	0.43			
12	3,000	4,000	3,500	148	7,328	1.84	91.01	681.41	6,466.91	5.27	50.05	0	5	0.00	62.50	0.00	24.72	0.00	9.02	0.00	0.38			
13	4,000	5,000	4,500	119	7,447	1.48	92.49	675.15	7,142.06	5.23	55.27	0	5	0.00	62.50	0.00	24.72	0.00	9.02	0.00	0.35			
14	5,000	7,500	6,250	149	7,596	1.85	94.34	1,265.65	8,407.71	9.80	65.07	3	8	37.50	100.00	249.14	273.86	90.98	100.00	19.68	3.26			
15	7,500	10,000	8,750	104	7,700	1.29	95.63	1,119.88	9,527.59	8.67	73.74	0	8	0.00	100.00	0.00	273.86	0.00	100.00	0.00	2.87			
16	10,000	20,000	15,000	169	7,869	2.10	97.73	1,706.68	11,234.27	13.21	86.94	0	8	0.00	100.00	0.00	273.86	0.00	100.00	0.00	2.44			
17	20,000	50,000	35,000	91	7,960	1.13	98.86	958.64	12,192.91	7.42	94.36	0	8	0.00	100.00	0.00	273.86	0.00	100.00	0.00	2.25			
18	50,000	100,000	75,000	65	8,025	0.81	99.66	517.88	12,710.79	4.01	98.37	0	8	0.00	100.00	0.00	273.86	0.00	100.00	0.00	2.15			
19	100,000	500,000	300,000	21	8,046	0.26	99.93	177.28	12,888.07	1.37	99.74	0	8	0.00	100.00	0.00	273.86	0.00	100.00	0.00	2.12			
20	500,000	UP		6	8,052	0.07	100.00	33.13	12,921.20	0.26	100.00	0	8	0.00	100.00	0.00	273.86	0.00	100.00	0.00	2.12			
				8,052					12,921.20					8					273.86					2.12



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 24 NUSA TENGGARA TIMUR
UNDERWRITING YEAR : 2019
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	462	462	10.38	10.38	393.02	393.02	4.76	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	315	777	7.08	17.45	43.14	436.17	0.52	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	544	1,321	12.22	29.67	136.49	572.65	1.65	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	513	1,834	11.52	41.19	212.65	785.31	2.57	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	672	2,506	15.09	56.29	455.10	1,240.41	5.51	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	384	2,890	8.63	64.91	428.21	1,668.62	5.18	20.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	331	3,221	7.43	72.35	512.88	2,181.50	6.21	26.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	321	3,542	7.21	79.56	656.96	2,838.47	7.95	34.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	198	3,740	4.45	84.01	534.16	3,372.63	6.46	40.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	96	3,836	2.16	86.16	341.96	3,714.59	4.14	44.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	100	3,936	2.25	88.41	463.81	4,178.40	5.61	50.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	140	4,076	3.14	91.55	702.16	4,880.56	8.50	59.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	111	4,187	2.49	94.05	698.09	5,578.65	8.45	67.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	88	4,275	1.98	96.02	667.99	6,246.64	8.08	75.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	56	4,331	1.26	97.28	532.65	6,779.28	6.45	82.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	43	4,374	0.97	98.25	811.58	7,590.87	9.82	91.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	32	4,406	0.72	98.97	329.52	7,920.39	3.99	95.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	20	4,426	0.45	99.42	86.56	8,006.95	1.05	96.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	4,437	0.25	99.66	86.85	8,093.80	1.05	97.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		15	4,452	0.34	100.00	170.64	8,264.44	2.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4,452					8,264.44					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 25 MALUKU
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	463	463	14.68	14.68	154.73	154.73	3.52	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	362	825	11.47	26.15	49.87	204.60	1.13	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	477	1,302	15.12	41.27	121.44	326.04	2.76	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	324	1,626	10.27	51.54	106.66	432.70	2.42	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	403	2,029	12.77	64.31	217.03	649.73	4.93	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	236	2,265	7.48	71.79	197.30	847.03	4.48	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	185	2,450	5.86	77.65	249.08	1,096.11	5.66	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	174	2,624	5.52	83.17	358.70	1,454.80	8.15	33.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	120	2,744	3.80	86.97	278.10	1,732.90	6.32	39.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	81	2,825	2.57	89.54	314.02	2,046.92	7.14	46.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	55	2,880	1.74	91.28	212.24	2,259.16	4.82	51.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	55	2,935	1.74	93.03	350.38	2,609.54	7.96	59.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	44	2,979	1.39	94.42	362.89	2,972.43	8.25	67.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	54	3,033	1.71	96.13	444.55	3,416.98	10.10	77.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	39	3,072	1.24	97.37	220.43	3,637.41	5.01	82.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	3,099	0.86	98.23	234.50	3,871.91	5.33	88.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	31	3,130	0.98	99.21	419.62	4,291.53	9.54	97.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	3,142	0.38	99.59	26.82	4,318.35	0.61	98.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	3,147	0.16	99.75	66.58	4,384.93	1.51	99.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	3,155	0.25	100.00	14.41	4,399.33	0.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3,155					4,399.33					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 26 IRIAN JAYA/PAPUA
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	530	530	8.14	8.14	589.72	589.72	3.97	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	408	938	6.27	14.41	143.23	732.95	0.97	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	578	1,516	8.88	23.29	233.05	966.00	1.57	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	482	1,998	7.41	30.70	254.04	1,220.05	1.71	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,128	3,126	17.33	48.03	780.49	2,000.54	5.26	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	592	3,718	9.10	57.12	613.47	2,614.01	4.13	17.61	1	1	100.00	100.00	3.00	3.00	100.00	100.00	0.49	0.11			
7	750	1,000	875	557	4,275	8.56	65.68	944.47	3,558.49	6.36	23.98	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.08			
8	1,000	1,500	1,250	428	4,703	6.58	72.25	970.14	4,528.63	6.54	30.51	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.07			
9	1,500	2,000	1,750	315	5,018	4.84	77.09	949.78	5,478.41	6.40	36.91	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.05			
10	2,000	2,500	2,250	396	5,414	6.08	83.18	1,043.95	6,522.35	7.03	43.95	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.05			
11	2,500	3,000	2,750	181	5,595	2.78	85.96	891.22	7,413.58	6.01	49.95	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.04			
12	3,000	4,000	3,500	220	5,815	3.38	89.34	1,111.84	8,525.41	7.49	57.45	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.04			
13	4,000	5,000	4,500	148	5,963	2.27	91.61	966.17	9,491.59	6.51	63.96	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.03			
14	5,000	7,500	6,250	185	6,148	2.84	94.45	1,582.54	11,074.13	10.66	74.62	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.03			
15	7,500	10,000	8,750	100	6,248	1.54	95.99	901.21	11,975.34	6.07	80.69	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.03			
16	10,000	20,000	15,000	140	6,388	2.15	98.14	1,661.48	13,636.82	11.20	91.89	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.02			
17	20,000	50,000	35,000	65	6,453	1.00	99.14	681.35	14,318.17	4.59	96.48	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.02			
18	50,000	100,000	75,000	30	6,483	0.46	99.60	198.89	14,517.06	1.34	97.82	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.02			
19	100,000	500,000	300,000	18	6,501	0.28	99.88	184.87	14,701.93	1.25	99.06	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.02			
20	500,000	UP		8	6,509	0.12	100.00	138.86	14,840.78	0.94	100.00	0	1	0.00	100.00	0.00	3.00	0.00	100.00	0.00	0.02			
				6,509					14,840.78					1					3.00					0.02



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 27 MALUKU UTARA
UNDERWRITING YEAR 2019
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	127	127	9.24	9.24	60.86	60.86	2.54	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	133	260	9.68	18.92	17.13	77.99	0.72	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	208	468	15.14	34.06	39.39	117.38	1.65	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	148	616	10.77	44.83	40.40	157.78	1.69	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	217	833	15.79	60.63	96.37	254.16	4.03	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	120	953	8.73	69.36	95.43	349.59	3.99	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	106	1,059	7.71	77.07	129.53	479.12	5.42	20.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	77	1,136	5.60	82.68	141.73	620.84	5.93	25.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	59	1,195	4.29	86.97	183.49	804.33	7.67	33.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	1,224	2.11	89.08	88.11	892.44	3.68	37.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	27	1,251	1.97	91.05	109.68	1,002.12	4.59	41.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	29	1,280	2.11	93.16	179.21	1,181.33	7.49	49.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	1,301	1.53	94.69	130.70	1,312.03	5.46	54.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	32	1,333	2.33	97.02	303.48	1,615.50	12.69	67.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	1,340	0.51	97.53	87.46	1,702.97	3.66	71.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	1,352	0.87	98.40	401.14	2,104.11	16.77	87.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	1,362	0.73	99.13	176.53	2,280.64	7.38	95.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	1,364	0.15	99.27	7.61	2,288.25	0.32	95.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	1,368	0.29	99.56	50.59	2,338.84	2.12	97.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	1,374	0.44	100.00	52.92	2,391.76	2.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,374					2,391.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 28 IRIAN JAYA BARAT
UNDERWRITING YEAR 2019
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	167	167	6.81	6.81	290.13	290.13	4.86	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	144	311	5.88	12.69	32.91	323.04	0.55	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	273	584	11.14	23.83	85.90	408.95	1.44	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	247	831	10.08	33.90	113.20	522.15	1.89	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	387	1,218	15.79	49.69	271.87	794.01	4.55	13.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	239	1,457	9.75	59.45	228.25	1,022.27	3.82	17.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	201	1,658	8.20	67.65	272.08	1,294.34	4.55	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	180	1,838	7.34	74.99	382.91	1,677.25	6.41	28.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	100	1,938	4.08	79.07	301.61	1,978.86	5.05	33.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	70	2,008	2.86	81.93	222.83	2,201.69	3.73	36.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	67	2,075	2.73	84.66	260.38	2,462.07	4.36	41.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	76	2,151	3.10	87.76	416.05	2,878.12	6.96	48.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	79	2,230	3.22	90.98	404.76	3,282.89	6.78	54.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	69	2,299	2.82	93.80	586.72	3,869.60	9.82	64.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	58	2,357	2.37	96.16	432.38	4,301.98	7.24	72.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	50	2,407	2.04	98.20	832.75	5,134.73	13.94	85.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	2,433	1.06	99.27	462.43	5,597.16	7.74	93.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	2,441	0.33	99.59	296.53	5,893.69	4.96	98.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	2,449	0.33	99.92	64.38	5,958.07	1.08	99.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	2,451	0.08	100.00	16.06	5,974.14	0.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2,451					5,974.14					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 29 BANTEN
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,173	5,173	9.87	9.87	4,590.21	4,590.21	4.33	4.33	5	5	18.52	18.52	14,364.90	14,364.90	56.04	56.04	312.95	312.95
2	50	100	75	3,263	8,436	6.22	16.09	368.07	4,958.28	0.35	4.68	0	5	0.00	18.52	0.00	14,364.90	0.00	56.04	0.00	289.72
3	100	200	150	6,713	15,149	12.80	28.89	1,096.47	6,054.75	1.03	5.71	0	5	0.00	18.52	0.00	14,364.90	0.00	56.04	0.00	237.25
4	200	300	250	4,854	20,003	9.26	38.15	1,316.40	7,371.15	1.24	6.95	0	5	0.00	18.52	0.00	14,364.90	0.00	56.04	0.00	194.88
5	300	500	400	7,429	27,432	14.17	52.31	3,118.20	10,489.35	2.94	9.89	3	8	11.11	29.63	11.81	14,376.71	0.05	56.09	0.38	137.06
6	500	750	625	5,237	32,669	9.99	62.30	3,583.86	14,073.21	3.38	13.27	0	8	0.00	29.63	0.00	14,376.71	0.00	56.09	0.00	102.16
7	750	1,000	875	3,950	36,619	7.53	69.83	4,282.15	18,355.36	4.04	17.31	4	12	14.81	44.44	18.60	14,395.31	0.07	56.16	0.43	78.43
8	1,000	1,500	1,250	3,357	39,976	6.40	76.24	4,805.98	23,161.34	4.53	21.85	2	14	7.41	51.85	1,001.21	15,396.53	3.91	60.07	20.83	66.48
9	1,500	2,000	1,750	1,993	41,969	3.80	80.04	4,388.25	27,549.59	4.14	25.98	0	14	0.00	51.85	0.00	15,396.53	0.00	60.07	0.00	55.89
10	2,000	2,500	2,250	1,211	43,180	2.31	82.35	3,177.09	30,726.68	3.00	28.98	1	15	3.70	55.56	8.86	15,405.39	0.03	60.10	0.28	50.14
11	2,500	3,000	2,750	941	44,121	1.79	84.14	3,153.39	33,880.07	2.97	31.96	0	15	0.00	55.56	0.00	15,405.39	0.00	60.10	0.00	45.47
12	3,000	4,000	3,500	1,150	45,271	2.19	86.33	4,703.47	38,583.54	4.44	36.39	1	16	3.70	59.26	26.96	15,432.35	0.11	60.21	0.57	40.00
13	4,000	5,000	4,500	775	46,046	1.48	87.81	4,485.70	43,069.24	4.23	40.62	1	17	3.70	62.96	110.21	15,542.55	0.43	60.64	2.46	36.09
14	5,000	7,500	6,250	1,197	47,243	2.28	90.09	7,508.95	50,578.19	7.08	47.71	2	19	7.41	70.37	683.00	16,225.55	2.66	63.30	9.10	32.08
15	7,500	10,000	8,750	787	48,030	1.50	91.60	6,821.67	57,399.86	6.43	54.14	0	19	0.00	70.37	0.00	16,225.55	0.00	63.30	0.00	28.27
16	10,000	20,000	15,000	1,432	49,462	2.73	94.33	16,935.98	74,335.84	15.97	70.11	1	20	3.70	74.07	3,719.87	19,945.42	14.51	77.81	21.96	26.83
17	20,000	50,000	35,000	1,327	50,789	2.53	96.86	14,810.53	89,146.37	13.97	84.08	3	23	11.11	85.19	55.68	20,001.10	0.22	78.03	0.38	22.44
18	50,000	100,000	75,000	684	51,473	1.30	98.16	8,518.99	97,665.36	8.04	92.12	1	24	3.70	88.89	88.06	20,089.16	0.34	78.38	1.03	20.57
19	100,000	500,000	300,000	726	52,199	1.38	99.55	6,356.81	104,022.17	6.00	98.11	2	26	7.41	96.30	61.50	20,150.66	0.24	78.62	0.97	19.37
20	500,000	UP		238	52,437	0.45	100.00	2,000.21	106,022.38	1.89	100.00	1	27	3.70	100.00	5,481.24	25,631.90	21.38	100.00	274.03	24.18
				52,437				106,022.38					27				25,631.90				24.18



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE 30 BANGKA BELITUNG
UNDERWRITING YEAR 2019
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	518	518	17.49	17.49	239.83	239.83	5.94	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	226	744	7.63	25.12	23.42	263.25	0.58	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	481	1,225	16.24	41.36	115.27	378.52	2.86	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	295	1,520	9.96	51.32	82.46	460.98	2.04	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	383	1,903	12.93	64.25	206.39	667.37	5.12	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	250	2,153	8.44	72.69	201.10	868.48	4.98	21.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	164	2,317	5.54	78.22	216.33	1,084.81	5.36	26.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	169	2,486	5.71	83.93	320.16	1,404.97	7.93	34.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	110	2,596	3.71	87.64	257.31	1,662.28	6.38	41.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	64	2,660	2.16	89.80	216.70	1,878.99	5.37	46.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	46	2,706	1.55	91.36	215.79	2,094.78	5.35	51.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	57	2,763	1.92	93.28	285.26	2,380.04	7.07	58.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	40	2,803	1.35	94.63	462.32	2,842.37	11.46	70.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	43	2,846	1.45	96.08	302.62	3,144.98	7.50	77.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	2,874	0.95	97.03	244.21	3,389.20	6.05	84.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	2,899	0.84	97.87	179.51	3,568.70	4.45	88.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	32	2,931	1.08	98.95	141.70	3,710.40	3.51	91.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	2,941	0.34	99.29	141.88	3,852.28	3.52	95.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	2,952	0.37	99.66	121.63	3,973.90	3.01	98.49	1	1	100.00	100.00	21.75	21.75	100.00	100.00	17.89	0.55			
20	500,000	UP		10	2,962	0.34	100.00	60.95	4,034.85	1.51	100.00	0	1	0.00	100.00	0.00	21.75	0.00	100.00	0.00	0.54			
				2,962					4,034.85					1					21.75					0.54



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 31 GORONTALO
UNDERWRITING YEAR : 2019
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	244	244	9.64	9.64	124.96	124.96	3.74	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	203	447	8.02	17.67	19.97	144.92	0.60	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	469	916	18.54	36.21	79.64	224.56	2.38	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	315	1,231	12.45	48.66	106.98	331.54	3.20	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	443	1,674	17.51	66.17	197.03	528.57	5.89	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	227	1,901	8.97	75.14	160.71	689.28	4.81	20.61	1	1	100.00	100.00	19.18	19.18	100.00	100.00	11.93	2.78			
7	750	1,000	875	132	2,033	5.22	80.36	181.49	870.77	5.43	26.04	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	2.20			
8	1,000	1,500	1,250	120	2,153	4.74	85.10	187.27	1,058.04	5.60	31.64	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	1.81			
9	1,500	2,000	1,750	71	2,224	2.81	87.91	209.08	1,267.12	6.25	37.89	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	1.51			
10	2,000	2,500	2,250	53	2,277	2.09	90.00	195.36	1,462.48	5.84	43.73	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	1.31			
11	2,500	3,000	2,750	34	2,311	1.34	91.34	126.08	1,588.55	3.77	47.50	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	1.21			
12	3,000	4,000	3,500	41	2,352	1.62	92.96	253.16	1,841.71	7.57	55.07	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	1.04			
13	4,000	5,000	4,500	27	2,379	1.07	94.03	160.14	2,001.85	4.79	59.86	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	0.96			
14	5,000	7,500	6,250	43	2,422	1.70	95.73	346.09	2,347.94	10.35	70.21	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	0.82			
15	7,500	10,000	8,750	26	2,448	1.03	96.76	200.00	2,547.93	5.98	76.19	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	0.75			
16	10,000	20,000	15,000	11	2,459	0.43	97.19	206.57	2,754.51	6.18	82.37	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	0.70			
17	20,000	50,000	35,000	46	2,505	1.82	99.01	399.56	3,154.06	11.95	94.32	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	0.61			
18	50,000	100,000	75,000	11	2,516	0.43	99.45	63.22	3,217.29	1.89	96.21	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	0.60			
19	100,000	500,000	300,000	11	2,527	0.43	99.88	118.21	3,335.50	3.53	99.74	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	0.57			
20	500,000	UP		3	2,530	0.12	100.00	8.67	3,344.17	0.26	100.00	0	1	0.00	100.00	0.00	19.18	0.00	100.00	0.00	0.57			
				2,530					3,344.17					1					19.18					0.57



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RISK AND LOSS PROFILE

JUNI 2019

PROVINCE : 32 RIAU KEPULAUAN
UNDERWRITING YEAR : 2019
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
						PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,430	1,430	10.85	10.85	1,340.39	1,340.39	6.15	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	761	2,191	5.77	16.62	158.38	1,498.77	0.73	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,725	3,916	13.09	29.71	321.35	1,820.13	1.47	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,294	5,210	9.82	39.53	376.18	2,196.30	1.72	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2,099	7,309	15.93	55.46	1,076.27	3,272.57	4.93	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1,432	8,741	10.86	66.32	1,146.77	4,419.34	5.26	20.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1,203	9,944	9.13	75.45	1,388.00	5,807.34	6.36	26.63	1	1	20.00	20.00	0.79	0.79	1.23	1.23	0.06	0.01			
8	1,000	1,500	1,250	818	10,762	6.21	81.65	1,433.86	7,241.19	6.57	33.20	0	1	0.00	20.00	0.00	0.79	0.00	1.23	0.00	0.01			
9	1,500	2,000	1,750	584	11,346	4.43	86.08	1,381.38	8,622.58	6.33	39.53	0	1	0.00	20.00	0.00	0.79	0.00	1.23	0.00	0.01			
10	2,000	2,500	2,250	2,000	11,593	1.87	87.96	683.34	9,305.91	3.13	42.67	0	1	0.00	20.00	0.00	0.79	0.00	1.23	0.00	0.01			
11	2,500	3,000	2,750	230	11,823	1.75	89.70	762.50	10,068.42	3.50	46.16	0	1	0.00	20.00	0.00	0.79	0.00	1.23	0.00	0.01			
12	3,000	4,000	3,500	229	12,052	1.74	91.44	1,099.83	11,168.25	5.04	51.21	0	1	0.00	20.00	0.00	0.79	0.00	1.23	0.00	0.01			
13	4,000	5,000	4,500	182	12,234	1.38	92.82	1,004.07	12,172.32	4.60	55.81	1	2	20.00	40.00	4.50	5.29	7.02	8.25	0.45	0.04			
14	5,000	7,500	6,250	214	12,448	1.62	94.45	1,496.39	13,668.71	6.86	62.67	0	2	0.00	40.00	0.00	5.29	0.00	8.25	0.00	0.04			
15	7,500	10,000	8,750	166	12,614	1.26	95.71	1,480.72	15,149.43	6.79	69.46	0	2	0.00	40.00	0.00	5.29	0.00	8.25	0.00	0.03			
16	10,000	20,000	15,000	163	12,777	1.24	96.94	1,733.21	16,882.64	7.95	77.41	0	2	0.00	40.00	0.00	5.29	0.00	8.25	0.00	0.03			
17	20,000	50,000	35,000	152	12,929	1.15	98.10	2,156.89	19,039.53	9.89	87.30	1	3	20.00	60.00	17.05	22.34	26.60	34.84	0.79	0.12			
18	50,000	100,000	75,000	70	12,999	0.53	98.63	852.35	19,891.88	3.91	91.20	0	3	0.00	60.00	0.00	22.34	0.00	34.84	0.00	0.11			
19	100,000	500,000	300,000	120	13,119	0.91	99.54	1,439.01	21,330.89	6.60	97.80	2	5	40.00	100.00	41.77	64.11	65.16	100.00	2.90	0.30			
20	500,000	UP		61	13,180	0.46	100.00	479.20	21,810.09	2.20	100.00	0	5	0.00	100.00	0.00	64.11	0.00	100.00	0.00	0.29			
				13,180					21,810.09					5					64.11					0.29



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RISK AND LOSS PROFILE
JUNI 2019

PROVINCE : 33 KALIMANTAN UTARA
 UNDERWRITING YEAR : 2019
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
 DATA POSITION TO : 31/12/2019
 PROCESSING DATE : 08/08/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	7.69	15.38	2.28	2.28	8.57	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	7.69	23.08	0.55	2.83	2.08	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	7.69	30.77	0.55	3.39	2.08	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	7.69	38.46	2.70	6.09	10.14	22.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	7.69	46.15	2.25	8.33	8.45	31.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	7.69	53.85	2.17	10.50	8.15	39.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	7.69	61.54	1.78	12.28	6.68	46.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	7.69	69.23	0.64	12.92	2.42	48.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	7.69	76.92	0.60	13.52	2.26	50.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	7.69	84.62	1.45	14.98	5.46	56.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	7.69	92.31	8.23	23.21	30.93	87.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	7.69	100.00	3.41	26.61	12.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	26.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	26.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	26.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	26.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	26.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	26.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	26.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					26.61					0					0.00					0.00
GRANT TOTAL				861,372					1,395,926.83					404					183,804.02					

TABEL GABUNGAN-COMBINE TABLE



IndonesiaRe

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PERBANDINGAN DATA POLIS, PREMI, KLAIM & LOSS RATIO 2015 - 2019
THE COMPARATION OF POLICIES, PREMIUM, CLAIM & LOSS RATIO 2014 - 2018 by CLASS OF BUSINESS

Premium and Claim in million Rupiah

CLASS OF BUSINESS	UY 2015					UY 2016					UY 2017					UY 2018					UY 2019				
	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO
- Earthquake (EQ)	287,963	484,570	72	8,263	1.71	295,469	481,084	81	10,807	2.25	348,971	465,413	589	346,220	74.39	341,825	534,448	411	377,697	70.67	76,595	203,073	7	452	0.22
- Fire (FR)	1,304,432	1,183,394	2,585	615,740	52.03	1,222,190	1,207,219	1,787	481,281	39.87	1,352,891	1,201,936	1,953	784,187	65.24	1,261,725	1,227,406	1,593	374,737	30.53	575,216	567,232	109	22,039	3.89
- Industrial All Risk (IAR)	502,374	1,272,983	11,749	3,386,504	266.03	515,605	1,267,617	12,454	2,299,660	181.42	592,209	1,338,581	10,941	2,943,707	219.91	625,995	1,434,013	5,342	983,779	68.60	209,550	625,613	288	161,312	25.78
- Loss of Profit (LOP)	22	94	-	-	-	15	70	-	-	-	5	11	-	-	-	12	14.42	-	-	-	11	9	-	-	-
TOTAL	2,094,791	2,941,041	14,406	4,010,507	136.36	2,033,279	2,955,990	14,322	2,791,748	94.44	2,294,076	3,005,940.28	13,483	4,074,113.47	135.54	2,229,557	3,195,881.67	7,346	1,736,213.48	54.33	861,372	1,395,926.73	404	183,803.99	13.17

Note : Data yang diterima hingga 30 Juni 2019 dan klaim-klaim yang terjadi sebagai berikut :
 (Data received up to 30 Juni 2019 and Claim Incurred as follows) :

Claim Settled (in Rp)	Number of Cases	Outstanding Claims (in Rp)	Number of Cases	Year
3,947,859,279,821	13,642	62,647,490,179	764	2015
2,653,468,865,136	13,296	138,279,134,864	1,026	2016
3,695,219,782,938	11,727	378,893,687,062	1,756	2017
980,803,098,986	5,422	755,410,381,014	1,924	2018
115,917,096,336	266	67,886,893,664	138	2019



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PERBANDINGAN DATA POLIS, PREMI, KLAIM & LOSS RATIO 2015 - 2019
THE COMPARATION OF POLICIES, PREMIUM, CLAIM & LOSS RATIO 2015 - 2019 by OCCUPATION

Premium and Claim in million Rupiah

OCCUPATION CODE	UY 2015				UY 2016				UY 2017				UY 2018				UY 2019								
	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO					
20 - Mining, Drilling Installation, Salt Mines	5,393	16,080	192	85,787	533.49	3,846	18,244	109	30,021	164.55	3,625	16,209	109	67,561	416.82	4,111	16,692	29	47,100	282.18	1,493	6,965.91	1	1,000.00	14.36
21 - Stone, Earth, (Animal) Bones or Shells	5,256	20,678	164	29,030	140.40	4,932	19,289	112	21,183	109.82	6,350	13,484	108	19,657	145.77	5,055	21,597	41	86,247	399.34	1,373	7,196	1	50	0.69
22 - Metals	21,812	89,315	328	770,387	862.55	22,364	81,811	388	195,185	238.58	21,433	76,327	301	130,345	170.77	18,588	78,592	130	60,634	77.15	6,930	34,017	15	30,703	90.26
23 - Chemicals/Oil/Gas	40,341	218,742	519	287,028	131.22	32,584	210,298	551	332,843	158.27	33,513	207,688	473	589,064	283.63	32,127	216,906	163	91,087	41.99	11,020	101,260	17	68,082	67.23
24 - Textiles	30,480	127,861	640	622,265	486.67	29,030	122,009	527	557,597	457.01	29,802	119,680	440	209,632	175.16	29,425	122,306	386	94,244	77.06	11,052	54,617	14	644	1.18
25 - Paper, Leather, Rubber	23,687	116,317	357	498,288	428.39	23,263	114,947	429	158,250	137.67	23,241	115,285	352	121,374	105.28	21,395	122,547	179	184,807	150.81	8,063	51,400	9	8,403	16.35
26 - Wood, Bamboo and Rattan	14,244	89,605	317	73,955	82.53	13,490	93,173	320	103,671	111.27	14,130	96,508	309	185,887	192.61	14,053	104,012	201	69,903	67.21	5,747	43,779	8	8,262	18.87
27 - Nutritional, Drinks and Tobacco	68,405	136,379	1,759	403,620	295.95	93,065	141,951	1,727	430,279	303.12	86,062	137,248	1,380	169,668	123.62	78,586	150,998	622	102,357	67.79	17,611	61,213	29	8,029	13.12
28 - Power and Heating	5,112	27,709	119	234,937	847.87	5,892	25,185	179	85,306	338.72	7,867	38,173	158	1,076,273	2,819.47	3,834	22,967	52	67,289	292.98	1,304	8,182	4	349	4.26
29 - Transport and Traffic, Construction Firms, etc	1,869,057	2,073,112	9,785	979,477	47.25	1,794,821	2,107,622	9,836	866,525	41.11	2,059,964	2,169,039	9,733	1,482,881	68.37	2,015,007	2,317,175	5,523	927,939	40.05	793,317	1,013,257	293	57,021	5.63
30 - Estate Plantation Risk	1,579	5,832	28	1,800	30.87	1,441	3,473	27	1,266	36.45	1,708	3,409	22	3,026	88.75	768	2,285	3	1,187	51.94	932	4,086	1	1,000	24.47
31 - Estate Plantation Risk	3,611	11,141	80	13,469	120.90	3,019	9,668	90	8,818	91.20	3,569	9,197	69	12,451	135.39	4,645	14,619	7	1,706	11.67	1,793	8,017	12	262	3.27
32 - Recreation Place	47	181	1	5	3.03	28	89	1	6	7.24	23	72	1	6	8.91	12	1.41	-	-	-	1	4.79	-	-	-
40 - Non Estate Plantation	5,767	8,089	117	10,457	129.28	5,504	8,231	26	798	9.70	2,789	3,620	29	6,293	173.82	1,951	5,185	10	1,713	33.03	736	1,931	-	-	-
TOTAL	2,094,791	2,941,040.80	14,406	4,010,506.77	136.36	2,033,279	2,955,990.44	14,322	2,791,747.95	94.44	2,294,076	3,005,940.28	13,484	4,074,113	135.54	2,229,557	3,195,881.67	7,346	1,736,213.49	54.33	861,372	1,395,926.74	404	183,804	13.17

Note : Data yang diterima hingga 30 Juni 2019 dan klaim-klaim yang terjadi sebagai berikut :
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980,803,098,386	5,422	755,410,381,014	1,924	2018
115,917,096,336	266	67,886,893,664	138	2019



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PERBANDINGAN DATA POLIS, PREMI, KLAIM & LOSS RATIO 2015 - 2019
THE COMPARATION OF POLICIES, PREMIUM, CLAIM & LOSS RATIO 2015 - 2019 by PROVINCE

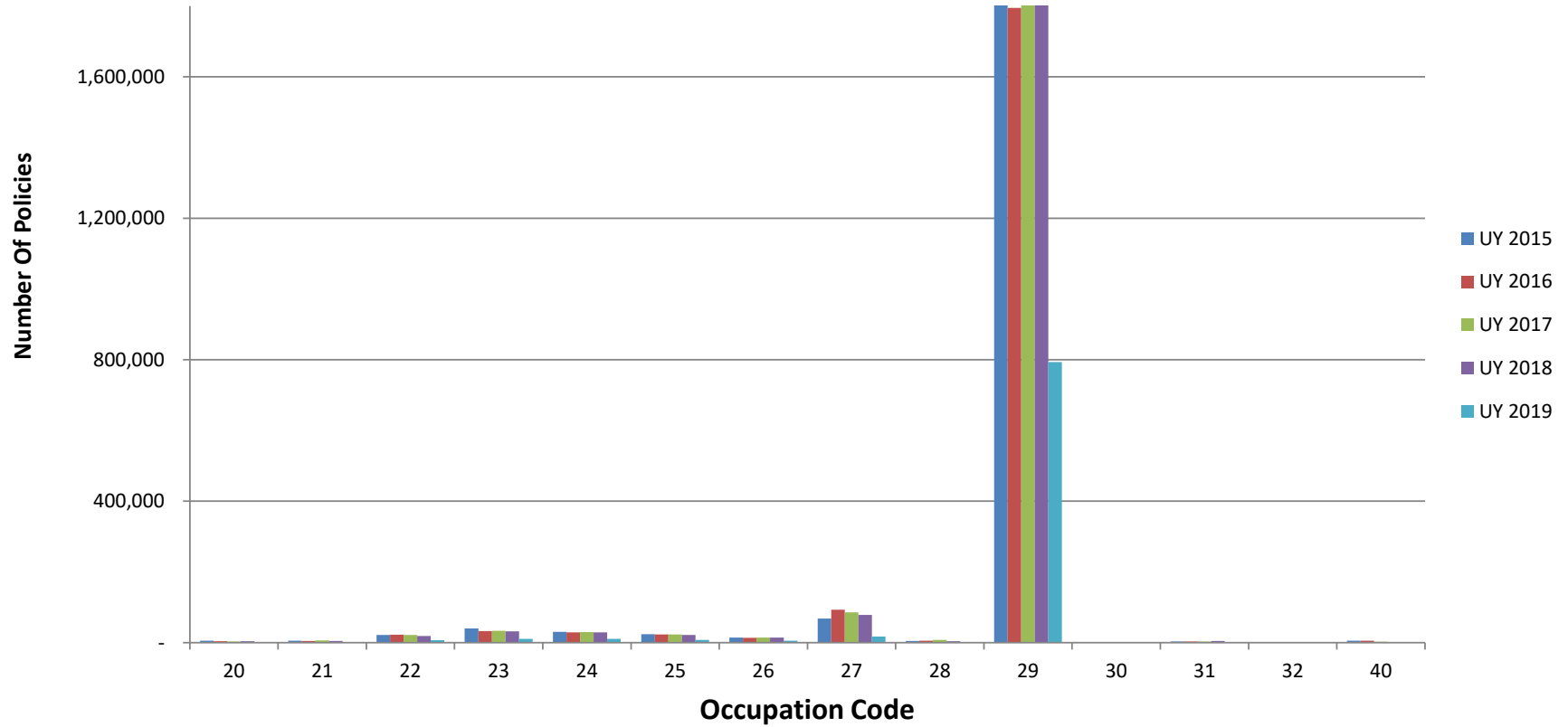
Premium and Claim in million Rupiah

PROVINCE CODE	UY 2015					UY 2016					UY 2017					UY 2018					UY 2019				
	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO
01 - Nanggroe Aceh Darussalam	20,234	16,551.64	87	5,246.66	31.70	21,924	17,114.55	75	9,699.88	56.68	23,197	16,644.55	69	3,240.57	19.47	23,783	18,252.48	34	5,620.47	30.79	19,965	8,606.50	1	50.00	0.58
02 - Sumatera Utara	136,663	156,241.34	889	232,398.89	148.74	131,781	162,862.78	817	68,880.44	42.29	140,040	163,313.98	825	188,785.87	115.60	136,070	172,654.37	503	163,269.43	94.56	51,590	82,145.35	24	23,715.11	28.87
03 - Sumatera Barat	57,412	53,616.04	242	33,383.01	62.26	61,031	56,258.53	227	22,735.63	40.41	67,653	55,349.55	297	36,362.72	65.70	61,858	60,000.48	176	6,586.35	10.98	24,848	27,066.19	5	2,829.00	10.45
04 - Riau	63,089	70,334.12	515	103,071.45	146.55	62,053	70,840.82	393	53,366.66	75.33	67,589	72,529.21	483	105,292.18	145.17	60,963	71,843.68	267	16,829.25	23.42	23,059	31,044.96	8	190.83	0.61
05 - Jambi	24,315	23,622.17	116	16,215.79	68.65	25,712	24,728.77	213	33,236.09	134.40	26,073	26,661.22	246	142,504.66	534.50	27,330	29,721.41	82	8,681.06	29.21	10,171	13,536.44	4	265.55	1.96
06 - Sumatera Selatan	55,336	62,630.51	402	156,271.65	249.51	57,265	62,969.28	344	28,830.59	45.79	63,014	66,042.81	421	35,181.24	53.27	58,221	64,733.85	222	55,447.77	85.65	19,358	29,170.96	8	2,074.14	7.11
07 - Bengkulu	12,894	12,574.47	46	3,508.40	27.90	12,215	13,473.88	52	9,093.76	67.49	13,580	14,041.81	65	2,615.64	18.63	15,850	14,860.43	39	3,365.05	22.64	6,030	7,053.47	3	1,813.00	25.70
08 - Lampung	40,033	47,812.65	330	49,878.17	104.32	42,221	44,572.11	249	35,809.92	80.34	45,646	43,646.80	308	26,228.41	60.05	44,113	47,370.58	152	45,223.64	95.47	15,374	19,323.33	11	1,051.85	5.44
09 - Daerah Khusus Ibukota Jakarta	386,527	604,564.64	3,022	254,460.06	42.09	325,332	590,205.95	2,585	312,616.17	52.97	372,422	562,857.84	2,646	286,803.74	50.95	381,563	603,523.94	1,751	137,367.23	22.76	140,100	251,802.61	77	10,253.76	4.07
10 - Jawa Barat	326,730	501,845.01	2,588	540,452.56	107.69	325,758	518,581.53	2,598	643,320.89	124.05	385,529	533,170.48	2,393	656,639.29	123.16	358,591	560,770.28	1,566	292,194.10	52.11	129,480	239,667.56	77	43,202.97	18.03
11 - Jawa Tengah	172,525	206,226.90	1,007	727,272.99	352.66	163,842	209,351.47	1,143	556,954.24	266.04	185,940	218,001.58	981	191,068.06	87.65	183,800	231,762.44	567	84,953.83	36.66	75,741	105,171.35	31	1,482.69	1.41
12 - Daerah Istimewa Yogyakarta	24,454	34,043.14	132	25,652.42	75.35	23,109	35,742.83	187	17,314.90	48.44	27,265	37,613.69	79	4,690.08	12.47	28,044	39,931.17	53	3,853.51	9.65	9,761	160,499.98	4	12.37	0.01
13 - Jawa Timur	239,005	349,134.31	1,739	967,438.75	277.10	238,434	343,435.13	1,955	522,032.13	152.00	281,289	366,245.43	1,454	1,397,606.58	381.60	272,106	398,183.32	717	416,107.01	104.50	111,163	168,712.76	54	63,346.28	37.55
14 - Kalimantan Barat	62,332	63,607.95	274	72,885.92	114.59	63,735	63,949.15	297	83,168.12	130.05	59,401	59,650.30	233	30,934.81	51.86	53,350	62,340.19	121	14,161.82	22.72	25,553	29,847.11	5	589.61	1.98
15 - Kalimantan Tengah	16,022	17,367.17	187	31,865.26	183.48	17,877	18,661.38	168	12,759.52	68.37	17,424	18,573.97	88	6,880.25	37.04	14,659	17,331.38	55	2,652.87	15.31	5,470	7,799.12	-	-	-
16 - Kalimantan Selatan	30,810	32,428.36	260	34,611.77	106.73	31,194	30,094.83	317	14,998.94	49.84	31,662	30,401.59	152	82,372.81	270.95	33,183	32,293.76	68	7,385.22	22.87	12,538	14,346.17	5	2,139.33	14.91
17 - Kalimantan Timur	43,075	65,485.24	372	98,554.59	150.50	45,322	63,426.57	294	19,567.25	30.85	49,640	67,470.99	212	31,480.00	46.66	47,186	68,021.73	126	19,038.64	27.99	19,007	30,476.89	2	312.73	1.03
18 - Sulawesi Utara	23,022	33,120.20	131	34,408.27	103.89	24,579	36,947.80	127	16,277.68	44.06	26,512	35,218.15	67	7,228.13	20.52	25,041	38,353.54	64	25,626.83	66.82	10,266	18,805.91	6	1,487.60	7.91
19 - Sulawesi Tengah	14,986	17,347.06	48	7,599.46	43.81	15,927	17,886.74	52	5,433.59	30.38	17,781	17,557.19	147	201,789.61	1,149.33	17,911	19,553.52	252	178,162.56	911.15	6,419	9,352.77	2	235.24	2.52
20 - Sulawesi Selatan	61,815	71,827.07	230	23,341.42	32.50	57,177	65,135.64	275	25,958.73	39.85	65,279	65,895.95	139	37,897.63	57.51	60,503	75,083.49	120	17,107.43	22.78	24,262	34,968.18	7	1,353.45	3.87
21 - Sulawesi Tenggara	9,726	13,034.40	23	2,085.89	16.00	10,070	12,913.12	22	909.71	7.04	11,418	14,037.79	16	654.49	4.66	11,796	13,507.46	17	5,268.10	39.00	5,221	6,695.06	-	-	-
22 - Bali	55,820	117,492.39	436	24,224.17	20.62	58,825	120,205.84	551	38,527.57	32.05	66,781	124,543.07	697	55,191.10	44.31	65,787	131,904.55	448	33,582.98	25.46	28,881	60,236.30	27	1,384.71	2.30
23 - Nusa Tenggara Barat	16,282	21,966.03	142	63,596.85	289.52	16,787	21,293.98	175	36,883.56	173.21	20,199	24,416.62	323	254,528.04	1,042.44	21,174	27,196.40	270	242,396.84	891.28	8,052	12,921.20	8	273.86	2.12
24 - Nusa Tenggara Timur	9,984	15,026.44	39	5,398.88	35.93	10,950	15,419.01	33	2,241.88	14.54	11,851	16,309.19	36	6,248.57	38.31	10,925	17,981.75	26	5,021.38	27.92	4,452	8,264.44	-	-	-
25 - Maluku	7,802	10,688.22	38	15,879.69	148.57	8,324	10,539.93	37	737.75	7.00	8,581	11,503.88	22	4,480.02	38.94	7,480	12,290.03	7	715.96	5.83	3,155	4,399.33	-	-	-
26 - Irian Jaya	14,504	26,554.32	58	14,569.49	54.87	14,181	27,793.29	53	11,957.75	43.02	13,954	27,091.21	50	8,265.89	30.51	13,425	30,855.86	36	8,091.79	26.22	6,509	14,840.78	1	3.00	0.02
27 - Maluku Utara	2,287	4,026.25	5	183.71	4.56	2,409	3,952.42	5	204.53	5.17	2,488	4,264.17	7	4,343.68	101.86	3,143	5,735.06	5	504.21	8.79	1,374	2,391.76	-	-	-
28 - Irian Jaya Barat	5,370	9,687.99	23	3,628.62	37.45	5,543	9,829.05	29	3,684.91	37.49	5,530	10,298.77	20	5,667.32	55.03	6,213	11,916.45	9	825.48	6.93	2,451	5,974.14	-	-	-
29 - Banten	120,778	217,370.87	754	392,847.92	180.73	117,303	225,392.92	845	173,554.89	77.00	140,701	236,528.42	851	235,573.09	99.60	140,557	251,314.74	511	222,954.61	88.72	52,437	106,022.38	27	25,631.90	24.18
30 - Bangka Belitung	7,647	10,695.84	87	13,875.56	129.73	7,176	10,281.82	82	5,988.01	58.24	7,517	10,793.65	51	6,919.84	64.11	7,125	9,817.71	22	2,962	4,034.85	1	21.75	0.54		
31 - Gorontalo	4,219	4,397.26	15	2,607.13	59.29	5,218	5,632.66	26	3,303.43	58.65	5,202	5,712.98	11	735.71	12.88	5,561	6,672.56	11	342.00	5.13	2,530	3,344.17	1	19.18	0.57
32 - Kepulauan Riau	29,077	49,689.60	168	52,708.64	106.08	29,986	46,438.56	115	21,488.56	46.27	32,895	49,496.85	94	15,903.46	32.13	32,595.00	47,536.26	70.00	18,318.78	38.54	13,180	21,810.09	5	64.11	0.29
33 - Kalimantan Utara	16	31.25	1	382.77	1,224.86	29	58.07	1	210.27	362.10	23	56.62	-	-	-	28	55.78	-	-	-	13	26.61	-	-	-
TOTAL	2,094,791	2,941,040.85	14,406	4,010,506.81	136.36	2,033,289.00	2,955,990.41	14,322	2,791,747.97	94.44	2,294,076	3,005,940.31	13,483	4,074,113.49	135.54	2,229,934	3,004,287.78	8,367	2,043,885.94	68.03	861,372.00	1,540,358.72	404	183,804.02	11.93

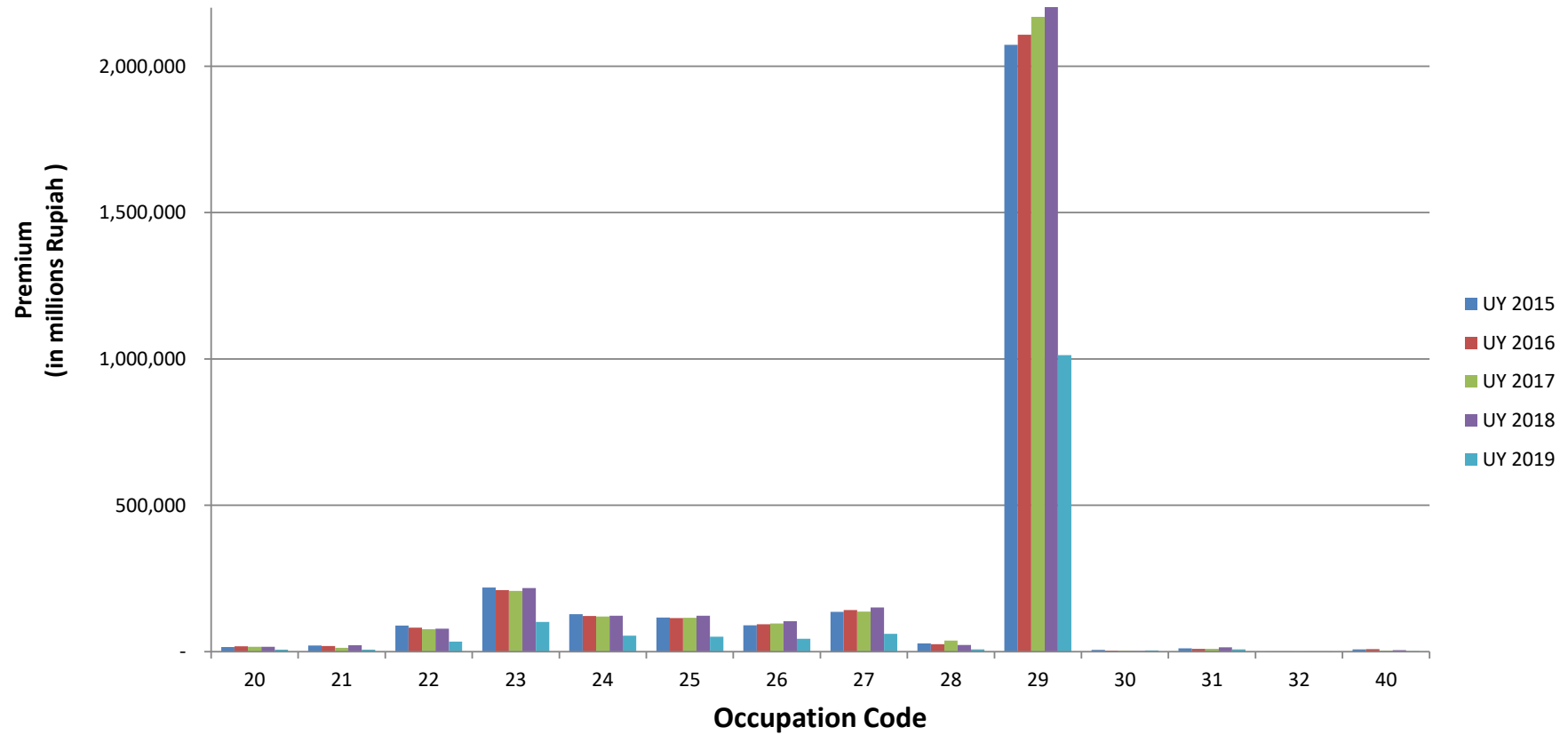
Note : Data yang diterima hingga 30 Juni 2019 dan klaim-klaim yang terjadi sebagai berikut :
 (Data received up to 30 Juni 2019 and Claim Incurred as follows) :

Claim Settled (in Rp)	Number of Cases	Outstanding Claims (in Rp)	Number of Cases	Year
3,947,859,279,821	13,642	62,647,490,179	764	2015
2,653,468,865,136	13,296	138,279,134,864	1,026	2016
3,695,219,782,938	11,727	378,893,687,062	1,756	2017
980,803,098,986	5,422	755,410,381,014	1,924	2018
115,917,096,336	266	67,886,893,664	138	2019

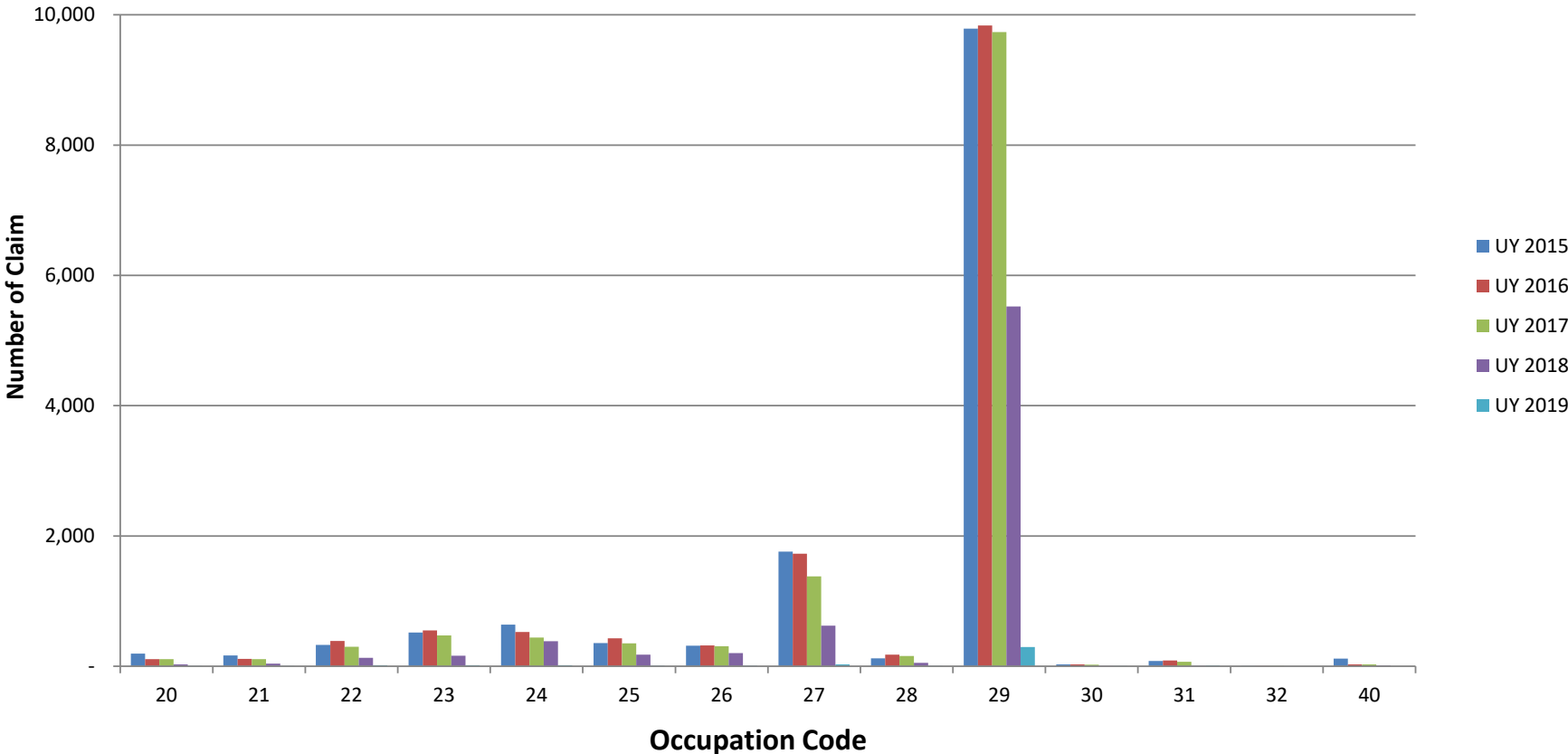
COMPARATION GRAPH OF POLICIES NUMBER 2015 - 2019



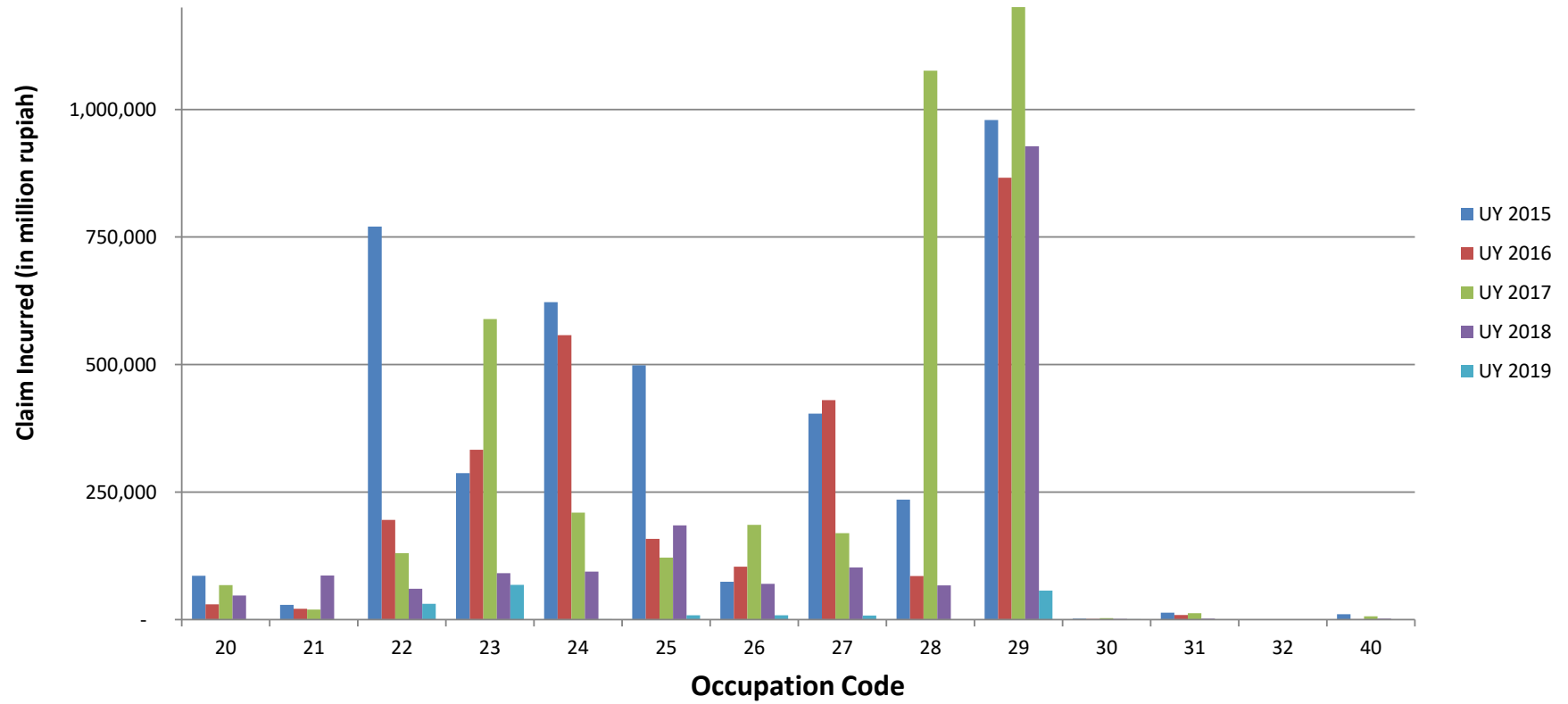
COMPARATION GRAPH OF PREMIUM 2015 - 2019



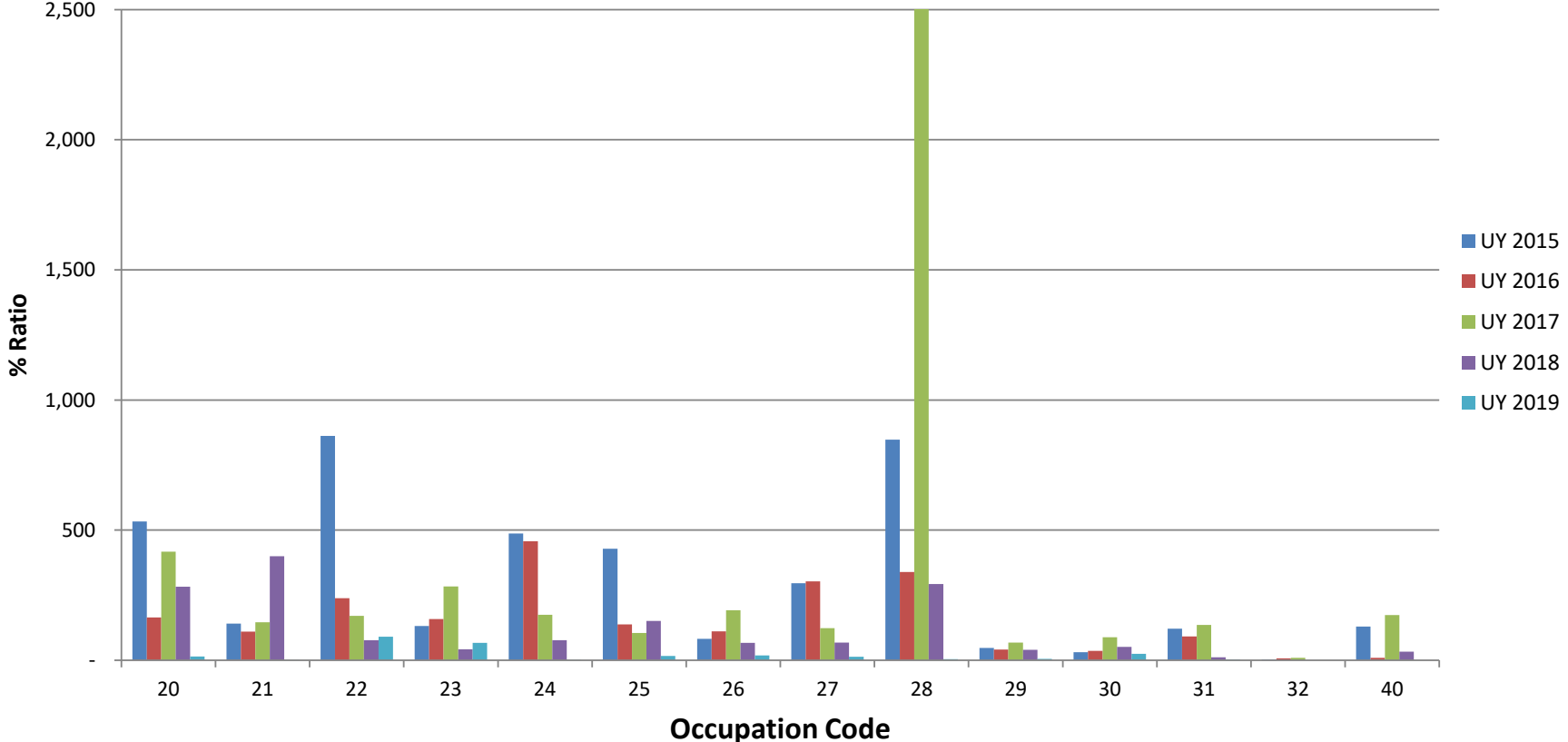
COMPARATION GRAPH OF CLAIM NUMBER 2015 - 2019



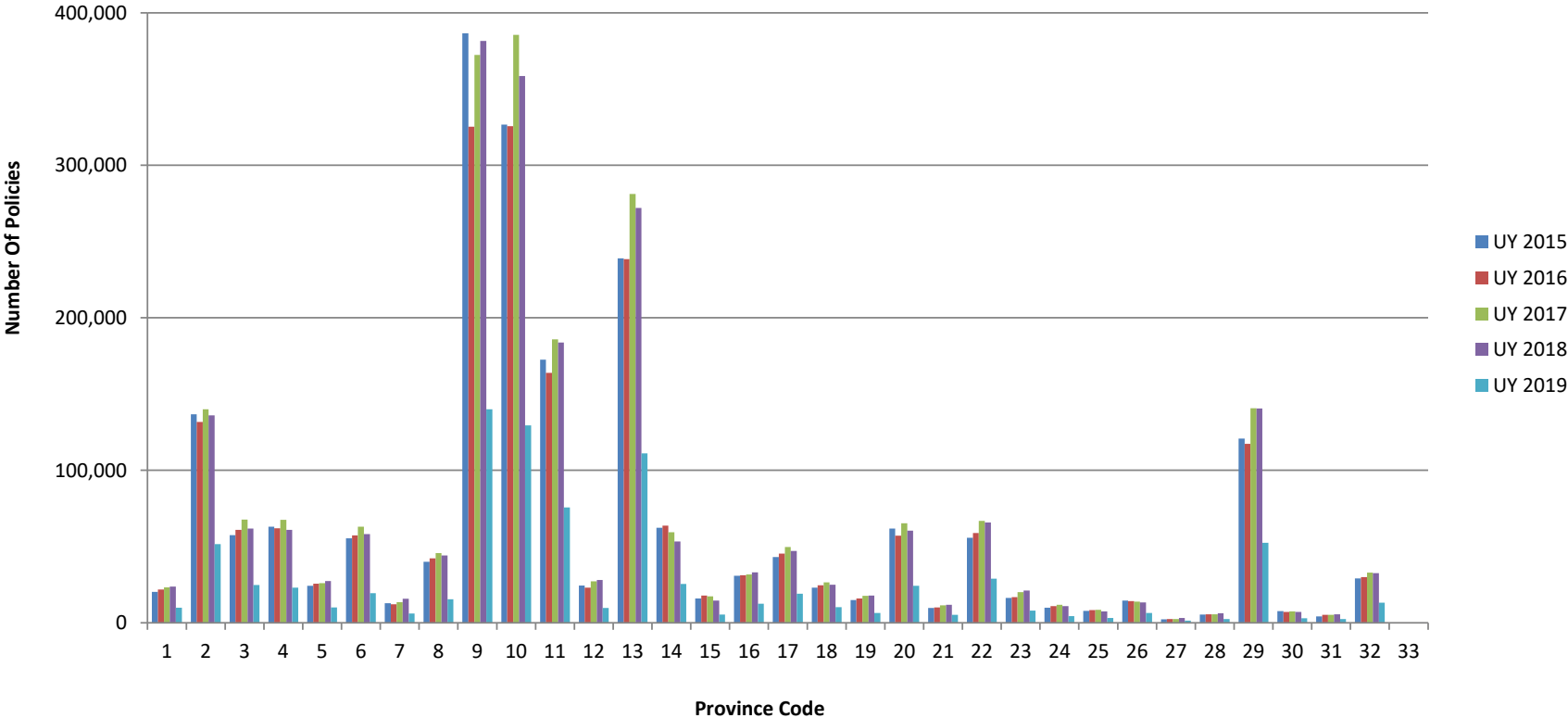
COMPARATION GRAPH OF CLAIM 2015 - 2019



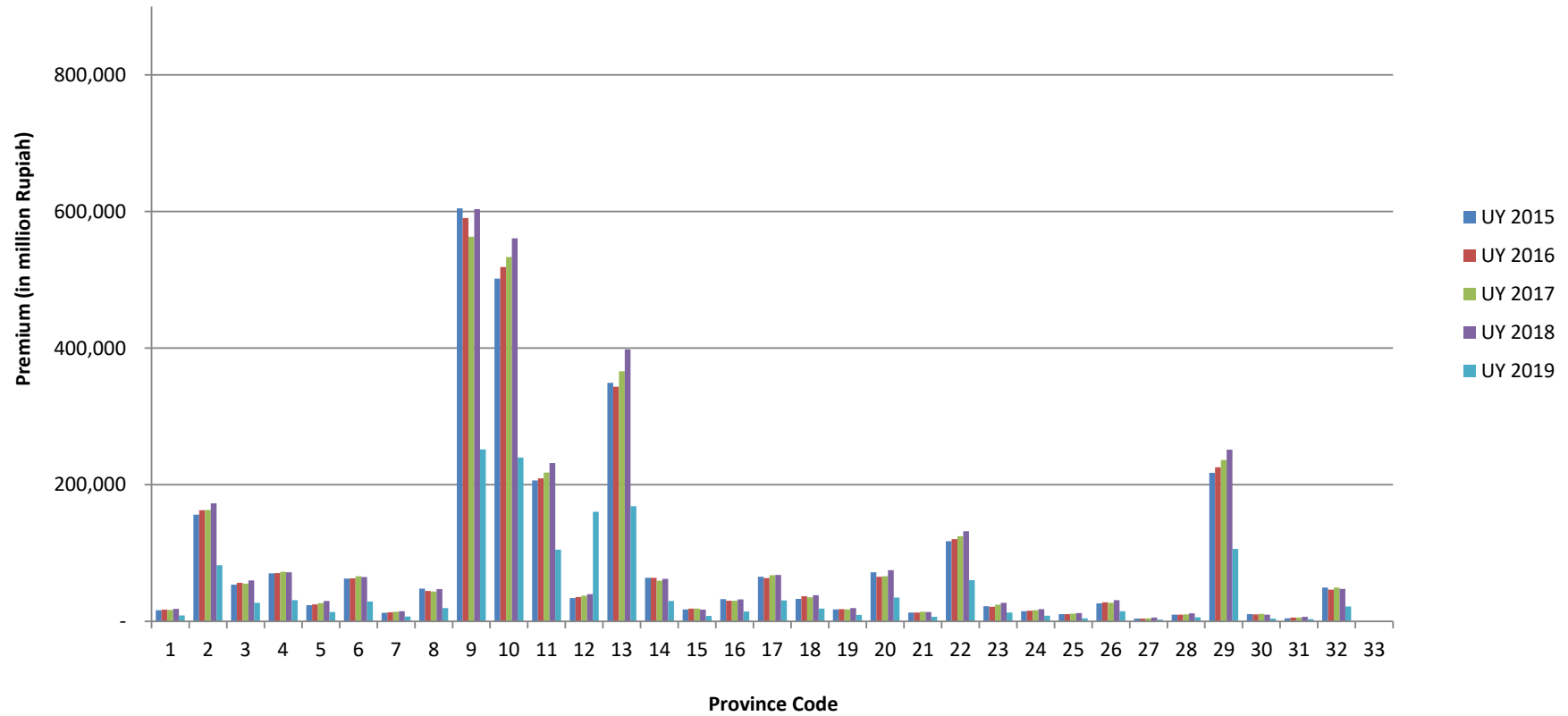
Comparison Graph Of Loss Ratio 2015 - 2019



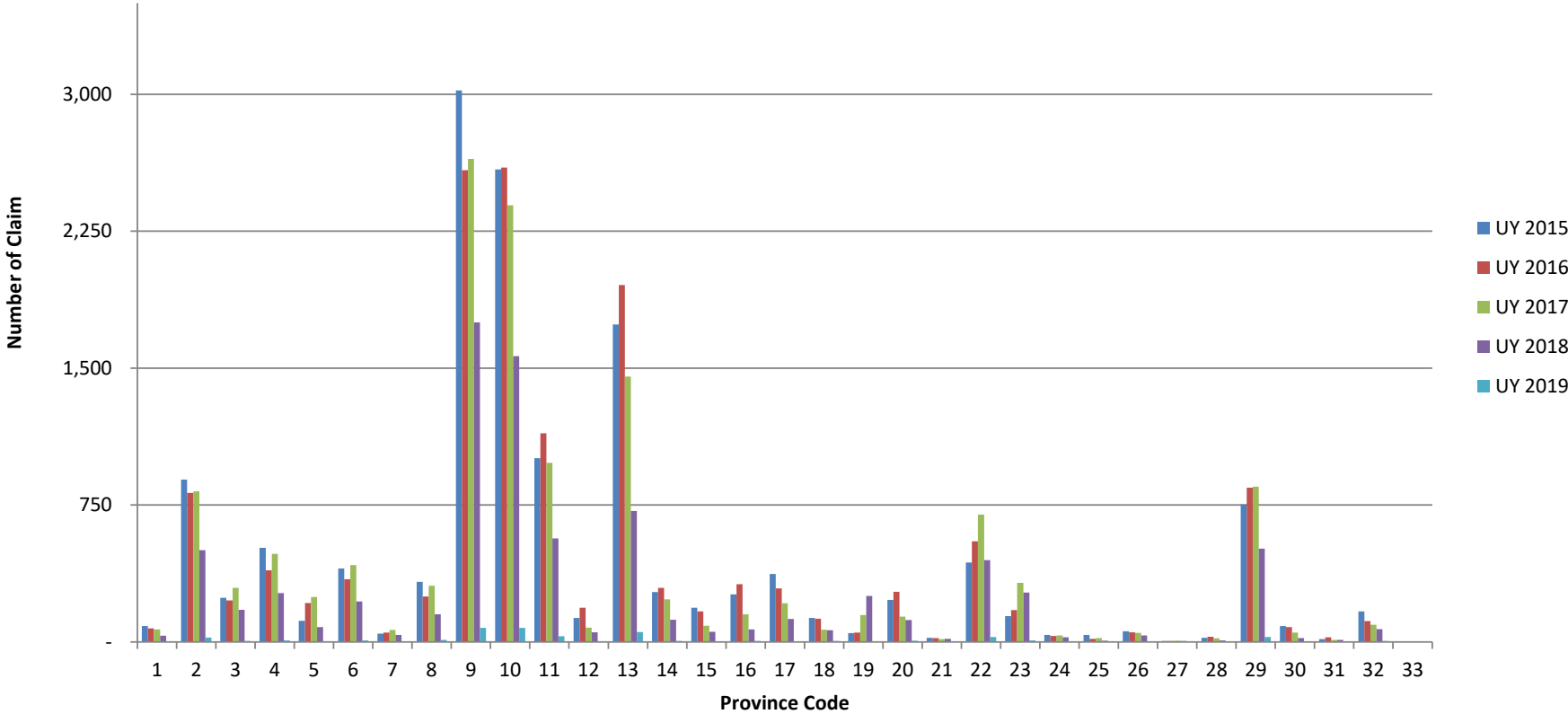
COMPARATION GRAPH OF POLICIES NUMBER 2015 - 2019



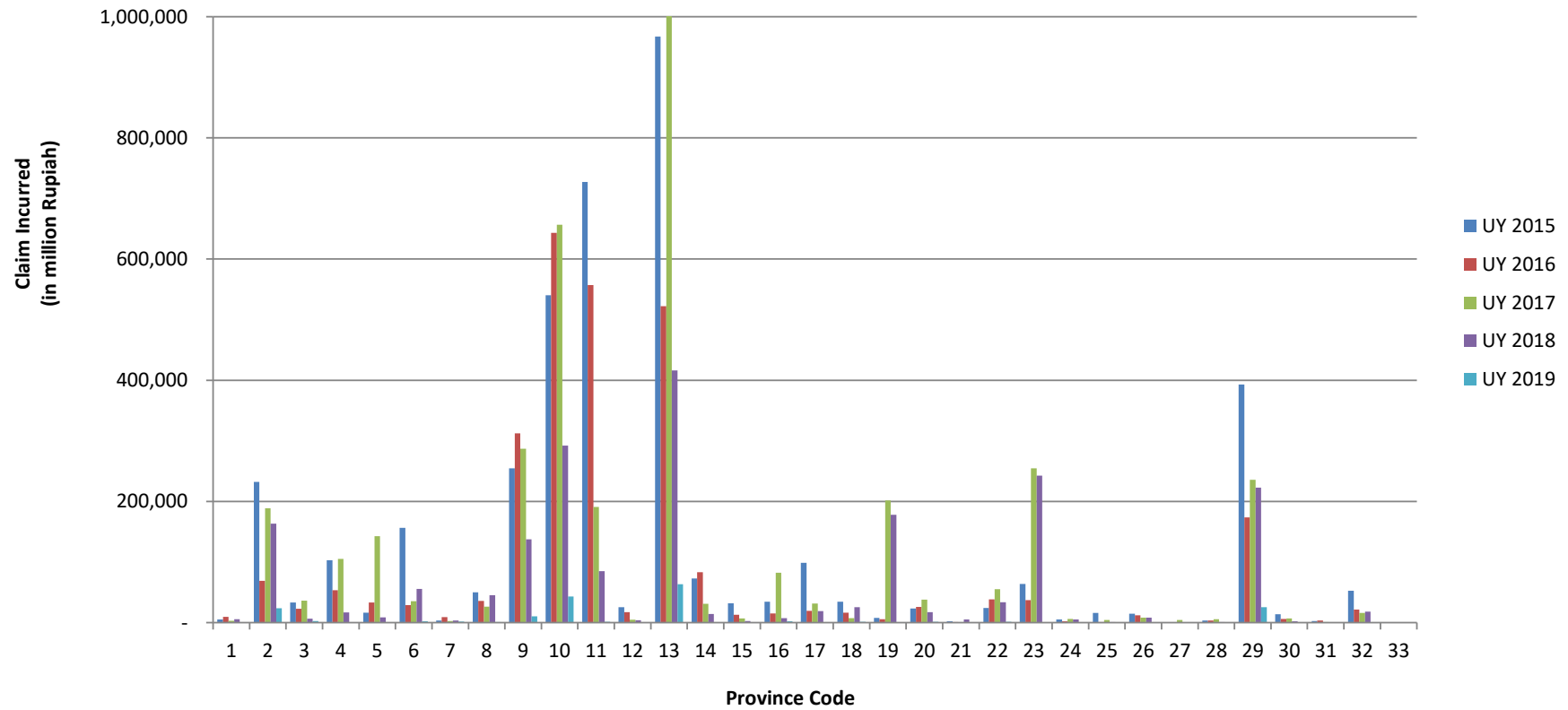
COMPARATION GRAPH OF PREMIUM 2015 - 2019



COMPARATION GRAPH OF CLAIM NUMBER 2015 - 2019



COMPARATION GRAPH OF CLAIM 2015 - 2019



COMPARATION GRAPH OF LOSS RATIO 2015 - 2019

